



**PAL Protect Personal Accident with Optional Life & Critical Illness Insurance Plan Enrolment Certificate**

In accordance with data protection legislation, the Ministry of Defence (MoD) will collect, use, protect & retain the information on this form in connection with all matters relating to personnel administration & policy.

**JS Form JPA PAL1 (Introduced 09.23)**

Please ensure you read the Insurance Notes on page 3 before completing this enrolment certificate. Please ensure you retain a copy of this form for your records, it is your evidence of cover. Our products are always under review, we would like your permission to contact you from time to time about our products, and with other information which you might find useful. If you change your mind in the future, then you can opt-out at any time, by emailing info@palprotect.co.uk.

**Opt in to:** SMS  Email  Phone

**Part A - Personal Details.**

<b>Rank</b>	<b>Initials</b>	<b>Surname (in block capitals)</b>	<b>Service/Employee Number</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Service</b>	<b>Personal Email</b>		<b>Personal Mobile</b>
<input type="text"/>	<input type="text"/>		<input type="text"/>

(RN/RM, Army, RAF)

**Part B - Personal Accident Insurance - Provides compensation for death or injury as a result of a covered accident.**

<b>I wish to:</b>	<b>Extent of cover:</b>	<b>Number of Units</b>
Start Cover <input type="checkbox"/> Change Cover <input type="checkbox"/>	Individual Plan <input type="checkbox"/> Family Plan <input type="checkbox"/>	Number of units of cover ( 1-15 ) <input type="text"/>

**General Declaration.**

1. I have read and understood the Insurance Notes for this enrolment certificate shown on page 3. I have also received the PAL Protect Personal Accident with Optional Life & Critical Illness Insurance Terms & Conditions which I understand I should read carefully before proceeding.
2. I authorise deductions of premiums from my pay. I understand that premiums may vary from time to time and I agree that prior publication of any such changes announced by the MoD will be sufficient notice.
3. I understand that the decision whether and with whom to take our insurance is a matter for me alone. Additionally, I understand that the MoD does not accept liability (whether in negligence or otherwise) in respect of any such insurance contract.
4. I understand that by signing this declaration (in writing or digitally) I am requesting PAL Protect Personal Accident Insurance cover.
5. Cover starts or is amended from the date of certification by the Authorising Officer in Part D of this enrolment certificate.

**Date**         **Signature**

**Part C - Optional Life & Critical Illness Insurance provides an insurance benefit payment following death from natural causes, diagnosis of terminal illness or if certain critical illnesses are suffered. The number of units is the same as in Part B.**

Do you want the Optional Life & Critical Illness Cover? Yes  No

If you answered 'yes' to the above question, please continue to answer the medical questions on the next page. If 'no' please read the insurance notes on page 3 and hand the form to your authorising officer to complete Part D.

**IMPORTANT INFORMATION**

Answer the following medical questions below, unless you are using this form to lower the number of units or reduce cover from a Family to an Individual plan (in which case, the questions do not need to be answered). Read this information carefully before answering the questions. When answering the medical questions that follow, it is important that you answer the questions honestly and accurately as your answers will influence MetLife's decision on whether to offer you insurance cover and, if so, the terms of the cover. If you deliberately, recklessly or carelessly provide untrue answers, the cover provided may be void and it may result in a claim being rejected and any premium you have paid in respect of the cover being retained or the amount of any claim payable being reduced. Before cover commences, you must immediately report any change in the answers and the information you have provided regarding any disclosed medical conditions.

**Part C - Optional Life & Critical Illness Insurance provides an insurance benefit payment following death from natural causes, diagnosis of terminal illness or if certain critical illnesses are suffered. The number of units is the same as in Part B.**

**Medical Questions**

1) Do you, or anyone else to be covered under the Optional Life & Critical Illness cover have, or have ever suffered from:	YES	NO
Any form of cancer		
Blood pressure that is currently being treated with medication		
Kidney Disease		
Diabetes		
Stroke or brain hemorrhage		
Circulatory Problems		
Disease or disorder of the brain or of the spinal cord nerves		
Disease or disorder of the heart, arteries, veins or valves		

2) In the last two years, have you or anyone else to be covered under the Optional Life & Critical Illness insurance cover undergone, or been advised to have:	YES	NO
Any medical investigations		
Prescription medication*		
X-ray's*, scans, or blood tests		
Been referred to, or expecting to be referred to a doctor, specialist or consultant for treatment advice		

**\*Unless requested to do so as part of employment with HM Armed Forces**

If the answer to any of the medical questions above is "no": Optional Life & Critical Illness Insurance cover will start or be amended from the date of certification shown in Part D.

