

SELF ASSURANCE *at a glance* CI Comparison

<i>Provider</i>	<i>Scottish Provident</i>	<i>Allied Dunbar</i>	<i>BUPA</i>	<i>Friends Provident</i>	<i>Legal & General</i>	<i>Liverpool Victoria</i>	<i>Norwich Union</i>	<i>Prudential</i>	<i>Scottish Equitable</i>	<i>Scottish Widows</i>	<i>Skandia</i>	<i>Standard Life</i>	<i>Swiss Life</i>	<i>Zurich Life</i>	<i>Average Comp.</i>
<i>Core ABI Conditions</i>															
Cancer	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Coronary Artery Bypass	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Heart Attack	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Kidney Failure	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Major Organ Transplant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Multiple Sclerosis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Stroke	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<i>Provider</i>	<i>Scottish Provident</i>	<i>Allied Dunbar</i>	<i>BUPA</i>	<i>Friends Provident</i>	<i>Legal & General</i>	<i>Liverpool Victoria</i>	<i>Norwich Union</i>	<i>Prudential</i>	<i>Scottish Equitable</i>	<i>Scottish Widows</i>	<i>Skandia</i>	<i>Standard Life</i>	<i>Swiss Life</i>	<i>Zurich Life</i>	<i>Average Comp.</i>
<i>Additional ABI</i>															
Aorta Graft Surgery	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Benign Brain Tumour	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Blindness	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Coma	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Coma Time Limit	n/a	96 hr	96 hr	96 hr	96 hr	96 hr	96 hr	96 hr	96 hr	96 hr	96 hr	96 hr	96 hr	96 hr	96 hr
Deafness	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Heart Valve Replacemt.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Loss of limb	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Loss of speech	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Motor Neurone Disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Max. Age	-	-	-	-	65	-	-	-	-	-	-	-	-	-	-

Scottish Provident is the brand name for Scottish Mutual's protection and healthcare products.

Phone: 0131 556 9181. Web site address: www.scotprov.co.uk

Scottish Mutual Assurance plc (registered in Scotland No 133846), is a company owned by

Abbey National plc. Scottish Provident Limited (registered in Scotland No 212709) is a member of the Scottish Mutual marketing group.

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<i>Additional ABI</i>															
Paralysis/ Paraplegia	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Parkinsons Disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Max. Age	-	65	-	-	65	-	59	64	-	-	-	-	-	-	N/A
Terminal Illness	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
Third Degree Burns	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<i>Other Conditions</i>															
Aids Assault	✓	✗	✓	✓	✗	✓	✓	✗	✓	✗	✓	✗	✓	✗	✗
Aids Blood Transfusion	✓	✗	✓	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗
Aids Occupation	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Alzheimers Disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Max. Age	-	65	-	-	65	-	59	64	-	-	-	-	-	-	-
Angioplasty	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
% Blockage	50	70	70	50	70	50	70	70	50	50	50	70	50	70	70
Aplastic Anaemia	✓	✓	✓	✗	✗	✓	✗	✗	✓	✗	✗	✗	✓	✓	✗
Bacterial Meningitis	✓	✓	✓	✓	Child only	✓	✗	✓	✓	✗	✓	Child only	✓	Child only	✗
Cardio-myopathy	✗	✗	✓	✗	✗	✗	✗	✗	✓	✗	✓	✗	✓	✗	✗
Children's Benefit	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓
Child Min. Age	30 day	3 yrs	3 mth	30 day	26 wks	30 day	✗	1 yrs	30 day	6 mth	30 day	1 yrs	30 day	1 yrs	3 yrs
Creutzfeldt Jakob Disease	✓	✓	✓	✓	✗	✓	✓	✓	✓	✗	✓	✓	✗	✓	✗
Diabetes	✗	✗	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
Diabetes Deferred	n/a	n/a	12 mth	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Min. Age	n/a	n/a	45yrs	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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<i>Other conditions</i>															
Hodgkins Disease	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Liver Failure	✓	✓	✓	✗	✗	✗	✗	✗	✓	✗	✓	✗	✓	✓	✗
Loss of Independ.	✓	✓	✓	✗	✗	✓	✓	✗	✗	✗	✓	✗	✓	✓	✗
Major Head Trauma	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	option	✗
Major Medical Expenses	option	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗
Open Heart Surgery	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Pre-Senile Dementia	✓	option	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Rheumatoid Arthritis	TPD	✗	✓	✗	✗	✓	✗	✗	✗	✗	✗	✗	✓	✗	✗
Severe Lung Disease	TPD	✗	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✗
TPD – Own Occupation	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Deferred Period	0	28 days	6 mth	12 mth	0	0	0	12 mth	6 mth	0	0	6 mth	6 mth	6 mth	6 mth
TPD – Any Occupation	✓	✗	✗	✗	✓	✗	✓	✗	✓	✗	✗	✗	✓	✓	✓
Deferred Period	0	✗	✗	✗	0	✗	0	✗	6 mth	✗	✗	✗	6 mth	6 mth	6 mth
TPD – Suit Occupation	✗	✗	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗
Deferred Period	✗	✗	6 mth	✗	✗	✗	✗	✗	✗	✗	✗	✗	6 mth	✗	✗
TPD – Link to ADLs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗
Deferred Period	0	28 days	6 mth	12 mth	0	0	0	12 mth	6 mth	6 mth	0	✗	6 mth	6 mth	✗

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