

Critical Illness Cover

(product closed 31st December 2022)

Metfriendly's Critical Illness Cover gives you a lump sum payment of £16,500 if you contract a specified critical illness or have to leave the police service through illness or injury.

The lump sum benefit is £16,500 tax free.

Our Critical Illness Cover

- is very affordable, £4.95 a month for non-smokers
- is designed with younger officers in mind
- is a cheaper, more affordable alternative to Income Protection
- complements the Federation's Reg 28 Insurance
- includes medical retirement benefit for paid police employees only

To help get you started your first three months' premiums are completely free (12 months free for new recruits).

Should you wish to have more cover than the Critical Illness Cover lump sum benefit we have more comprehensive Critical Illness cover available as an option on our [Life Insurance](#) and [Mortgage Protection](#) life insurance plans.

Note: Critical Illness Cover is only available to those aged under 35. Those aged 35 or over could consider our [Income Protection](#) plan.

How much does Critical Illness Cover 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.

What does our Critical Illness Plan cover?

Critical Illness Cover

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

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	requiring dialysis
Major organ transplant	
Stroke	resulting in permanent symptoms
Terminal illness	with death expected within 12 months
Third degree burns	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, and you are in paid employment with a UK police service, then you are entitled to make a claim.

When WILL my Critical Illness Cover pay out?

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 Critical Illness Plan cover?', you survive the initial diagnosis by 28 days and you meet the other policy conditions for that illness.
- You are in paid employment with a UK police service and are medically retired, except where due to a mental or nervous condition.

When will my Critical Illness Cover 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 when you WILL be covered

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

The policy document gives full details of the cover provided and includes all the definitions, exclusions, terms and conditions. The [Critical Illness Cover policy document](#) is available to view here should you wish to see this before making your decision. Additionally, the Money Advice Service™ provides useful financial information on its website 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?

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Phone: 01689 891454

Email: info@metfriendly.org.uk

Related information and documents

- **Last available key features (PDF)**
- **Last available application form (PDF)**
- **Last available policy wording (PDF)**

Metfriendly is a trading name of the Metropolitan Police Friendly Society Limited.

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