

Critical Illness Cover – (Jan 2025)

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 (MPFS), to give you this important information to help you decide if our 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.

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 the information we ask for when applying 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 psychological, psychiatric, or functional neurological conditions.
- You will not be covered if you stop paying premiums (see 'What if I stop paying premiums?')

Questions and Answers

What is Critical Illness Cover?

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 and/or you are a salaried Officer or Police Staff 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 UK Police Service and joined the service within the last 12 months.

What is the Benefit?

The benefit paid under the plan is **£25,000** or **£50,000** if the critical illness is caused in the execution of Police duties.

How much does the plan cost?

The monthly premiums are:

Non-smoker £6.95

Smoker £8.60

You must tell us of any change in your smoking status. Failure to do so may adversely affect any claim. To qualify as a non-smoker, you must not have used nicotine products in the last 12 months.

What are the charges?

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

How long does the cover last?

Cover under the plan will continue until age 40, unless you leave the UK Police Service for any reason (including a career break), or on earlier death.

What does the plan cover?

Critical Illness Cover

An overview of the conditions we cover is set out below.

The full definitions of the illnesses covered and the circumstances in which you can claim are given in the policy document.

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.

Cancer	excluding less advanced cases
Coronary artery by-pass grafts	with surgery to divide the breastbone
Heart attack	of specified severity
HIV infection	caught from a blood transfusion, a physical assault or in the execution of your duty
Kidney failure	permanent, requiring dialysis
Major organ transplant	from another donor
Stroke	resulting in permanent neurological deficit with persisting clinical symptoms
Terminal illness	where death expected within 12 months
Third degree burns	covering 20% of the body's surface area
Deafness	permanent and irreversible
Loss of hand or foot	permanent physical severance
Traumatic brain injury	resulting in permanent neurological deficit with persisting clinical symptoms
Paralysis of limb	total and irreversible
Blindness	permanent and irreversible

Medical Retirement Cover

If you are medically retired as a salaried Officer or Police staff and are in receipt of medical retirement benefit for any reason other than a psychological, psychiatric, or functional neurological conditions, then you are entitled to make a claim.

When will my plan pay out?

We will pay you the fixed lump sum if your premiums are up to date, your illness or injury is not excluded, 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, as a salaried Officer or Police staff, except where due to psychological, psychiatric, or functional neurological conditions.

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, as a salaried employee of the Police Service we will assess you in accordance with the policy conditions and we will ask for evidence of your incapacity. We will not pay any claim where psychological, psychiatric, or functional neurological 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:

- 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
 - For medical retirement benefits - any psychological, psychiatric, or functional neurological 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 are a City of London Police Officer, then the premiums are paid by salary deduction. Otherwise, payments are collected 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 made **online**.

Cover commences when we accept your application, normally within a few days of receipt.

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 60 days your plan will end. The plans have no cash in value at any time.

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?

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 mpfs.org.uk/sfcr.

Additionally, MoneyHelper provides useful financial information on its website moneyhelper.org.uk/en. 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?

MPFS, Central Court, Knoll Rise, Orpington, Kent BR6 0JA

Phone: 01689 891454

Email: info@mpfs.org.uk

Web: mpfs.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. 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 this and **our** other products, 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.
- **MPFS** 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 policy document - which evidences the legally binding contract between you and **MPFS**.
- On taking out this plan, you will be issued with a policy document 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.