

# Critical Illness Cover (Jan 2026)

## Key Features

### Why should I read this document?

The Financial Conduct Authority is a financial services regulator. It requires 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.

### 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 40 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. Leavers from the Police Service who are not medically retired can still retain cover but would not be eligible for the higher amount of cover.

## How much does the plan cost?

Age	Non-Smoker	Smoker
18-29	£7.85	£8.85
30-34	£9.50	£11.10
35-39	£13.25	£15.50

The premiums are paid monthly and fixed throughout the term.

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 or vape products in the last 12 months.

## What are the charges?

The premium includes all administration and claims costs, as well as the fees payable for any

medical examinations we may ask you to attend.

## When does my cover end?

Cover under the plan will end at age 45, unless on earlier:

- death,
- critical illness claim,
- or medical retirement.

## What does the plan 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 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 condition, then you are entitled to make a claim. Your policy will then cease.

## 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:**

If you have been medically retired as a salaried employee of the Police Service, we will assess you in accordance with the policy conditions and will request 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\*
- Flying, other than on commercial flights\*
- Hazardous sports and pastimes\*
- CBRN contamination\*
- Danger - deliberate exposure\* (except in an attempt to save human life)

**\*Except where part of your Police duties**

- 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

## **How do I pay for the plan?**

You can pay the premiums by salary deduction (where applicable). Otherwise, payments are collected by direct debit.

## **What about tax?**

Current UK tax law and HMRC practice mean 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, telephone or by completing a paper application form. 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 change your mind, you will receive a full refund of any premiums you have paid, provided that you have not already made a claim. After that period, you can cancel the plan at any time, but you will not receive any refund, 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 [www.mpfs.org.uk/sfcr](http://www.mpfs.org.uk/sfcr).

Additionally, MoneyHelper provides useful financial information on its website [www.moneyhelper.org.uk/](http://www.moneyhelper.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?

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

Phone: 01689 891454

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

Web: [www.mpfs.org.uk](http://www.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 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 will 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.