



Scot Prov adds more CIs to the list

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Scottish Provident has widened the range of critical illnesses and disabilities it covers on two of its products.

Following the addition of a further three conditions, primary pulmonary hypertension, pulmonary artery graft surgery and structural heart surgery, the Self Assurance and Pegasus products will now cover 35 conditions.

In addition, the critical illness definition for HIV has been extended to include countries outside the European Union, which Susan Barclay, head of marketing at Scottish Provident, said took the definition beyond the standard set by the Association of British Insurers.

She said: "It is important that we strive to develop quality products that meet our clients' needs; it is a changing world and we need to react by having a range of products that reflect today's society by revising and adding new conditions where necessary."

While any enhancement to critical illness cover should be welcomed Peter Chadborn, principal of Colchester-based IFA CBK, said he did not think this would encourage more people to buy protection.

He said: "From an adviser point of view it is great as it might make the product more desirable than some of the competition but ultimately it is not going to inspire more people to take out critical illness cover."

Mr Chadborn said he would like to see more companies adopting severity-based cover.

He said: "People buy into the sense of fairness. I would rather see earlier proportionate pay-outs on core definitions than adding extra definitions that people have never heard of."

Of the changes that had been made Ms Barclay said: "At Scottish Provident we realise the importance of covering people for critical illnesses and our products are designed around flexibility and quality, providing the best financial protection, with the appropriate innovative extras."

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