

Mortgage Protection Life Cover	AVIVA	ROYAL LONDON	FRIENDS FIRST	IRISH LIFE	NEW IRELAND	ZURICH				
Price match	yes	yes	no	yes	yes	no				
Guaranteed Insurability (note 1)	yes	yes	no	yes	yes	yes				
Free Terminal Illness Cover	no	yes	yes	yes	yes	yes				
Free Accidental Death cover at application stage	yes	no	yes	yes	yes	yes				
Childrens Cover (note 5)	no	yes €5,000	yes 10% of cover. Max €5,000	yes €6,000	yes €4,000	no				
Conversion Option	no	no	no	yes	yes	no				
Hospital Cash (optional)	no	no	no	no	yes	yes				
Accident Cover (optional)	no	no	no	no	yes	yes				
Protection against Rate of Interest Increase (note 2)	no	no	yes	no	no	no				
Dual Cover offered	no	no	yes	no	no	no				
waiver of premium (optional)	no	no	no	no	no	yes				
Personal Accident Benefit (optional)	no	no	no			yes				
Access to 'Helping Hand' Support Service (note 6)	no	yes	no	no	no	no				
Nurse Assist (note 3)	no	no	no	yes	no	no				
Access to BEST DOCTOR (note 4)	yes	no	no	no	no	no				
1. Guaranteed Insurability Option - increase sum assured with no medical evidence in the event of Marriage, Birth/Adoption, new mortgage										
2. If 8% bracket is chosen on Friends First policy they will protect against any further increase in interest rate										
3. Nurse Assist - 24/7 Confidential service to a team of trained nurses for family health queries										
4. Best Doctors® - a second medical opinion										
Should you be diagnosed with a specified serious illness you will have access to Best Doctors, a leading medical knowledge company, who at your request, can provide you with:										
•	A comprehensive review of your diagnosis and treatment without you having to leave home.									
•	Access to information from the most qualified specialists, plus									
•	A Best Doctors Nurse Care Manager who will collate all the information about your condition,									
5.Age limits apply: Friends First & Irish Life to age 21. Aviva to age 21 with Specified Illness , Royal London, New Ireland (or 21 years in full time education)										
6.' Helping Hand' from Royal London gives your clients and their family(spouse/partner of the life assured and their children) one-to-one personal support through a Nurse Adviser from Red Arc. This support is to help them cope with the devastating effects illness or bereavement can have and is available at no additional cost, regardless of which Royal London Policy your clients put in place.										

