

Talk to us  
today about

➤ LIFE  
INSURANCE ➤



# Free Life Insurance

Ireland is undercovered - with 1.3 million people without any protection! So we're giving **€25,000 free life cover for a year** – for you, a family member or a friend.

## Offer conditions

- » The applicant must answer a qualifying health question and be aged between 18 and 45.
- » One application per person. Closing date is 30th November 2018.



  
**permanent tsb**  
KEEP GOING ➤

## What is Free Life Insurance?

- >> Free Life Insurance gives you **€25,000 free life cover for 12 months**.
- >> If you die within the 12 month period, it will pay out a lump sum of €25,000.
- >> You can also apply for dual cover where both lives have €25,000 free cover each.
- >> You don't need to make any payments and you'll be covered instantly after you apply.

## Who's it for?

You can use the life cover for yourself or give it to a family member or a friend.

### How do you get it?

- >> Go online to [www.irishlife.ie/life-insurance/ptsb-staff-free-life-cover](http://www.irishlife.ie/life-insurance/ptsb-staff-free-life-cover)
- >> Enter your unique code and complete the application form

Your unique Free Cover code



## There's never a better time to discuss your protection options...

Protection doesn't just mean cover in case of death. Last year, Irish Life paid **twice the number of claims for 'living benefits'** as for life cover claims. Living benefits include:

- >> Cover to help pay your bills or replace some income if you or you partner couldn't work due to an illness or injury while you're employed;
- >> A lump sum if you were diagnosed with a specified illness, to help you recover without financial worry, once you keep up payments.

## Did you know?

- >> 1 in 2 adults overall have no life cover
- >> 3 in 10 parents have no life cover
- >> 1 in 2 households could only maintain standard of living for 3 months or less if they were unable to work

## What if it happened to you?

It's not a question we like to answer but sometimes we need to consider the hard issues in life. Would you be able to manage financially if you or your partner were sick and unable to work? If the answer is no, it might be time to speak to a financial adviser. You can call into your local permanent tsb branch or call **1890 356 300** or **+353 42 939 6021** to book an appointment.

## Remember

Free Life Insurance is only a head start when it comes to your protection needs.

€25,000 is usually only enough to cover immediate expenses.

In the interest of customer service, we will record and monitor calls.

permanent tsb plc. is regulated by the Central Bank of Ireland. permanent tsb plc. is tied to Irish Life Assurance plc. for life and pensions products. Irish Life Assurance plc. is regulated by the Central Bank of Ireland.