

THE IMPORTANCE OF THE NEW BUSINESS APPLICATION FORM

The new business application forms the basis of the legal contract between the customer and Irish Life so it is important that it is completed fully and accurately at the time the customer signs it.

If any questions or details have been left unanswered on an application form for a new policy or in relation to a top-up, or if any material details change before a policy issues, New Business teams will ask that they are confirmed in writing and signed by customer. Such material details include:

- date of birth,
- name, address (other than spelling mistake)
- fund choice / amount invested / term / benefits
- health questions, occupation, residency etc

Brokers can continue to advise the date of commencement either verbally or in writing.

Similarly, if subsequent changes are made to the policy when it has gone into force such as fund switching, encashment, top-up request, paid-up request, change of name due to marriage or separation etc, customers will be asked to verify this in writing. These facts are central to the contract and consequently must be received directly from the customer.

FRAUD AND DATA PROTECTION

Due to increasing levels of fraud attempts throughout the financial industry, Irish Life regularly reviews our processes and controls to protect sensitive customer information.

To ensure that we give the right information to the right person, we ask customers who call us to provide various details before we share any policy information with them. In future, when a broker calls in relation to a client's policy, we will ask for your agency/seller code before we disclose any policy details.

This will help ensure that we only discuss policy information with the current servicing broker. If, for any reason, you've forgotten your agency code, please contact your account manager who will be able to help you.