

How would you like to receive children's cover of up to

£65,000*

for each child at no extra cost?

* How this is achieved:

Each parent has separate critical illness benefits, with 50% of each benefit being paid for each child up to a maximum of £40,000 (£20,000 each parent).

Additionally, a maximum of £5,000 could be paid each year (for up to five years) for children's income benefit based on 25% of either parent having disability income benefit of £20,000 a year.



If the answer is yes, then Scottish Provident can help. When you take out critical illness benefit or death or earlier critical illness benefit and disability income benefit on your Self Assurance plan, we will include children's critical illness benefit and children's income benefit automatically, at no extra cost (terms and conditions apply).

No one likes to think of their child becoming critically ill, but it is an unfortunate reality. Money received from a children's claim could help provide care and support for a sick child and allow you the financial freedom to change your working patterns to look after them in the best possible way.

Children's critical illness is our fifth highest claims paid category with over £9 million paid out since 1996*.

* Source: Scottish Provident claims paid statistics (1 January 1996 - 31 December 2010).

** We will make a payment as long as the child survives for 14 days (the survival period) after satisfying our definition of one of the children's critical illnesses or disabilities.

What your children will be covered for...

Children's critical illness benefit

- Pays out a lump sum of 50% of your main critical illness benefit up to a maximum of £20,000 for each child. If each parent has separate critical illness benefits you can have cover up to a maximum of £40,000**
- Cover for the same list of illnesses as your critical illness plan, with the exception of loss of independent existence
- A different definition of total permanent disability is used for children's critical illness cover
- Applies to all your children from 30 days old to their 18th birthday
- There is no limit to the number of children that can be covered within the plan and you do not have to update us as your family grows.

Children's income benefit

- You could receive up to £5,000 a year for a maximum of five years if you have critical illness and disability income benefits in your plan
- Cover for the same list of illnesses as your children's critical illness benefit
- Applies to all your children from 30 days old to their 18th birthday.

Please note: If you stop paying premiums your plan will stop, you will no longer be covered for your benefits and you will not get anything back. Please refer to our Product Guide and Key Features for full details – including benefits, the critical illnesses we cover (we do not cover all critical illnesses), definitions, terms and conditions and exclusions and limitations.

Speak to your financial adviser for more information on critical illness cover for your children.