If the answer to any of the medical questions above is "YES":- for optional life & critical Illness cover to apply, you must complete a separate health questionnaire (see insurance notes page 3). Cover for this section will not be considered until this is completed and returned. Cover is subject to acceptance by MetLife in accordance with their medical underwriting requirements. If accepted, cover will start when you receive notification from PAL Customer Services. Personal Accident cover will start effective immediately on handing/sending in the enrolment form.

**By signing this declaration, I confirm:**

- 1) I have read and understood the important information above and I have answered the medical questions truthfully and accurately.
- 2) I understand that incorrect answers to the medical questions asked could lead to my policy being cancelled and/or any claim(s) being declined.
- 3) I understand that I need to contact MetLife if I answered yes to any medical questions to complete a separate health questionnaire before submitting this application.
- 4) I understand that I must notify MetLife of any change in the answers to the above questions before the cover provided by this part of the policy commences; and
- 5) I have been provided with a copy of the MetLife Data Privacy Notice explaining how MetLife collects, stores and uses my personal information (including sensitive health and medical information).

Signature

Date

**Scan and printed signed copy and provide 1 copy to applicant, 1 copy PAL JPA BPG & retain on services person's unit documents, 1 copy to pal@theriskfactor.com**

<b>Part D Certified as correct by Authorising Officer to best of my knowledge:</b>	Name <input type="text"/>	<input type="text"/> RANK <input type="text"/>	<input type="text"/> UIN <input type="text"/>
	Signature <input type="text"/>	Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

## PAL Protect Personal Accident with Optional Life & Critical Illness Insurance Notes

The words shown in **bold** print have specific meanings which are detailed in the PAL Personal Accident with Optional Life & Critical Illness Insurance Policy Terms and Conditions and they have these specific meanings wherever they appear in this **enrolment certificate**.

### Personal Accident Insurance Notes

1. The table on page 4 shows the monthly premiums for different numbers of units of Personal Accident cover. **You** can have any number of units **you** like up to a maximum of 15.
2. Any **child** under the age of 18 (or 23 if in full-time education) is automatically covered under the **family plan** (or the **individual plan** if you are a **single parent**).
3. The death benefit for a **child** up to 16 years old is limited to £7,500, no matter how many units have been bought.
4. By signing the General Declaration in Part B, **you** are confirming that **you** have read and understood these notes and all other documents enclosed with this **enrolment certificate**. If **you** do not understand any point **you** should ask for further information.

### Underwriter Information

**The Personal Accident Insurance** is underwritten by American International Group UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN number: 781109). This information can be checked by visiting the Financial Services Register at <https://register.fca.org.uk/>. American International Group UK Limited is a member of the Association of British Insurers. Registered in England: Company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. Data Protection - In connection with the provision of insurance and the assessment of a claim, we will collect, use and disclose certain Personal Information about you. This will include Sensitive Personal Information concerning health and medical conditions. More information about how we use Personal Information is set out in "How we use Personal Information" Section in the Policy documentation and in our full Privacy Policy, which can be found at: <https://www.aig.co.uk/privacy-policy>. Please note that Personal Information relating to insured persons provided by the Ministry of Defence (called Primary Information) is only processed in the United Kingdom.

### Optional Life & Critical Illness Insurance Notes

1. You must fill in Parts A and B of this enrolment certificate before filling in Part C. Optional Life & Critical Illness Insurance is only available if Personal Accident Insurance is purchased also.
2. If **you** take out the Optional Life & Critical Illness insurance, the extent of cover and the number of units of cover **you** have will be the same as **you** have chosen for Personal Accident Insurance.
3. If the answer to either of the medical questions is "**yes**" **you** must complete a Health Questionnaire for You, and in respect of your **spouse/partner** and/or **children** if applicable, depending on the status of your, your **spouse's/partner's** or your **children's** health. You will be notified of MetLife's decision once it has completed the underwriting process. Health Questionnaire Forms are available from [www.palprotect.co.uk](http://www.palprotect.co.uk), emailing [info@palprotect.co.uk](mailto:info@palprotect.co.uk), calling the helpline on 01423 297297, or from your VALO representative. Personal Accident cover sections are not affected by the medical declaration.
4. The tables on page 4 show the monthly, 1-year, 5-year & 10-year premiums for different numbers of units of Optional Life & Critical Illness Insurance cover.
5. The sum insured is £10,000 per unit up to a maximum of £150,000 for 15 units.
6. No benefit is payable for children under 28 days old. For children up to 16 years old, the total benefit is limited to £7,500 and the critical illness benefit is limited to £3,000, no matter how many units have been bought.
7. 12% Insurance Premium Tax (IPT) applies to Personal Accident Insurance premiums only and has been included in the prices shown below.

