

# Revealing relevant information

'Disclosure of material facts'



Irish Life

We pay out thousands of claims each year. For example, in the last 3 years alone we paid out the following claims:

Life cover	€160 million
Specified illness cover	€77 million
Hospital cash cover	€2.3 million
Accident cash cover	€750,000

However, not revealing important information on the application form is by far the largest cause of our refusal to pay a claim. While this represents a very small percentage of all claims we see, we must highlight how extremely serious it is.



## Application completion

Please remember that you must tell us everything relevant to all of the questions on either the paper application form or electronic submitted form (whichever is applicable to you). This is called 'disclosure of material facts'.

All claims submitted are assessed to make sure they are valid. This protects our customers against the effects of increased claim costs, which could lead to higher premiums for you. We want to avoid this.

If you do not tell us everything relevant in your application for cover or if any of the answers to these questions are not true and complete, we could treat the policy as 'void'. If this happens, there will be no cover under the policy and we will not refund your premiums. In these circumstances, we will not pay a claim.

If you do not disclose a material fact and that fact would have affected the cover Irish Life granted, then there is a risk that a claim would not be paid. We may refuse to pay a claim even if there is no direct medical connection between the illness that caused the claim and the medical condition which was not revealed to us on the application for cover. To do this we must be able to show that the facts you did not tell us about at the time the application was completed would have affected our original decision to provide the cover.

Relevant information (material facts) includes anything that we would treat as likely to influence our assessment and acceptance of your application for insurance. Depending on the type of application you completed, this can include medical history, family history, lifestyle habits (such as smoking, drinking alcohol to excess or taking illegal drugs), occupation, your age and if you participate in any dangerous hobbies. We will rely on what you tell us and you must not assume that we will automatically confirm with your own GP or any other doctor any information you provide.

If you are not sure whether something is relevant, you should tell us anyway. You must also tell us about any change in your personal medical circumstances or family history or dangerous pursuits between the time you applied for cover and the date your cover begins.

**Examples of claims we have not paid in the recent past and why are:**

## Life Cover (Death) Claims

### Example 1

The death was caused by a heart attack.

#### Why could we not pay this claim?

We were not told on the application that the person had a history of diabetes and took daily medication for it.

### Example 2

The death was caused by lung cancer.

#### Why could we not pay this claim?

On the application we were told that the applicant was a non-smoker, but at claims stage we discovered that the person was smoking 20 cigarettes a day at the time they applied for the cover.

### Example 3

The death was caused by suicide/self-inflicted.

#### Why could we not pay this claim?

We were not told on the application that the person had a medical history of in-patient treatment for depression.

## Specified Illness Cover Claims

### Example 1

The claim was for a coronary artery bypass graft (heart bypass)

#### Why could we not pay this claim?

We were not told on the application that the person had a medical history of high blood pressure and high cholesterol and was taking daily medication for both conditions.

### Example 2

The claim was for malignant breast cancer.

### Why could we not pay this claim?

We were not told on the application that the person had a sister who had breast cancer at age 40.

## Hospital Cash Cover

### Example

We did not pay a claim for a person going into hospital for a hip replacement.

### Why could we not pay this claim?

We were not told on the application that the person had a medical history of arthritis of the hip.

## Accident Cash Cover

### Example

We did not pay a claim as a result of a car crash while motor car racing in an official rally event.

### Why could we not pay this claim?

Motor sport racing is one of the automatically excluded activities for Accident Cash Cover.

Having read this flyer, if you are not sure about any of the answers you gave on your application for cover, please contact us immediately:



## Contact us

Phone: 01 704 1010

8am to 8pm	Monday to Thursday
10am to 6pm	on Fridays
9am to 1pm	on Saturdays

In the interest of Customer Service we will record and monitor calls.

Fax: 01 704 1900

E-mail: [Customerservice@irishlife.ie](mailto:Customerservice@irishlife.ie)

Write to: Customer Service Dept,  
Irish Life,  
Lower Abbey Street,  
Dublin 1



Please note that not all these benefits may be on the plan you have with us. Please check your plan documents.



From sustainably managed forests -  
For more info: [www.pefc.org](http://www.pefc.org)