



Specified illness cover: revolutionised



We are proud to be launching the third revamp of our specified illness cover (SIC), adding new full and partial payment conditions. The improvements we are making and the future proofing of many existing conditions reflects our ongoing commitment to:

- Cover conditions where we genuinely expect to pay claims
- Meet the needs and expectations of our customers

We will now cover 44 full payment conditions

Irish Life is the first and only company in Ireland to cover 6 of these full payment conditions

We will also now cover 21 partial payment conditions

Irish Life is the first and only company in Ireland to cover 6 of these partial payment conditions

We are the market leader in terms of partial payment claims paid under specified illness cover plans. We first launched specified illness cover partial payments in October 2009 and the partial payment conditions are fast becoming the 6th largest category under which we pay out. We paid more than 40 partial payment claims since we first introduced this benefit.

Currently 95% of claims are paid on the 'big 5' specified illness cover conditions:

- Malignant Cancer - around 60%
- Heart related conditions - around 20%
- Stroke - around 5%
- Multiple Sclerosis - around 5% and
- Loss of Independence - around 5%

In this guide, we have also provided examples of incidence rates for illnesses and conditions we have added to show you the extra value of the cover we are providing.

We believe that the extent and scope of these improvements have revolutionised the SIC market in Ireland.

First to market: Life cover partial payments

As the company that first brought partial payments to Ireland in October 2009, we now continue to bring further innovation to the market. Pregnancy is a wonderful time. However, unfortunately there can sometimes be complications during pregnancy. Recognising the difficulties these complications can bring, we have added life cover partial payments to our Term Life Insurance plan.

Irish Life is the first company to offer these life cover partial payments in Ireland or the UK. Our Term Life Insurance plan now pays out €5,000 as an independent life cover partial payment on the five below named pregnancy complications.

1. Disseminated Intravascular Coagulation	Completely NEW to Irish Market
2. Eclampsia	Completely NEW to Irish Market
3. Ectopic pregnancy requiring emergency surgery	Completely NEW to Irish Market
4. Hydatidiform mole	Completely NEW to Irish Market
5. Placental abruption	Completely NEW to Irish Market

Life cover partial payments are automatically included where the claimant has life cover of €25,000 or more on the plan. Individuals who take out life cover under Term Life Insurance will be covered up to age 45 for this benefit. There is a 1 year waiting period on taking out the plan. We will make only one payment in any one pregnancy, but we will pay out this benefit up to three times on any one plan.

Improved: children's cover

Children are covered for all specified illness full benefit conditions for €25,000 or 50% of the parent's specified illness cover, whichever is lower; and all partial payment benefits for €7,500 or 50% of the parent's specified illness cover, whichever is lower.

It's so sad to think it, but we have paid over 100 child specified illness claims totalling over €2,000,000 in the last 5 years (up to December 2012).

Because of this, we want to make sure the cover adequately covers the children of our customers. The children's specified illness cover benefit is being extended to cover babies from age 30 days* (previously cover started from 1 year).

Also as part of our special consideration for children's cover in this launch we have added lobe of lung and lobe of liver to our major organ transplant definition.

Children are also covered by Irish Life for life cover from birth as long as the plan has been in force for more than 6 months.

*For Brain Injury due to anoxia or hypoxia and Intensive Care requiring mechanical ventilation benefits, children are covered from age 90 days.

The illnesses: for full payment

We have increased the number of illnesses we cover on a full payment basis to 44. Some conditions are brand new to the Irish market and we have also significantly improved some existing definitions to further enhance and future proof the cover for your customers.

