

# Hospital cash cover

## Irish Life Retail Claims 2008



### What is Hospital cash cover?

Hospital cash cover helps to pay some of your day-to-day bills if you are in hospital for more than 3 consecutive days (72 hours). You can be covered for a daily amount between €70 and €260. You are covered for 365 days over the period of cover which ends on your 60th birthday. Other terms and conditions apply; please speak to your financial adviser and refer to the product booklet for more information.

The number of Hospital cash cover claims paid in 2008 671

The amount of Hospital cash cover claims paid in 2008 €777,898

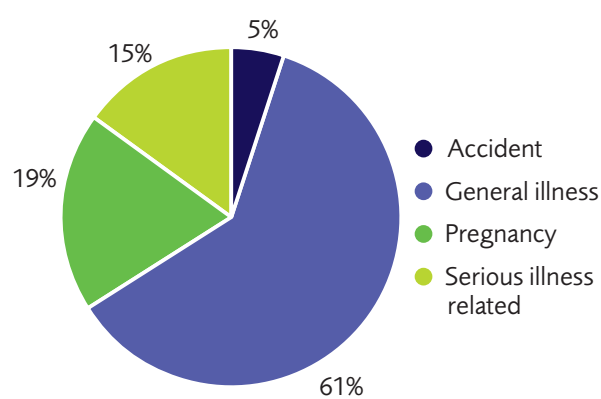
The average Hospital cash cover claim paid in 2008 €1,159

The average length of stay in hospital 9 days

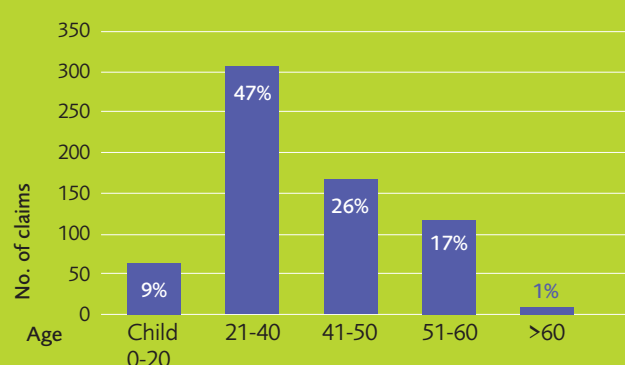
The % of overall claims that were pregnancy related 19%

Average age of claimant 38 years

### Hospital cash claims by cause

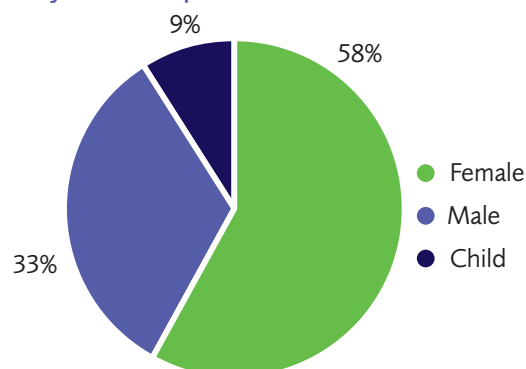


### Age of customers who have claimed



The 1% shown in the age >60 category represents claims on older policies where customers could claim up to age 65. Please check your plan details and product booklet for more information.

### Analysis of Hospital cash cover claims



### A sample of actual claims paid by Irish Life in 2008

Age	Gender	Cause of claim	Occupation	Duration of stay in Hospital	Benefit Paid
34	Male	Malignant cancer	Plasterer	8 days	€1,408
47	Female	Collapsed lung	Home maker	27 days	€4,860
36	Female	Pregnancy	Food industry	12 days	€2,784
5	Child	Pneumonia	n/a	23 days	€2,656
57	Male	Heart attack	Van Driver	10 days	€1,590
39	Male	Kidney failure	Retailer	30 days	€4,770
40	Female	Malignant breast cancer	Nurse	10 days	€1,590
53	Male	Angina	General Operative	12 days	€1,908
38	Female	Hysterectomy	Secretary	7 days	€1,400

# Accident cover

## Irish Life Retail Claims 2008



### What is accident cover?

If you are out of work for more than 2 weeks because of an accident, Irish Life will pay you a weekly amount of between €120 and €400. This weekly benefit is payable for up to 1 year or until you go back to work. We also make some up front payments with Accident cover. Please refer to the product booklet for terms and conditions of Accident Cover.

For upfront payments we pay:

- |                      |  |
|----------------------|--|
| 4 weeks upfront for  | <ul style="list-style-type: none"> <li>• Fractured vertebrae, ribs, collar bone, jaw or skull</li> <li>• A dislocated hip, ankle, elbow or shoulder</li> </ul> |
| 6 weeks upfront for  | <ul style="list-style-type: none"> <li>• A fractured wrist or foot</li> </ul>  |
| 10 weeks upfront for | <ul style="list-style-type: none"> <li>• A fractured arm, ankle or leg below the knee</li> </ul>   |
| 12 weeks upfront for | <ul style="list-style-type: none"> <li>• A fractured leg above the knee</li> </ul>   |

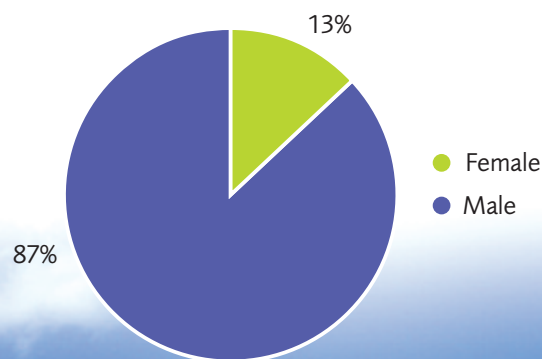
The number of Accident cover claims paid in 2008 116

The amount of Accident cover paid out in 2008 €265,261

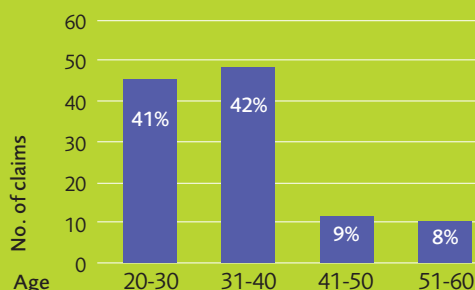
The average Accident cover claim paid in 2008 €2,286

The average age of claimant 34 years

### Accident cover claims according to gender



Age of customers who claimed



### A sample of actual claims paid by Irish Life in 2008

Age	Gender	Cause of claim	Duration of cover to date of accident	Occupation	Benefit Paid
27	Male	Fractured foot	1 year	Taxi Driver	€1,200
28	Male	Knee injury	2 years	Plumber	€1,440
30	Male	Fractured arm	7 years	Electrician	€1,630
28	Female	Ruptured Achilles tendon	1 year	Teacher	€1,000
39	Male	Related to road traffic accident	6 years	Fitter	€3,200
58	Female	Dislocation of shoulder	8 years	Healthcare worker	€1,500
37	Male	Back injury	6 years	Driving occupation	€5,000
27	Male	Fractured Arm	2 years	Veterinary Surgeon	€4,410



Irish Life