



CLAIMSCARE

TERMINAL ILLNESS COVER - IRISH LIFE RETAIL CLAIMS 2015

ADDITIONAL BENEFITS
AT NO EXTRA COST

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 February 2016. Please speak to your financial adviser and refer to the relevant product booklets for more information.

€2.5 million

Amount we paid
out in claims

31

Number of
claims paid

€82,561

Average claim
we paid

9 years

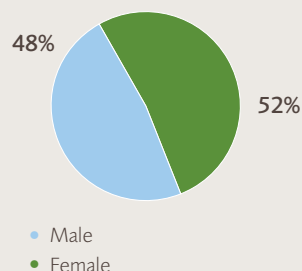
Average time plan in
force when claimed

THE AVERAGE AGE OF CLAIMANT

♂ = 55 years

♀ = 53 years

ANALYSIS OF TERMINAL ILLNESS CLAIMS PAID



A SAMPLE OF CLAIMS PAID BY IRISH LIFE IN 2015

Age	Cause of claim	Benefit paid	Duration of cover to date of diagnosis
45	Cancer - breast	€219,248	6 years
53	Cancer - liver	€280,000	7 years
53	Cancer - oesophagus	€73,000	8 years
63	Cancer - prostate	€125,000	16 years



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CHILDREN'S COVER - IRISH LIFE RETAIL CLAIMS 2015

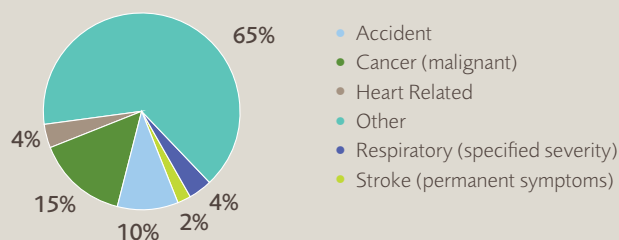
ADDITIONAL BENEFITS AT NO EXTRA COST

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.

48
Number of
claims we
paid

ANALYSIS OF DEATH CLAIMS FOR CHILDREN

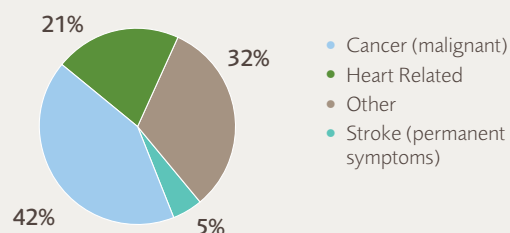


SPECIFIED ILLNESS COVER

When you take out specified illness cover, we will cover all your children between the ages of 30 days and 21 years of age 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.

19
Number of
claims we
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.

79
Number of child hospital
cash claim in 2015.

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 your terms and conditions and product booklet for full details of children's life, specified illness and hospital cash cover.