	Full payment	What have we done?
1	Alzheimer's Disease – resulting in permanent symptoms	No change
2	Aorta Graft Surgery – for disease or traumatic injury	No change
3	Aplastic Anaemia – of specified severity	No change
4	Bacterial Meningitis – resulting in permanent symptoms	No change
5	Benign Brain Tumour – resulting in permanent symptoms or requiring surgery	Improved definition
6	Benign Spinal Cord Tumour - resulting in permanent symptoms or requiring surgery	No change
7	Blindness – permanent and irreversible	No change
8	Brain injury due to anoxia or hypoxia – resulting in permanent symptoms	Completely new to Irish Market
9	Malignant Cancer – excluding less advanced cases	No change
10	Cardiac arrest - with insertion of defibrillator	No change
11	Cardiomyopathy – resulting in a marked loss of ability to do physical activity	No change
12	Chronic pancreatitis – of specified severity	Completely new to Irish Market
13	Coma – resulting in permanent symptoms	Improved definition
14	Coronary artery by - pass grafts	Improved definition
15	Creutzfeldt-Jakob disease – resulting in permanent symptoms	No change
16	Crohn's Disease – of specified severity	NEW – only full payment in Ireland
17	Deafness – total, permanent and irreversible	No change
18	Dementia – resulting in permanent symptoms	No change
19	Encephalitis – resulting in permanent symptoms	No change
20	Heart attack – of specified severity	Improved definition
21	Heart valve replacement or repair	No change
22	Heart structural repair	Improved definition
23	HIV infection - caught in the European Union, Norway, Switzerland, North America, Canada, Australia and New Zealand from a blood transfusion, physical assault, or at work in the course of performing normal duties of employment	Improved definition
24	Intensive Care – requiring mechanical ventilation for 10 consecutive days	NEW to Irish Life
25	Kidney failure – requiring ongoing dialysis	No change
26	Liver failure – irreversible and end stage	No change
27	Loss of independence – permanent and irreversible. This condition must continue for at least 6 months following diagnosis before benefit can be claimed.	No change
28	Loss of one limb – permanent physical severance	NEW to Irish Life
29	Loss of speech – permanent and irreversible	No change
30	Major Organ Transplant – specified organs	Improved definition
31	Motor neurone disease – resulting in permanent symptoms	No change
32	Multiple Sclerosis or Neuromyelitis Optica (Devic's Disease) – with persisting symptoms. Symptoms must have persisted for a continuous period of at least 3 months.	Improved definition
33	Paralysis of one limb – total and irreversible	NEW – only full payment in Ireland
34	Parkinson's disease (idiopathic) – resulting in permanent symptoms	Improved definition
35	Parkinsonian plus syndromes – resulting in permanent symptoms	Completely new to Irish Market

36	Peripheral vascular disease – with bypass surgery	Completely new to Irish Market
37	Pneumonectomy – the removal of a complete lung	NEW to Irish Life
38	Pulmonary Arterial Hypertension (idiopathic) – of specified severity	Improved definition
39	Pulmonary Artery Surgery – with surgery to divide the breast bone	No change
40	Respiratory failure of specified severity	No change
41	Severe burns/3rd degree burns	Improved definition
42	Stroke – resulting in permanent symptoms	No change
43	Systemic lupus erythematosus – of specified severity	No change
44	Traumatic head injury – resulting in permanent symptoms	No change

Once you claim for your full specified illness cover, your specified illness cover ends and you cannot make any further specified illness claims, including a partial-payment claim.

The illnesses: for partial payment

We have increased the number of illnesses we cover on a partial payment basis to 21. Some conditions are brand new to the Irish market and we have also significantly improved some existing definitions to further enhance and future proof the cover for your customers.

We have paid 40 partial payment claims since October 2009 totalling over €400,000.

	Partial payment	What have we done?
1	Brain abscess drained via craniotomy	No change
2	Carcinoma in situ – oesophagus, treated by specific surgery	No change
3	Carotid artery stenosis treated by endarterectomy or angioplasty	No change
4	Cerebral aneurysm – with surgery or radiotherapy	Completely NEW to Irish Market
5	Cerebral arteriovenous malformation – treated by craniotomy, endovascular repair or stereotactic radiosurgery	Improved definition
6	Coronary Artery Angioplasty – of specified severity	Improved definition
7	Crohn's disease – treated by intestinal resection	Completely NEW to Irish Market
8	Ductal Carcinoma in situ – breast, treated by surgery	No change
9	Early stage urinary bladder cancer – of specified advancement	New to Irish Life
10	Implantable cardioverter defibrillator (ICD) for primary prevention of sudden cardiac death	Completely NEW to Irish Market
11	Liver resection	Completely NEW to Irish Market
12	Low level prostate cancer with Gleason score between 2 and 6 with specific treatment	No change
13	Peripheral vascular disease – treated by angioplasty	Completely NEW to Irish Market
14	Pituitary tumour – resulting in permanent symptoms or surgery	Completely NEW to Irish Market
15	Serious Accident cover – resulting in at least 28 consecutive days in hospital	No change
16	Severe burns/3rd degree burns covering at least 5% of the body's surface	No change
17	Significant visual impairment – permanent and irreversible	No change
18	Single lobectomy – the removal of a complete lobe of a lung	No change
19	Surgical removal of one eye	No change
20	Syringomyelia or Syringobulbia – treated by surgery	New to Irish Life
21	Ulcerative Colitis – treated with total colectomy	New to Irish Life

