

Terminal illness cover

Irish Life Retail Claims 2009



How does Terminal illness cover work?

A terminal illness is a condition that, in the opinion of the appropriate hospital consultant and our chief medical officer, is highly likely to lead to your death within 12 months. If you are diagnosed as having a terminal illness, we will immediately pay a portion of the life cover benefit – please refer to your terms and conditions for full details. This information is correct as at February 2010. Please speak to your financial adviser, refer to the product booklet and terms and conditions for more information.

The number of Terminal illness cover claims paid in 2009	31
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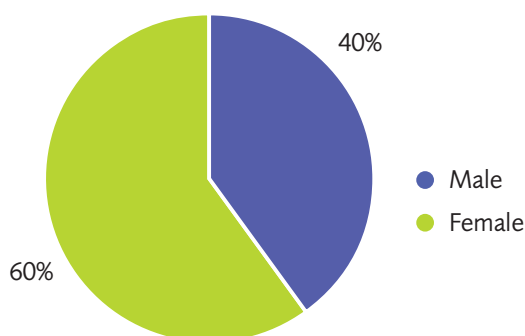
The amount paid out in Terminal illness claims in 2009	€3.3 m
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The average duration the plan was in force when a claim occurred	5.2 years
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The average Terminal Illness cover claim paid in 2009	€105,300
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	Male	Female
The average age of claimant under Terminal illness cover:	51 years	50 years

Analysis of Terminal illness claims



A sample of actual Terminal illness claims paid by Irish Life in 2009

Age	Sex	Cause of claim	Occupation	Benefit paid	Duration of cover to date of diagnosis
31	M	Cancer – Hogkins Lymphoma	Factor Supervisor	€77,500	3 yrs
46	M	Cancer – Malignant Melanoma	Property Industry	€125,000	2 yrs
43	F	Cancer – Oesophagus	Shop Assistant	€82,500	1 year
35	F	Cancer – Colon	Home Care Assistant	€125,000	2 years
51	M	Cancer – Stomach	Project Manager	€400,000	2 years

Customer statement, from a Terminal illness claimant:

"I would like to thank you for the courtesy, kindness and efficiency shown to me in these difficult times for my family. Please convey my appreciation to the other staff I dealt with in your office".

Children's cover

Irish Life Retail Claims 2009

What is children's cover?

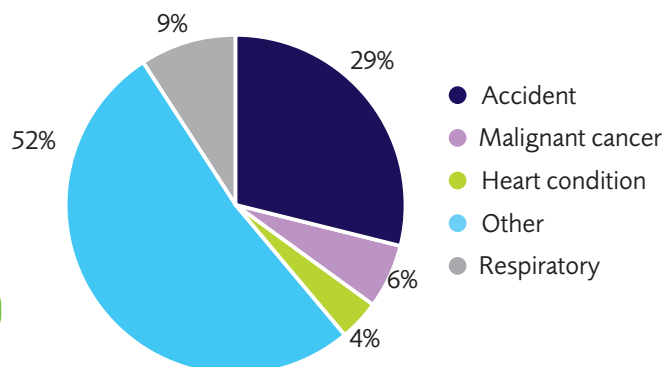


Life Cover

When you take out life cover, we will cover all your children aged under 21 for life cover free of charge, for as long as you are covered. During the first six months of their life, they are only covered for accidental death.

The number of children's life cover claims paid in 2009: 69

Analysis of Death claims for children



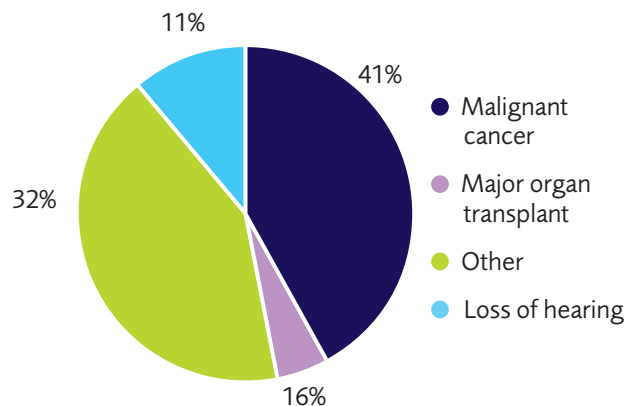
Specified illness cover

When you take out specified illness cover, we will cover all your children between the ages of 1 and 21 for specified illness cover free of charge, for as long as you are covered.

Because we do not ask for any medical information about your children before your plan is taken out – certain restrictions apply to children's cover. Children are not covered for any illnesses they have before age 1 or any medical condition present before the specified illness cover started.

The number of children's specified illness cover claims paid in 2009: 19.

Analysis of Specified illness claims for children



Hospital cash cover

Children are also covered for hospital cash cover if parents are covered for this benefit. In 2009, we paid 87 child hospital cash claims.

We will pay only one claim for each child even if you have more than one policy with us. Terms and conditions apply to children's cover. Please see plan conditions and a product booklet for full details of children's life, specified illness and hospital cash cover.

