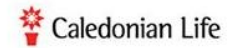


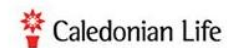
Mortgage Protection Comparison – Standard Benefits



	ZURICH	NEW IRELAND ASSURANCE	Irish Life	Friends First	Canada Life	Caledonian Life	AVIVA
Increase Cover For Life Events (baby, marriage, new home) Without Medical	✓	✓	✓	✗	✓	✓	✓
Accidental Death Benefit (covered once application received by insurer)	✓	✓	✓	✓	✗	✗	✓
Terminal illness Benefit (pays out if death expected within 12 months)	✓	✓	✓	✓	✓	✓	✗
Free Childrens Cover	✗	✓	✓	✓	✗	✓	✗
Free Nurse Assist (24hr phone access to a team of trained nurses)	✗	✗	✓	✗	✗	✗	✗
Free Months Cover (not including specified illness cover)	✓	✗	✗	✗	✗	✗	✗

Mortgage Protection Comparison – Optional Extras

Call us on 05793 20836 for a quote including any of the following options:



	ZURICH	NEW IRELAND ASSURANCE	Irish Life	Friends First	Canada Life	Caledonian Life	AVIVA
Hospital Cash	✓ Ends age 65	✓ Ends age 65	✓ Ends age 60	✓ Ends age 65	✓ Ends age 65	✗	✗
Personal Accident Payment (pays up to 50% of your weekly income should you be unable to do your job for over 2 weeks due to an accident)	✓ Ends age 60	✓ Ends age 65	✓ Ends age 60 <small>Up front payments for specific injuries</small>	✗	✓ Ends age 60	✗	✗
Guaranteed to Clear Your Mortgage	✗	✗	✗	✓	✗	✗	✗
Extend Your Policy Without Medical	✗	✓	✗	✗	✗	✗	✗
Dual Cover (pays out on both deaths)	✗	✗	✗	✓	✗	✗	✗
Broken Bones Payment (pays you a lump sum if you suffer a certain injury –recommended for sports people)	✗	✓	✗	✗	✗	✗	✗