We do not cover any other conditions for partial payment under specified illness cover.

Reasons for the new enhancements

1. What's changed overall?

Detailed below are the headline changes we have made.

New full payment conditions	New partial payment conditions	Definition improvements and future proofing
Brain injury due to anoxia or hypoxia	Cerebral aneurysm – with surgery or radiotherapy	Benign Brain Tumour
Chronic pancreatitis of specified severity	Coronary artery angioplasty – of specified severity	Coma
Crohn's disease of specified severity	Crohn's disease treated by intestinal resection	Coronary Artery Bypass grafts
Intensive care - requiring mechanical ventilation for 10 consecutive days	Early stage urinary bladder cancer- of specified advancement	Heart attack – of specified severity
Loss of 1 limb	Implantable cardioverter defibrillator - for primary prevention of sudden cardiac death	Heart structural surgery
Paralysis of 1 limb	Liver resection	HIV infection
Parkinsonian+ syndromes	Peripheral vascular disease – treated by angioplasty	Major organ transplant
Peripheral vascular disease – with bypass surgery	Pituitary tumour – resulting in permanent symptoms or surgery	Multiple Sclerosis and Neuromyelitis Optica (Devic's Disease)
Pneumonectomy	Ulcerative colitis – treated with total colectomy	Parkinson's Disease (idiopathic)
	Syringomyelia or Syrinobulbia - treated by surgery	Pulmonary arterial hypertension
		Severe burns/3rd degree burns
		Cerebral arteriovenous malformation – treated by craniotomy, stereotactic radiosurgery or endovascular repair

2. Definition improvements and future proofing for new plans

We continually work to improve our definitions to increase the number of claims that we can pay. Detailed below are the latest enhancements on our definitions.

- We will now be paying more **coronary artery angioplasty** claims
 - We will now pay €10,000 on a single vessel angioplasty and a further €30,000 on an angioplasty to a second artery
 - We are the first company to adopt the new fractional flow reserve (FFR) ratio as a measure to allow us to pay even more angioplasty claims. FFR is carried out at the same time as the angiogram. This is a procedure that accurately measures blood pressure and flow through a specific part of the coronary artery. Where there is a narrowing of the coronary artery but this is less than the 70% required by the definition, if the FFR is less than the established medical cut off of 0.8 the claim will still be paid if a consultant cardiologist carries out a coronary angioplasty.
 - REMEMBER we are the only company in Ireland that accepts angioplasty to the branches of the main arteries. According to a prominent Irish consultant cardiologist, approximately 25% of all angioplasties now involve the branches of arteries.

- We have improved the definition of **Parkinson's disease** by removing the requirement to meet 3 of 3 criteria and altered it to a need to meet 1 of 3 criteria. In general, this will enable Irish Life to pay Parkinson's disease claims quicker than our competitors.
- Two **Parkinsonian plus syndromes** are currently in common use in the market – Progressive Supranuclear palsy and Multiple Systems Atrophy. As has always been Irish Life's philosophy, we are not interested in listing definitions for the sake of a numbers race. For this reason, rather than adding a new Parkinsonian plus syndrome periodically, Irish Life has decided to list the 5 accepted Parkinsonian plus syndromes under one umbrella definition.

The following conditions are all covered under our new Parkinsonian plus syndromes.

