



Irish Life

LIFE INSURANCE

for less than the price
of a daily coffee



Most of us know that we need to protect ourselves, our families and homes against the financial hardship that could be caused by an illness or death in the family. But many of us don't realise just how affordable Life insurance can be.

In fact, research shows that on average, people think that Life Insurance starts from at least €35 a month when in actual fact you can get Life Insurance from as little as €15 a month (Source: IReach, April 2012). The actual cost of life insurance depends on your age, health, amount of cover, gender and product type. You must keep up your payments to stay on cover.



Comparing the costs

We insure our cars, our holidays and sometimes even the family dog, but the very thing we may forget to insure is the most important of all – ourselves and our families. In fact, based on recent research, the top ranking concern for people at the moment is the death or sudden illness of ones self or a partner (Source: IReach, April 2012).

When it comes to buying our mobile phone, broadband and daily cup of coffee, we often buy these automatically. Take a look below to see how much we might spend every month on these things.

Would you spend this much on protecting your most valuable asset – your family?

Protecting your family is very affordable. The life insurance cost below is based on our Life Term Cover plan with €150,000 of insurance over a 20 year term for a non-smoking male aged 40.

ITEM	COST PER MONTH
Health cost	€119.99
Daily Coffee	€69.96
Satellite/Digital TV	€32.53
Mobile Phone	€38.62
Broadband	€30.00
Family Protection/Peace of Mind	€22.34

The costs shown in the table above were correct in April 2012. The life insurance cost is based on no indexation and no conversion. The price shown for satellite TV is for UPC Digital Select Extra package. The price shown for broadband is the average of Imagine and Eircom's comparative packages. The cost of coffee is based on an average price of €2.30 a day. Health insurance is based on the average of VHI Health Plus Extra (Plan B Option), Aviva level 2 Family Health with day-to-day and QUINN-healthcare Essential Health. The cost shown for mobile phone is based on the average of Vodafone, Meteor and 3 Mobile's equivalent pay-monthly plans.

FREE NurseAssist 24/7:

As an additional benefit to our protection customers we offer a free telephone service called Nurse Assist.

This service gives you access to a team of trained nurses who will be at the end of a phone line 24 hours a day, 7 days a week, ready to answer any queries you may have about you or your family's health.

This is a 100% confidential telephone support service and is automatically included as an additional benefit on your life insurance plan. Although this service doesn't replace the advice of your doctor, NurseAssist gives you extra peace of mind of knowing that you can always call a medical professional with any queries or ailments you or your family may have.

**To find out more about
Life Insurance**

Talk to your Broker today

