

Protection in a changing world

# Children's Critical Illness cover up to £65,000<sup>†</sup> for each child



You don't like to think of your children as being anything other than fit and healthy. But, unfortunately, critical illnesses can happen at any age.

In fact, children's benefit is our **FIFTH HIGHEST CLAIMS PAID CATEGORY** with over £6m\* paid out since 1996 to help families through difficult times.

\* Source: Scottish Provident claims paid statistics (1 January 1996 - 31 December 2008).

† Based on 50% of each parent's critical illness, death or earlier critical illness benefit for a total amount of at least £25,000 cover. As well as 25% of the disability income benefit up to a maximum of £5,000 per year.

When you take out critical illness or death or earlier critical illness benefit on your Self Assurance plan, we'll include children's critical illness cover...

...automatically, at no extra cost!

## Children's cover – at no extra cost

### Included in your children's critical illness cover:

- Pays out a lump sum of 50% of your critical illness benefit up to a maximum of £40,000<sup>†</sup> for each child (£20,000 a parent)
- In addition you could receive £5,000 a year for a maximum of five years (the equivalent of 25% total Disability Income Benefit)
- Applies to all your children from 30 days old to their 18th birthday
- Covers 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
- There is no limit to the number of children that can be covered within the plan.

<sup>†</sup> 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.

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 don't cover all critical illnesses), definitions, terms and conditions and exclusions and limitations.

Speak to your Financial Adviser for more information.