



# ClaimsCare

## Terminal Illness Cover - Irish Life Retail Claims 2013



### How does terminal illness cover work?

A terminal illness is a condition that, in the opinion of the appropriate hospital consultant and our chief medical officer, has progressed to the stage where it cannot be cured and the illness is expected to lead to death within 12 months. If you are diagnosed as having a terminal illness, we will pay a portion of the life cover benefit – please refer to the product booklets for full details. This information is correct as at March 2014. Please speak to your financial adviser and refer to the relevant product booklets for more information.

166 Terminal Illness Claims paid by Irish Life in the last 7 years.

34  
Number of claims paid

€2.5 million

Amount we paid out in claims

9 years

Average time plan in force when claimed

€72,395

Average claim we paid

The average age of claimant

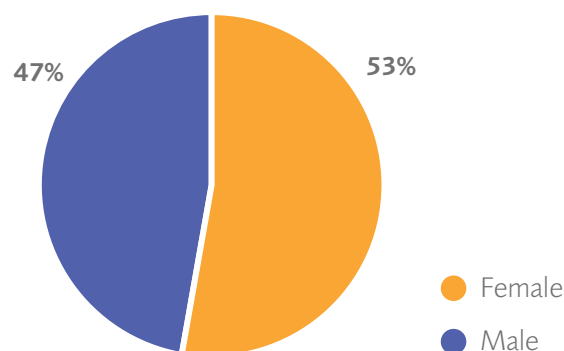
Male

52 years

Female

55 years

### Analysis of Terminal illness claims paid



### A sample of claims paid by Irish Life in 2013

Age	Cause of claim	Benefit paid	Duration of cover to date of diagnosis
47	Cancer - lung	€175,900	7 years
51	Cancer - brain	€104,000	6 years
51	Cancer - colon	€123,800	5 years
61	Cancer - lung	€50,000	9 years



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## Children's Cover - Irish Life Retail Claims 2013

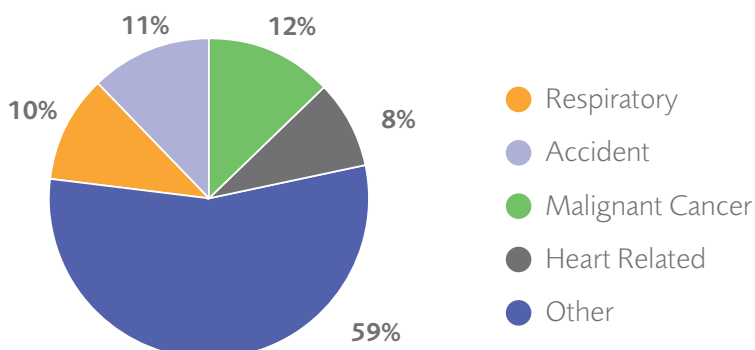
### Life Cover

When you take out life cover, we will cover all your children aged under 21 for life cover at no extra cost, for as long as you are covered. During the first six months of their life, they are only covered for accidental death. On current plans the amount is €6,000.

81

Number of claims paid

### Analysis of Death claims for children



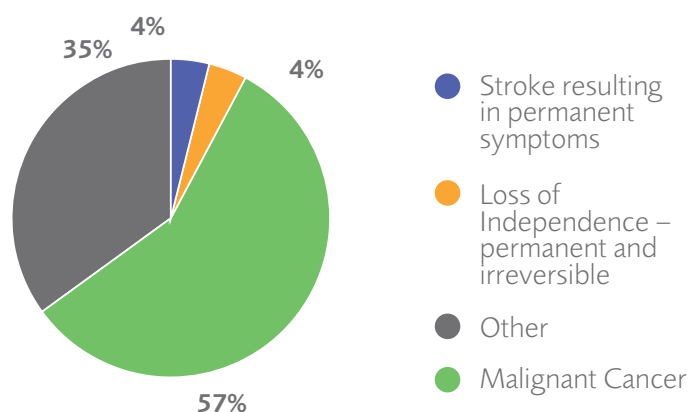
### Specified illness cover

When you take out specified illness cover, we will cover all your children between the ages of 30 days and 21 years for specified illness cover at no extra cost, for as long as you are covered. Because we do not ask for any medical information about your children before you start your plan – certain restrictions apply to children's cover. Children are not covered for any illnesses they have before age 30 days or any medical condition present before the specified illness cover started. On current plans the amount of children's cover is €25,000 or half of the parents cover, whichever is lower.

22

Number of claims paid

### Analysis of specified illness claims for children



### Hospital cash cover

Children are also covered for hospital cash cover if parents are covered for this benefit.

In 2013, we paid 48 child hospital cash claims.



We will pay only one claim for each child even if you have more than one policy with us.

Terms and conditions apply to children's cover. Please see plan conditions and a product booklet for full details of children's life, specified illness and hospital cash cover.

