

Special terms

Guide for financial advisers



We have accepted your customer's application for cover. However there are special terms. These special terms are that:

- your customers either has to pay an extra premium charge;
- accept an exclusion; or
- we may have deferred cover at this time.

What does this mean?

This means that we feel we need to charge an extra premium or exclude part of the cover because of past health or we cannot offer the cover applied for. A customers past health, in this context, could also include family medical history.

How did you reach this decision?

We came to this decision only after very carefully considering the details in the application for cover and perhaps details from your customers GP or following a medical examination done on our behalf. We have access to and use large banks of statistical information in arriving at these decisions. Most decisions are based on known medical histories such as asthma, raised blood pressure and so on, rather than new previously unrecognised findings. Please remember that we made the decision, and not any doctor who examined the customer.

Suggested next steps

Tell the customer we have made a decision.

It is generally better to do this in person rather than by phoning. Do not avoid letting the customers know about our decision. In a lot of cases the customer may be expecting us to make this decision if they have a known health history. This is particularly true if you told them about the possibility of adverse terms at the time they filled in the application form. (Talking to an Irish Life underwriter or using our laptop or PC underwriting guide before sending us a potentially difficult case can help).

[Our research shows that about 80% of customers accept the special terms we offer.](#) As a result, it is worthwhile spending some extra time in dealing with these particular customers. Customers in these circumstances usually place a higher value on this cover once it's issued and will appreciate the help you have given them.

If we have offered terms

- Go through the actual special terms acceptance letter in detail.
- Explain how we have amended the original application or what the new premium will be. In some cases we will have offered two different options.
- Give the customer a copy of the leaflet 'Special terms – your questions answered'.
- In some cases the actual special terms acceptance letter will give the medical reason for our decision.
- If not, ask the customer if they want our Chief Medical Officer to write to their GP to explain the medical basis for the terms we have offered. Once requested, we will do this immediately even if the customer decides to accept the terms offered.
- Ask the customer to sign and date the bottom of the special term's acceptance letter to say whether they accept the terms.
- Point out to the customer that if they have had any change of health since they signed their application form they have a duty to tell us about this change.
- If the customer is not satisfied with the terms we have offered, explore the other combinations of premium, sum assured or type of cover that may be more acceptable. You can get quotes for other combinations by e-mailing or phoning your normal contact.

If we have postponed cover or refused to provide cover

- Explain what this means in terms of the application for cover, particularly if it was a dual life application.
- Give the customer a copy of either of the leaflets 'Postponing cover' or 'When we have turned down your application for cover'.
- Remind the customer that in these situations our Chief Medical Officer will generally have written to their GP to explain the medical basis for the decision. You should encourage the customer to speak to their doctor quickly to see why we have made our decision.
- If we are postponing cover, ask the customer to make sure that their GP realises that if new relevant details or perhaps results of extra investigations are provided, we can sometimes review the decision more quickly than having to wait until the actual end of the postponement period.
- Discuss any other options or forms of insurance cover that may go some way to meeting the customer's needs.

Will the customer have to tell other life assurance companies about this decision

Yes, they should give other life assurance companies this information, as there will usually be a question on the application form covering this point. The other life assurance company will make its own decision based on their assessment of the medical evidence available at that time. Some details of this customer may be shared with other Irish Insurance Federation life-assurance companies as a general protection against any customers who may withhold important information from a life assurance company.

If you need more specific help with the medical aspects of a particular case

Please contact the technical underwriter on 1850 704188 or e-mail an underwriter at underwriting.help@irishlife.ie

Our underwriters would greatly value any feedback you give them in relation to this particular case or the terms offered. You can call or email us with any comments you have.

If the customer's GP wants to contact our Chief Medical Officer about any issue, please write to:

Chief Medical Officer
c/o Underwriting Team
Irish Life Assurance
Irish Life Centre
Lower Abbey Street
Dublin 1.



Irish Life Assurance plc is regulated by the Irish Financial Services Regulatory Authority.

Calls will be recorded or monitored to help improve our customer service.