

# 2018

Changes to  
your life plan  
from renewal  
**Individuals**

**We're here to help**

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## What's different for 2018

There will be a few changes to your plan from your renewal date. We have highlighted the key changes in the first part of this booklet.

1 Revamped life plan for 2018

## Changes to your plan

The second part of this booklet outlines the improvements and changes we have made to your benefits from your renewal date, as well as some updates to the terms & conditions that govern your new plan.

2.1 Terminal illness benefit

2.2 Higher maximum life benefit

2.3 Restrictions on the optional accident benefit

2.4 Excluded countries

# What's different for 2018

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We are always thinking about how we can improve our life plans and the service that we offer to our customers. We have made quite a few changes this year, and these will affect you from your plan renewal date. These changes are outlined for you in this booklet: please read it in conjunction with your 2018 plan agreement. The most important changes are highlighted for you on this page.

Your custom is very important to us, and we are here if you would like to discuss any of the changes we have made to your plan, or if you would like to talk about your renewal premium. You can find our contact details throughout this booklet.

## **1 Revamped life plan for 2018**

We have made several improvements to the life plan for 2018, including new benefits, higher maximum benefit limits, and faster underwriting procedures. The most important of these improvements is the new terminal illness benefit. From your plan renewal date, we will pay your life benefit upon diagnosis of a terminal illness. This means you will have the freedom and choice to use your life benefit whilst you are still alive.

The changes are stated in full in the next part of this booklet. Please also refer to your 2018 plan agreement.

# Changes to your plan

This part outlines in full the changes to your benefits from your plan renewal date. Please read in conjunction with your 2018 plan agreement.

## 2.1 Terminal illness benefit

Previously, we would only have paid the life benefit stated on your certificate of insurance in the event of your death. From your plan renewal date, we are adding a terminal illness benefit to your plan. This means that we will pay your life benefit early in the event that you are diagnosed with a terminal illness that is expected (by your consultant and by our Chief Medical Officer) to lead to your death within 12 months or before the first plan renewal date following your 70<sup>th</sup> birthday, whichever is the earlier date.

## 2.2 Higher maximum life benefit

We are increasing the maximum life benefit for which you are able to apply. The new maximum limit is US\$2,000,000 or AED7,345,000, subject to a maximum of 20 times your gross annual earnings. The maximum life benefit a houseperson, student, retired person or voluntary worker can insure is US\$160,000 or AED587,600. If you would like to increase your life benefit, please contact us.

## 2.3 Restrictions on the optional accident benefit.

There is no longer any limit to your optional accident benefit if you also have an income protection plan with us. We have also removed the combined limit on your life benefit and optional accident benefit.

## 2.4 Excluded countries

We have simplified the terms & conditions that specify where in the world you are covered, and for what, under your life plan. The new terms & conditions are as follows.

From your plan renewal date, you will not be covered for death, terminal illness or accidental bodily injury while you are living in the Central African Republic, Iran, North Korea, Libya, South Sudan, Syria or Yemen.

You will also not be covered for death, terminal illness or accidental bodily injury arising from war, terrorism, kidnap, murder, assault of any kind or any other act of violence, even if you are an innocent bystander, while you are in a country or region that the British Foreign & Commonwealth Office has advised its citizens to leave, or has advised against all travel to, or has advised against all but essential travel to.

For more information and advice visit [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice).

### Definition of a terminal illness

We are defining terminal illness as an illness that has no known cure, or that has progressed to a point where it cannot be cured, and is expected to lead to death within 12 months.

### Excluded countries

If you are in any doubt as to whether you will be covered in a certain country or region, please contact us. We will be happy to help you!

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