

Hospital cash cover

Irish Life Retail Claims 2010



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 2010 646

The amount of Hospital cash cover claims paid in 2010 €688,040

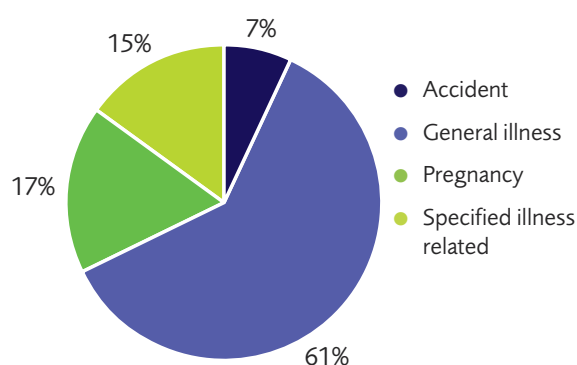
The average Hospital cash cover claim paid in 2010 €1,065

The average length of stay in hospital 9 days

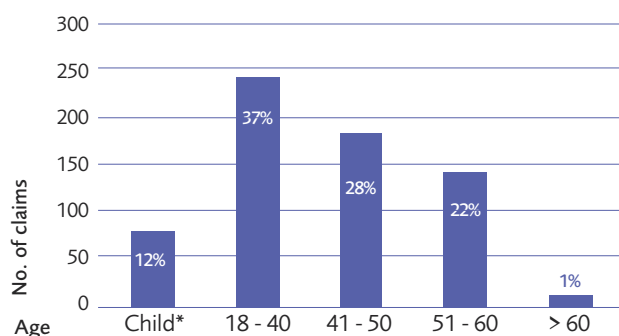
The % of overall claims that were pregnancy related 17%

Average age of claimant 43 years

Hospital cash claims by cause

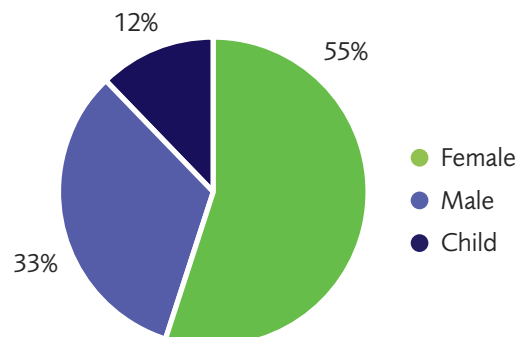


Age of customers who claimed



*NB This is a free benefit associated with childrens cover, for further details please see the terms and conditions. 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



Age	Gender	Cause of claim	Occupation	Benefit Paid	Duration of stay in Hospital
35	Female	Pregnancy	Home maker	€1,560	6 days
31	Male	Fractured lower leg	Carpenter	€702	9 days
44	Male	Heart Attack	Supervisor	€1,200	6 days
54	Female	Malignant Ovarian Cancer	Clerical Worker	€1,431	9 days
53	Male	Cardiomyopathy	General Operative	€1,152	18 days
16	Child	Appendicitis	N/A	€630	10 days
44	Female	Breast Cancer	Secretary	€1,155	7 days
29	Male	Dislocated Shoulder	Sales Assistant	€1,560	6 days
50	Female	Stroke	Communications officer	€20,034	126 days

Accident cover

Irish Life Retail Claims 2010



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

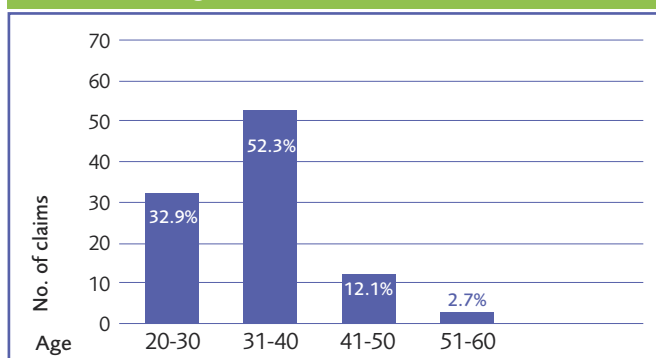
The number of Accident cover claims paid in 2010 149

The amount of Accident cover paid out in 2010 €292,058

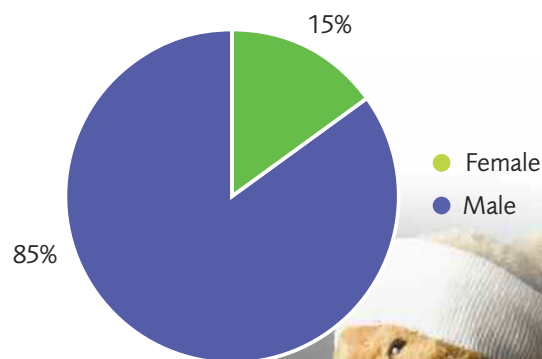
The average Accident cover claim paid in 2010 €1,960

The average age of claimant 33 years

Age of customers who claimed



Accident cover claims according to gender



A sample of actual claims paid by Irish Life in 2010

Gender	Age	Occupation	Duration of cover to date of accident	Cause of claim	Benefit Paid
Male	42	Farmer	9 years	Fractured hip	€1,836
Male	37	Civil Engineer	3 years	Fractured wrist	€1,044
Female	55	B&B Owner	2 years	Fractured arm	€1,500
Male	36	Security Guard	1 year	Dislocated shoulder	€1,560
Female	23	Special Needs Assistant	6 months	Injuries from road traffic accident	€1,440
Male	31	Carpenter	4 months	Torn ligament	€600
Male	31	Van Driver	1 year	Cartilage tear in knee	€504
Female	36	Marine Engineer	5 years	Broken collar bone	€3,600
Male	23	Mechanic	2 years	Fractured ankle	€1,500



Irish Life