

# Critical Illness Cover

## Key Features

### "Why should I read this document?"

The Financial Conduct Authority is a financial services regulator. It requires us, the Metropolitan Police Friendly Society, to give you this important information to help you decide if the **Metfriendly** Critical Illness Cover is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

We want you to be comfortable that you understand the 'Key Features' of this product before you decide to proceed. If you do not understand something in this document, please feel free to contact us.

# Key Features

These are the 'Key Features' of the Critical Illness Cover.

## Its aims

- To give you a lump sum benefit if you are either diagnosed with a defined critical illness or medically retired (on physical grounds) from the police service (see 'What does the Critical Illness Cover plan cover?')

## Your commitment

- You must give us all medical and other information we ask for when applying for your plan and advise us of any material changes occurring after you complete your application form but before cover starts (see 'How do I apply?').
- You must advise us if you no longer qualify for non-smoker rates.
- You must make all the regular premium payments needed for the length of the plan.
- You must supply documentation to support a claim including authority to seek medical evidence.

## Risks

- Certain causes of claim will not be covered (see 'When will my plan NOT pay out?').
- In particular, the plans do not cover medical retirement if this relates to mental or nervous conditions.
- You will not be covered if you stop paying premiums (see 'What if I stop paying premiums?')

# Questions and Answers

## What is Metfriendly Critical Illness Cover?

The Metfriendly Critical Illness Cover pays you a fixed lump sum benefit on diagnosis of a defined critical illness, or if you are medically retired from the police service on physical grounds. Cover under the plan then ceases.

## How does the plan work?

If you are diagnosed with one of the defined critical illnesses or you are to be medically retired on physical grounds, you should:

### Step 1

Contact us to obtain a claim form which you complete and return to us, together with consent to obtain medical reports.

### Step 2

We will then contact your Doctor (and if necessary the Occupational Health department of the police service) for any further information that is required to assess your claim. Once approved, we pay you the lump sum benefit directly into your bank account.

## Who can take out a plan?

Anyone aged under 35 who works for the police service in England or Wales.

## What is the Benefit?

The benefit paid under the plan is **£16,500 tax free**.

## How much does the plan cost?

The monthly premiums are:

**Non-smoker - £4.95**

**Smoker - £6.60**

These premiums assume you are in good health at the time of commencement and are accepted at standard rates. You must tell us of any change in your smoking status. Failure to do so will adversely affect any claim.

## What are the charges?

The premium includes all costs for administration, underwriting, claims and the fees payable for any medical examinations which we may ask you to attend.

## How long does cover continue?

Cover under the plan will continue until age 40, unless you leave the police service of England or Wales for any reason (including a career break). Cover ceases on death.

## What does the plan cover?

### Critical Illness Cover

The complete list of conditions we cover is set out below.

<b>Cancer</b>	excluding less advanced cases
<b>Coronary artery by-pass grafts</b>	with surgery to divide the breastbone
<b>Heart attack</b>	of specified severity
<b>HIV infection</b>	caught from a blood transfusion, a physical assault or in the execution of your duty
<b>Kidney failure</b>	requiring dialysis
<b>Major organ transplant</b>	
<b>Stroke</b>	resulting in permanent symptoms
<b>Terminal illness</b>	with death expected within 12 months
<b>Third degree burns</b>	covering 20% of the body's surface area

These headings are only a guide to what is covered. The full definitions of the illnesses covered and the circumstances in which you can claim are given in the policy document. (See 'Is there any other information available that can help me decide which plan to buy?')

The policy definitions typically use medical terms to describe the illnesses and in some cases the cover may be limited. For example, some types of cancer are not covered; and, to make a claim for some illnesses, you need to have permanent symptoms.

### Medical Retirement Cover

If you are medically retired for any reason other than a mental or nervous condition, then you are entitled to make a claim.

## When WILL my plan payout?

We will pay you the fixed lump sum if your premiums are up to date, your illness or injury is not excluded, you meet the qualifying conditions, and either of the following events occur:

- You are diagnosed with any of the critical illnesses listed in 'What does the plan cover?', you survive the initial diagnosis by 28 days and you meet the other policy conditions for that illness.
- You are medically retired, except where due to a mental or nervous condition.

## How will you assess my claim?

### Critical Illness Claims:

Claims will only be considered once you have survived the initial diagnosis by 28 days. Medical evidence and opinion will then be sought from a specialist in an area of medicine appropriate to the cause of the claim

### Medical Retirement Claims:

Where you have been medically retired, we will assess you in accordance with the policy conditions and we will ask for evidence of your incapacity. We will refuse to pay any claim where mental or nervous conditions are a material factor in the reason for medical retirement.

