



Irish Life - Ireland's No.1 choice for Life Insurance¹

1

Comprehensive specified illness cover (SIC)

In 2013 we paid:

- **90%** of all SIC claims and **€56.4m** out to customers;
- **50%** of all SIC claims to customers in two weeks or less;
- Over **50** partial payment claims since launch.

We are best for Angioplasty cover:

- all coronary arteries covered;
- use of fractional flow measure to allow us to potentially pay more of these claims;
- €10,000 paid for a single vessel angioplasty.

- **Life and specified illness cover partial payments are paid independently of the main benefit, so there is no impact on the customer's total cover*.**

* For certain conditions, a 30 day waiting period applies for partial payment specified illness cover claims and full specified illness cover claims to be paid independently of each other – see the product terms and conditions for full details.

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Most comprehensive children's cover in the market

	Irish Life	New Ireland	Caledonian	Aviva	Friends First	Zurich
Life cover limits	€6,000 Birth - 21	€4,000 6 months - 18*	€5,000 3 months - 18*	€2,500 30 days - 21**	€5,000 30 days - 18*	€6,000 3 months - 18*
Specified illness cover (SIC) limits**	€25,000 *** 30 days - 21	€25,000 *** 6 months - 18*	€25,000 *** 1 - 18*	€25,000 *** 30 days - 21*	€20,000 *** 30 days - 18*	€25,000 *** 1 - 18*
Hospital cash cover (HCC) limits	25% of both parents' HCC 1 - 21	€35 6 months - 18*	n/a	n/a	n/a	50% of HCC Min €30 – max €60

* or to age 21 if in full time education

** only available if SIC is on contract, to age 21 if in full time education

***subject to a maximum of 50% of parent cover

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Comprehensive range of services through LifeCare

LifeCare comes as standard on a range of new Life insurance plans, at no extra cost to customers. Currently includes:

- **NurseCare:** a confidential helpline offering 24/7 access to experienced medical professionals from Aria Assistance;
- **MedCare:** access to a Medical Second Opinion service from MediGuide;
 - 160 conditions are covered by the MediGuide Medical Second Opinion service
 - Access to 90 leading medical centres in 10 countries.
- **ClaimsCare:** access to an expert claims service and post-claims counselling with the Clanwilliam Institute.

LifeCare services are currently available on a range of new protection plans providing access to services provided by other companies which are independent from Irish Life, at no extra cost. LifeCare services are only available when you start a new Protection plan with Irish Life for the following products: Term Life Insurance; Mortgage Life Insurance; Life Long Insurance; Pension Life Insurance and Income Insurance plans. LifeCare services are not designed to replace the advice provided by your doctor or health professional. The services are currently available but may vary or be withdrawn in the future.

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Range of female benefits and services, at no extra cost

- **Life partials:** we are the only company in Ireland to cover 5 pregnancy related conditions depending on your plan type. €5,000 is paid per claim; maximum of 1 claim per pregnancy and 3 over the term of the plan. Only €25,000 Life cover is required;
- **NurseCare:** includes a confidential Women's Health Centre phone line which specialises in female health queries;
- **MedCare:** the Medical Second Opinion service from MediGuide includes a range of female-specific conditions.

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Indexation

- Where indexation is chosen premiums will increase by 5% p.a., benefits by 3% p.a.

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Guaranteed Cover Again

- No limit on the number of conversions through the life of the plan;
- For SIC: customer can convert their SIC to another plan up to age 60 next birthday;
- For Life cover: customer can convert to:
 - another convertible plan up to age 61 next birthday, or
 - a level plan at any stage during the term, maximum age 77 for the new plan.

See how both of these compare with our competitors:

Company	Indexation (premiums & benefits)	Guaranteed Cover Again
New Ireland	3% & 3%	Yes
Zurich	4.5% & 3%	Yes
Aviva	4% & 3%	Yes
Caledonian	4% & 3%	No
Friends First	8% & 5%	Yes

¹Based on market share for 2013.

Information correct as at August 2014.

Sources of competitor data as follows:

Aviva – Terms & Conditions April 2014 – Ref: 2.186.04.14

New Ireland – Terms & Conditions April 2013 – Ref: 301671 V6.04.13

Zurich – Terms & Conditions May 2012 – Ref: LTSI 0814

Caledonian – Terms & Conditions June 2013 – Ref: PRO PC CW June 2013, CL0214.10, CWSSIP June 2013, CLO373.6

Friends First – Terms & Conditions Jan 2014 – Ref: FFPD 10904

Irish Life Assurance plc is regulated by the Central Bank of Ireland.