

Why choose Scottish Provident?

Raising the standard

Talk to your Scottish Provident sales consultant today or a member of our Salesline team on **0845 300 0005** for more information.



- **Protection pioneers** who offer both term and whole of life plans exclusively through IFAs
- **90% of all our critical illness claims were paid** in 2010*
- **Better than ABI standard definitions on 9 of our 43** critical illness definitions, 5 of which are in our top 10 reasons for claim
- **Additional covered conditions at no extra cost** that provide cover for 2 early forms of cancer (ductal carcinoma in situ and low grade prostrate cancer) and pay 20% of the sum assured up to a maximum of £15,000 (Self Assurance only)
- **5 Star rated** by independent financial research company Defaqto for the critical illness benefits within our Self Assurance plans in each of the last 7 years
- **Children's critical illness benefit** available at no extra cost
- **Critical illness cover again** through our cover buyback option for certain illnesses even after a claim**
- **Extra benefits at no extra cost** when critical illness cover (of at least £25,000) and income protection are taken within the same plan (Self Assurance only)
- **Unemployment benefit** offered as part of the Self Assurance mortgage plan†
- **Free cover** offered to eligible clients during underwriting (subject to terms and conditions)
- **Helplines** available for extra support†
- **Tax and trust support** from industry experts
- **A dedicated, specialist salesforce.**

* Source: Scottish Provident critical illness claims paid 1 January to 31 December 2010.

** Cover buyback must be chosen at the start of the plan, it cannot be added at a later date.

† Please note that, unemployment benefit and the helplines are provided by separate companies from Scottish Provident. Please see the relevant literature for full details.

Defining the market, again.

Please note we do not cover all critical illnesses and exclusions and limitations may apply. We do not cover all forms of cancer. Full details, including terms and conditions and exclusions and limitations, can be found in our product literature. Self Assurance plans have no cash-in value at any time. Pegasus plans may have a cash-in value.

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