

Special terms

Your questions answered



Irish Life

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

- you either pay an extra premium;
- you accept an exclusion; or
- we apply some other restriction to the cover applied for.

What does this mean?

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

How did you reach this decision?

We came to this decision only after very carefully considering the details in your application for cover and perhaps details from your own 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 you or your own GP.

How can I find out more?

If the decision is based on your medical history, we suggest you discuss the matter with your own GP. If the reason is unclear or you are still unhappy, please let us know and we can arrange for our Chief Medical Officer to write to your GP setting out the precise medical reasons for our decision.

Why can you not tell me directly the reason for the decision?

We get medical reports from doctors on the basis that we will treat them as strictly private and confidential between the doctor and our Chief Medical Officer. Your own GP is in the best position to explain the medical basis for our decision. For this reason, we cannot discuss directly with you the precise medical reason for our decision.

What if my own GP does not agree?

We will be happy to review your case if your GP is willing to send us new information. However, please remember that before reaching our decision, we must have been satisfied that these terms are necessary or appropriate. We will not pay any medical fees for other tests or investigations you or your GP decide to arrange independently.

If my health improves, will you reduce the extra charge or change an exclusion clause?

We do not usually review terms. The terms we agree on at the start of the policy will apply throughout the contract. Once cover is issued we would not charge increased premiums if your health were to get worse during the term of the contract, so we do not usually reduce the premium or change an exclusion clause if your health improves. If your health improves significantly over a long period of time, you can make a fresh application for cover.

Because I have been accepted under special terms, will I have to tell other insurance companies?

Yes, you should give them this information. However, the other insurance company will make its own decision based on a careful assessment of all the medical evidence available at the time and the type of cover you want.

If your GP wants to contact our Chief Medical Officer about the medical aspects of our decision, please write to:

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



Irish Life

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