



# FREE LIFE INSURANCE



Ireland is undercovered - with 1.3 million people without any protection! When we think of our own families, we probably know someone who needs financial cover. So we're giving you **€25,000 free life cover for a year** – for you, a family member, a friend, or whoever you think needs it most.

## DID YOU KNOW?

- 1 in 2 adults overall have no life cover
- 3 in 10 parents have no life cover
- 2 in 5 households would struggle if anything happened to them
- 1 in 2 could only maintain standard of living for 3 months or less



## WHAT IS FREE LIFE INSURANCE?

- Free Life Insurance gives you **€25,000 free life cover for 12 months**.
- If you die within the 12 month period, it will pay out a lump sum of €25,000.
- You can also apply for dual cover where both lives have €25,000 free cover each.
- You don't need to make any payments and you'll be covered instantly after you apply.

## WHO'S IT FOR?

You can use the life cover for yourself or give it to a family member or a friend, as long as the applicant is aged between 18 and 45.

## ANY OTHER CONDITIONS?

- The applicant must agree to receive updates on Irish Life products and services by post, landline, mobile phone, text and email. You can change your mind and opt out of direct marketing at any time.
- The applicant must answer a qualifying health question.
- There is no limit to the number of applications received, however, applications will only be accepted until 9th November 2018.

## HOW DO YOU GET IT?

- Go online to <https://www.irishlife.ie/life-insurance/ulster-bank-staff-free-life-cover>
- Enter your unique code and complete the application form

Your unique Free Cover code



## THERE'S NEVER A BETTER TIME TO DISCUSS YOUR PROTECTION OPTIONS...

Protection doesn't just mean cover in case of death. In 2017, we paid out **twice the number of claims for 'living benefits'** as for life cover claims.

- That's cover for your rent, mortgage or bills if you or your partner were sick and out of work due to an illness or injury.
- It's peace of mind - once you keep up payments, you won't have to worry about money while you focus on getting better.



## WHAT IF IT HAPPENED TO YOU?

It's not a question we like to answer but sometimes we need to consider the hard issues in life. Would you be able to manage financially if you or your partner were sick and unable to work? If the answer is no, it might be time to speak to a financial adviser.

Please contact your local branch or email our team at [financial.planning@ulsterbank.com](mailto:financial.planning@ulsterbank.com) to set up a review with an Ulster Bank Financial Planning Manager.

### *Remember*

Free Life Insurance is only a head start when it comes to your protection needs.

€25,000 is usually only enough to cover immediate expenses.

Ulster Bank Ireland DAC. A private company limited by shares, trading as Ulster Bank, Ulster Bank Group, Banc Uladh and Lombard. Registered in Republic of Ireland. Registered No.25766. Registered Office: Ulster Bank Group Centre, George's Quay, Dublin 2, D02 VR98. Ulster Bank Ireland DAC is tied to Irish Life Assurance plc for Life insurance plans (including life assurance, specified illness cover, income protection, unit linked life assurance, savings, investments, pension plans) and PRSAs (Personal Retirement Savings Accounts). Ulster Bank Ireland DAC is regulated by the Central Bank of Ireland. Irish Life Assurance plc is regulated by the Central Bank of Ireland.