### Underwriter Information

**The Optional Life & Critical Illness Insurance** is underwritten by MetLife Europe d.a.c. ("MetLife"), a private company limited by shares. Registered in Ireland (company number 415123) at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland, UK branch: Invicta House, Trafalgar Place, Brighton BN1 4FR, UK, registration number: BR008866. MetLife Europe d.a.c. (trading as MetLife) is authorised and regulated by Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

In accordance with data protection legislation, The Risk Factor Ltd (TRF) will collect, use, protect, and retain the information on this form in connection with all matters relating to the provision, and administration of PAL policies.

See [www.palprotect.co.uk/privacy-notice](http://www.palprotect.co.uk/privacy-notice).

**PAL Protect Personal Accident with Optional Life & Critical Illness Pricing Tables**

**Individual Plan Personal Accident - Monthly Premiums**

Units	Personal Accident Only	Optional Life & Critical Illness Insurance	Combined Monthly Cost
1	£3.99	£2.00	£5.99
2	£7.98	£4.00	£11.98
3	£11.97	£6.00	£17.97
4	£15.96	£8.00	£23.96
5	£19.95	£10.00	£29.95
6	£23.94	£12.00	£35.94
7	£27.93	£14.00	£41.93
8	£31.92	£16.00	£47.92
9	£35.91	£18.00	£53.91
10	£39.90	£20.00	£59.90
11	£43.89	£22.00	£65.89
12	£47.88	£24.00	£71.88
13	£51.87	£26.00	£77.87
14	£55.86	£28.00	£83.86
15	£59.85	£30.00	£89.95

**Family Plan Personal Accident - Monthly Premiums**

Units	Personal Accident Only	Optional Life & Critical Illness Insurance	Combined Monthly Cost
1	£5.59	£3.00	£8.59
2	£11.18	£6.00	£17.18
3	£16.77	£9.00	£25.77
4	£22.36	£12.00	£34.36
5	£27.95	£15.00	£42.95
6	£33.54	£18.00	£51.54
7	£39.13	£21.00	£60.13
8	£44.72	£24.00	£68.72
9	£50.31	£27.00	£77.31
10	£55.90	£30.00	£85.90
11	£61.49	£33.00	£94.49
12	£67.08	£36.00	£103.08
13	£72.67	£39.00	£111.67
14	£78.26	£42.00	£120.26
15	£83.85	£45.00	£128.85

- If you keep the Optional Life & Critical Illness Insurance in force for 1, 5 or 10 years, the total cost of premiums over that period would be as detailed below.
- The total Optional Life & Critical Illness Insurance Cost premium tables only specify the cost of this cover separate from the Personal Accident Cover. You cannot have standalone Optional Life & Critical Illness Insurance Cover.

**Individual Plan - Total Optional Life & Critical Illness Insurance Cost**

Units	1 YEAR (Monthly Premium x 12)	5 YEAR (Monthly Premium x 60)	10 YEAR (Monthly Premium x 120)
1	£24	£120	£240
2	£48	£240	£480
3	£72	£360	£720
4	£96	£480	£960
5	£120	£600	£1,200
6	£144	£720	£1,440
7	£168	£840	£1,680
8	£192	£960	£1,920
9	£216	£1,080	£2,160
10	£240	£1,200	£2,400
11	£264	£1,320	£2,640
12	£288	£1,440	£2,880
13	£312	£1,560	£3,120
14	£336	£1,680	£3,360
15	£360	£1,800	£3,600

**Family Plan - Total Optional Life & Critical Illness Insurance Cost**

Units	1 YEAR (Monthly Premium x 12)	5 YEAR (Monthly Premium x 60)	10 YEAR (Monthly Premium x 120)
1	£36	£180	£360
2	£72	£360	£720
3	£108	£540	£1,080
4	£144	£720	£1,440
5	£180	£900	£1,800
6	£216	£1,080	£2,160
7	£252	£1,260	£2,520
8	£288	£1,440	£2,880
9	£324	£1,620	£3,240
10	£360	£1,800	£3,600
11	£396	£1,980	£3,960
12	£432	£2,160	£4,320
13	£468	£2,340	£4,320
14	£504	£2,520	£5,040
15	£540	£2,700	£5,400

You should keep a record (including copies of any letters and notes of phone conversations) of all information you receive in connection with the plan. If you need help or advice phone the PAL customer Service Helpline on 01423 297 297 (or +44 1423 297 297 from overseas). The Risk Factor Ltd (TRF) is the MoD-appointed broker to the PAL Insurance Scheme TRF & PAL Protect are trading names of The Risk Factor Ltd. The Old Church, Grove Road, Harrogate, HG1 5EP. Authorised and regulated by The Financial Conduct Authority (FCA). Reference number 306929 Registered in England & Wales registered number 03030912.