## How many times can I claim?

You can only ever make one claim. The cover ceases after a claim has been paid, whether it is for critical illness or medical retirement

## When will my plan NOT pay out?

We will **not** pay you the fixed lump sum if your incapacity, critical illness or medical retirement is caused by any of the following:

- Any exclusion we advise to you at the time of your application
- Exclusions defined in the policy document covering:
  - War and civil commotion\*
  - Hazardous sports and pastimes\*
  - Flying, other than on commercial flights\*
  - CBRN contamination\*
  - Danger - deliberate exposure\* (except in an attempt to save human life)
  - Alcohol or drug abuse
  - Criminal acts
  - Self-inflicted injury
  - Failure to follow medical advice
  - Military Service
  - Pregnancy
  - HIV - except where caused by blood transfusion, physical assault, or an incident occurring when performing police duties
- Pre-existing conditions - unless we have been notified of them and have agreed to provide cover
- For medical retirement benefits - any mental or nervous conditions
- For critical illness benefits - if you do not survive 28 days after diagnosis

**\*except where part of your police duties**

## How do I pay for the plan?

If you are a member of the Metropolitan Police Service or you are a City of London Police Officer, then the premiums are paid by salary deduction. Otherwise, payments are made by direct debit.

## What about tax?

Present UK tax law and HMRC practice means you don't get tax relief on premiums, nor pay tax on any benefits claimed under the plan. This may change in the future.

## How do I apply?

Applications can be initiated **online**. If we accept your application we will send you a printed version of your online responses for your records.

For applications where no additional underwriting is required cover commences immediately we accept your application, normally within a few days of receipt. On the occasions where additional medical underwriting is required we will process your application as quickly as possible.

It is important that you consider the questions carefully, and answer them fully. We will review your details and decide the basis on which we can accept you for cover. If necessary, we may need to ask you or your Doctor for any further information we need to help us do this.

If you have a pre-existing condition that may need treatment in the future, we will usually exclude it from cover along with any conditions related to it (see 'When will the plan NOT pay out?'). We will write to you prior to issuing the policy document to advise you of any proposed exclusions; once agreed those exclusions will appear on the policy schedule you receive from us with your policy document after we have processed your application. In some cases, it may be necessary to decline your application.

## Can I change my mind?

Yes- you will have 30 days from the time you receive your policy document and schedule to review them. If, during this period, you decide to change your mind, you will receive a full refund of any premiums you have paid, providing that you have not already made a claim. After that period, you can cancel the plan at any time – although you will not get anything back as the plan has no value on cancellation.

## What if I stop paying premiums?

We will not authorise a claim and if a premium remains outstanding for more than 30 days your plan will end. The plans have no cash in value at any time. However, premiums are not payable when you're receiving monthly benefits having made an income protection claim.

## What happens if I die?

Your plan will end, no premium refund will be paid and any claim will cease.

## Is there any other information available that can help me decide which plan to buy?

These plans (and premiums) are tailored to suit your needs and not be excessive. The policy documents give full details of the cover provided and include all the definitions, exclusions, terms and conditions. Please let us know if you would like to see a copy of either policy.

To find out more about our financial strength you can read our Solvency and Financial Condition Report (SFCR) available on our website at [www.metfriendly.org.uk/sfcr](http://www.metfriendly.org.uk/sfcr).

Additionally, the Money Advice Service™ provides useful financial information on its website [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk). However, if you are still unsure as to the suitability of this plan, and wish to obtain personal advice, you should contact an independent financial adviser.

## How do I contact you?

**Metfriendly, Central Court, Knoll Rise, Orpington, Kent BR6 0JA**

**Phone:** 01689 891454

**Fax:** 01689 891455

**Email:** [info@metfriendly.org.uk](mailto:info@metfriendly.org.uk)

**Web:** [www.metfriendly.org.uk](http://www.metfriendly.org.uk)

# How to complain

- If you have a complaint about any aspect of the service you have received, in the first instance please contact us. A summary of our complaints handling procedure is available from us.
- If you feel your complaint is not dealt with to your satisfaction, you can then contact the Financial Ombudsman Service, Exchange Tower, London, E14 9SR or visit their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). This will not affect your right to take legal proceedings.
- In the event of any complaint, we would treat you as a normal retail customer and not make any assumptions of specialist investment knowledge on your part.

## Remuneration

- If our overall business targets are met, which could include the sale of these Metfriendly products, and if our events are well managed, we may pay some of our employees a bonus.
- The total reward of an employee is the sum of an employee's salary, bonus, benefits and any other component
- Employees do not receive any commission, fee or charge, in relation to any insurance distribution activities.

## Compensation

- Information on compensation arrangements is available from us.
- We are a member of the Financial Services Compensation Scheme.
- **Metfriendly** is an insurance provider.

## Law

- In legal disputes the law of England and Wales will apply.
- Full details of the plan are contained in the Society's Tables and Rules - which evidence the legally binding contract between you and **Metfriendly**.
- On taking out this plan, you will be issued with a certificate showing your benefits. As you are then a member of the Society you are subject to our Rules, which are available on the website or on request from us.

**Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register No 110026). Incorporated under the Friendly Societies Act 1992 and registered in the UK No.496F. Metfriendly is a trading name of the Metropolitan Police Friendly Society Limited.**