

Frequently asked questions:

Defaqto

Q How does this feature help driver client conversations?

Using Defaqto enables Advisers to **showcase different provider products and key features versus competitor offerings.**

The Defaqto Compare comparison tool helps drive client conversions and customer retention – it facilitates instant provider and product identification which allows advisers to have factual conversations with clients whilst discussing the various provider USPs.

Overall	ABI Conditions	non-ABI Conditions
Claims Status Published	✓	✓
Claims Support Services Included	✓	✓
Guaranteed Insurability	✓	✓
Health & Wellbeing Services Included	✓	✓
Joint Life Separation	✓	✓
Number of ABI Defined Critical Illness Conditions	21	21
Number of ABI definitions the provider declares	17	18
Number of Child Conditions	41	53
Number of Non-ABI Conditions	23	38
Number of Severity Based Conditions	153	2
Option to Vary Sum Assured	✓	decrease
Option to Vary Term	✓	decrease
Replacement Cover	✓	✓
Second Medical Opinion Service	✓	✓
Severity Based Amount	25% IA	£25,000/25% IA
Suicide Exclusion	partial	partial
Terminal Illness	✓	✓
Terminal Illness Time Limit (months)	not covered	not covered
Total Number of CI Conditions	153	44

Q Once I'm at the result screen how do I select the provider I'd like to compare against?

There are small squares on the right-hand side, allowing you to select 3 providers at a time. Once the providers are selected scroll to the bottom of the page and click on the button **"Defaqto compare"** this will then generate the report for you.

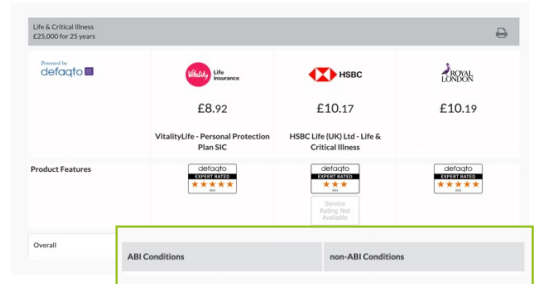
Q How do I compare products and features within the report?

Simply select the **question mark icon** and further information will drop down. There is a variety of information to choose from, additional wellbeing features, children's conditions, number of CI conditions and more.

Overall	ABI Conditions	non-ABI Conditions
Claims Status Published	✓	✓
Claims Support Services Included	✓	✓
Guaranteed Insurability	✓	✓
Health & Wellbeing Services Included	✓	✓
Joint Life Separation	✓	✓
Number of ABI Defined Critical Illness Conditions	21	21
Number of ABI definitions the provider declares	18	14
Number of Child Conditions	53	61
Number of Non-ABI Conditions	23	38
Number of Severity Based Conditions	153	2
Option to Vary Sum Assured	✓	decrease
Option to Vary Term	✓	decrease
Replacement Cover	✓	✓
Second Medical Opinion Service	✓	✓
Severity Based Amount	£25,000/25% IA	£30,000/25% IA
Suicide Exclusion	partial	partial
Terminal Illness	✓	✓
Terminal Illness Time Limit (months)	not covered	not covered
Total Number of CI Conditions	59	82

Q Will I have access to the ABI and Non-ABI condition list?

Yes, this is available when selecting a critical illness product to your application. The ABI & Non-ABI list can be found right at the top, just underneath the star ratings .

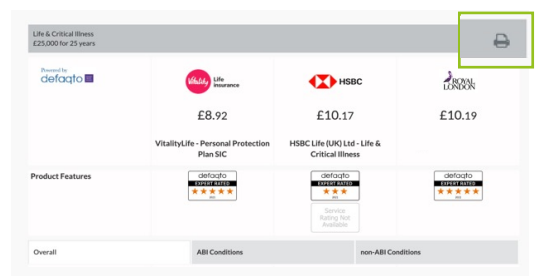


Q Can Defaqto compare retrospective conditions?

No - Defaqto compares the current provider product and features as they are today, this does not include retrospective conditions. This information however can be sourced directly from the provider extranet.

Q Is there a report I can download and send to my client?

Yes – if you click the “print” icon at the top you will be able to print the document or convert into a PDF document.



**Number of Non-ABI Conditions**

	defaqto	HSBC	ROYAL LONDON
Angiopathy Cover	no	yes	70% narrowing
Aplastic Anaemia	yes	yes	yes
Bacterial Meningitis	yes	yes	yes
Breast Cancer Cover	lumpectomy,segmentation, partial mastectomy/full mastectomy	lumpectomy,segmentation, partial mastectomy/full mastectomy	lumpectomy,segmentation, partial mastectomy/full mastectomy
Cardiac Arrest	yes	yes	yes
Cardiomyopathy	yes	yes	yes
Creutzfeldt-Jakob Disease	yes	yes	yes
Deaf's Disease	yes	yes	yes
Encephalitis	full	full	full
HIV Infection	yes - wider	no	no
Interstitial Lung Disease	no	no	no
Liver Failure	yes	yes	yes
Loss of independence	no	available throughout	no
Open Heart Surgery	yes	yes	yes
Pre-Senile Dementia	yes - no max age	yes - no max age	yes - no max age
Primary Pulmonary Hypertension	yes	yes	yes
Progressive Supranuclear Palsy	yes	yes	yes
Prostate Cancer	£25,000/25% sa	£30,000/50% sa	£30,000/25% sa
Pulmonary Artery Surgery	yes	yes	yes
Removal of Lung	yes	yes	no
Rheumatoid Arthritis	no	no	no
Serious Accident Benefit	no	£30,000/50% sa	no
Severe Lung Disease	yes	yes	yes
Spinal Stroke	yes	yes	yes
Spinal Tumours	yes	yes	yes
Systemic Lupus Erythematosus	yes	yes	yes
Ulcerative Colitis	£25,000/25% sa	full	no
Visual Impairment	£25,000/25% sa	£30,000/50% sa	no