



## Hospital Cash Cover

Irish Life Retail Claims 2012

### 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 2012

542

The amount of Hospital Cash Cover claims paid in 2012

€616,859

The average Hospital cash cover claim paid in 2012

€1,138

The average length of stay in hospital

9 days

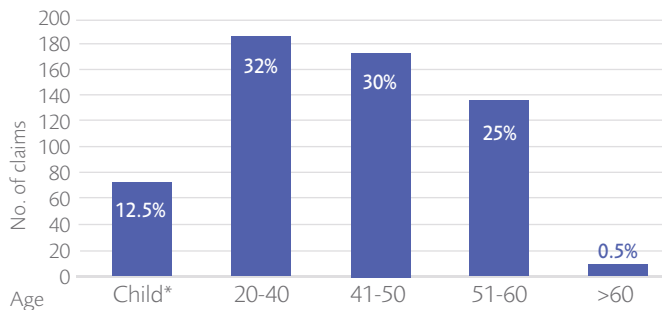
The % of overall claims that were pregnancy related

13%

Average age of claimant

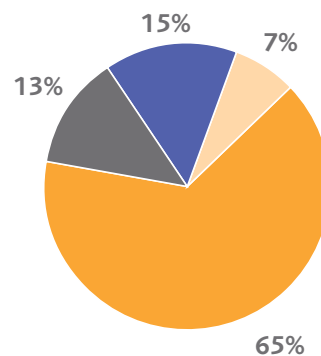
44 years

### Age of customers who have claimed - 2012



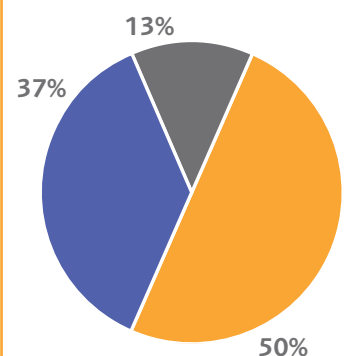
\*NB This is an extra benefit associated with childrens cover, for further details please see the terms and conditions. The 0.5% shown in the age >60 category represents claims on older policies where customers could claim up to age 65. Please check your plan details and product booklet for more information.

### Hospital Cash claims by cause



● Accident  
● General illness  
● Pregnancy  
● Specified illness related

### Analysis of Hospital Cash Cover claims



● Female  
● Male  
● Child

### A sample of actual claims paid by Irish Life in 2012

| Age | Cause of claim                | Benefit Paid | Duration of stay in Hospital |
|-----|-------------------------------|--------------|------------------------------|
| 28  | Appendicitis                  | €1,328       | 4 days                       |
| 35  | Pregnancy                     | €861         | 3 days                       |
| 16  | Sports Injury                 | €650         | 5 days                       |
| 36  | Fractured Arm                 | €568         | 4 days                       |
| 49  | Stroke                        | €4,512       | 30 days                      |
| 41  | Crohn's Disease               | €990         | 6 days                       |
| 54  | Cancer - Non Hodgkins Disease | €5,040       | 63 days                      |
| 54  | Angioplasty                   | €1,815       | 11 days                      |



## Accident cash cover

Irish Life Retail Claims 2012



### What is accident cash 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 cash cover. Please refer to the product booklet for terms and conditions of Accident cash cover.

For upfront payments we pay:

- |                      |  |
|----------------------|--|
| 4 weeks upfront for  | • Fractured vertebrae, ribs, collar bone, jaw or skull |
|                      | • A dislocated hip, ankle, elbow or shoulder           |
| 6 weeks upfront for  | • A fractured wrist or foot                            |
| 10 weeks upfront for | • A fractured arm, ankle or leg below the knee         |
| 12 weeks upfront for | • A fractured leg above the knee                       |

**N.B.** Accident cash cover only applies after your plan has been in-force for a minimum of 6 months, unless it's a specific lump sum payment for a fracture or dislocation.

The number of Accident cash cover claims paid in 2012

120

The amount of Accident cash cover paid out in 2012

€216,982

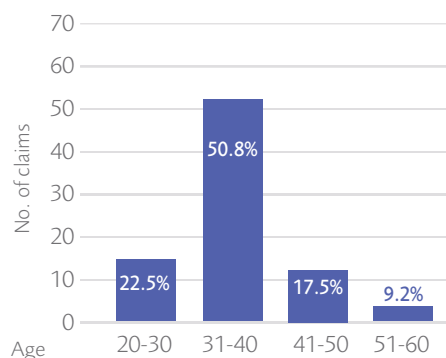
The average Accident cash cover claim paid in 2012

€1,808

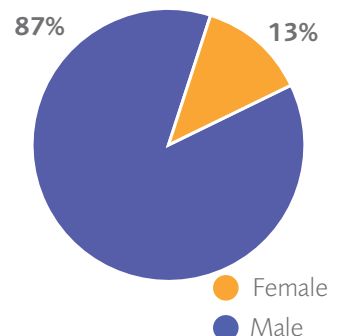
The average age of claimant

37 years

### Age of customers who have claimed - 2012



### Accident cash cover claims according to gender



### A sample of actual claims paid by Irish Life in 2012

| Age | Duration of cover to date of accident | Cause of claim                      | Benefit Paid |
|-----|---------------------------------------|-------------------------------------|--------------|
| 24  | 2.5 years                             | Road traffic accident - knee injury | €792         |
| 37  | 1 year                                | Fractured wrist                     | €200         |
| 36  | 10 years                              | Fractured arm                       | €1,980       |
| 34  | 1.5 years                             | Accident - fall                     | €1,680       |
| 30  | 6 months                              | Ruptured ligament                   | €720         |
| 29  | 1 year                                | Road traffic accident - broken hip  | €360         |
| 42  | 9 months                              | Fractured ankle                     | €600         |
| 39  | 3 weeks                               | Fractured ribs                      | €1,240       |
| 32  | 6 months                              | Crush injury                        | €2,460       |