Parkinsonian plus syndromes

1. Corticobasal ganglionic degeneration
2. Diffuse Lewy body disease
3. Parkinsonism-dementia-amyotrophic lateral sclerosis complex
4. Progressive supranuclear palsy and
5. Multiple systems atrophy

- We are now paying full specified illness cover under **severe burns/3rd degree burns** on 3rd degree burns to 25% of the face or 20% of the body surface.
- Under **heart structural repair**, we have removed the requirement for median sternotomy (surgery which divides the breastbone) and will accept surgery which involves incision into the chest wall.
- With advances in medicine, in certain cases signs and symptoms previously giving rise to a diagnosis of **multiple sclerosis** are now understood to be a different condition known as neuromyelitis optica or Devic's disease. In order to ensure that we are continuing to cover claims which would previously have been accepted as multiple sclerosis we are now naming Devic's disease in our definition. We have improved the requirement for continuous symptoms under multiple sclerosis and Devic's disease from 6 months to 3 months.
- We have removed the requirement for a specific duration of **coma**.
- We now cover transplantation of a lobe of liver or lobe of lung under **major organ transplant**.
- We have removed the requirement for 70% stenosis in the diseased artery (arteries) under our **coronary artery bypass grafts** definition.
- We have increased the countries covered and removed named occupations under our **HIV infection** definition.
- We are stating that we cover surgery resulting in partial removal of a **benign brain tumour**.
- We are now covering stereotactic radiosurgery as a treatment for **cerebral arteriovenous malformation**.

3. Sustainable definitions – reducing the number of disappointed claimants

Chronic rheumatoid arthritis

We have as always made every effort to ensure that our product is sustainable going forward, for this reason we are very comfortable with our decision to continue not to cover Chronic Rheumatoid Arthritis as a named condition. As stated in previous literature regarding Chronic Rheumatoid Arthritis -

- Chronic rheumatoid arthritis continues to have an approximate 90% decline rate according to what reassurers tell us
- Current market definition would still meet Irish Life's definition of Loss of independence.

Therefore, as previously, we will seek to pay all claims under loss of independence which will be met under the chronic rheumatoid arthritis standard definition of our competitors, but we will not set customer expectations that are unlikely to be met by listing chronic rheumatoid arthritis among our definitions. We have paid some chronic rheumatoid arthritis claims under loss of independence/permanent total disablement in the past.

Muscular dystrophy

Similarly we will not name muscular dystrophy as a condition under specified illness cover. As you are aware most cases of muscular dystrophy are inherited disorders and in most cases symptoms come on in the teens and early twenties. These factors mean that cases of muscular dystrophy will be underwritten out due to family history and personal medical history. Again, any case of muscular dystrophy, where there is no family history and no personal history preceding the onset of the plan would be considered by Irish Life under loss of independence.

4. Incidence rates for key conditions we have introduced

Condition	Incidence rates	Source of information
Bladder Cancer	The risk of developing bladder cancer (up to age 74 is 1 in 72 for men and 1 in 212 for women.	National Cancer Registry of Ireland
Brain injury due to anoxia or hypoxia – resulting in permanent symptoms	There are numerous causes. In adults it is often due to accidents such as smoke inhalation, carbon monoxide poisoning and electric shock. We would expect 6 to 7 Specified Illness claims in a thousand for this condition	Reinsurance data, based on Hospital Episode Statistics (HES) UK data
Chronic Pancreatitis – of specified severity	8 in 100,000 cases of chronic pancreatitis diagnosed each year in UK.	Patient.co.uk
Crohn's disease	5.9 per 100,000 people in Ireland have Crohn's disease.	Irish Medical Journal, October 2012
Intensive care – requiring mechanical ventilation for 10 consecutive days	Outside of other specified illness conditions covered eg stroke, malignant cancer, severe head injury, we would expect approximately 2 to 3 claims per thousand for this condition.	Reinsurance data, based on HES UK data
Loss of limb – permanent physical severance	Over 4,000 people in Ireland are currently living with an amputation.	Amputee Ireland
Paralysis of 1 limb – total and irreversible	There are various causes of paralysis including chronic medical conditions and trauma. We would expect this condition would result in 1 to 2 claims in ten thousand.	Reinsurance data, based on HES UK data
Pneumonectomy	We would see trauma as the main cause of claim here. We would expect this condition will cause 1 claim in 10,000.	Reinsurance data, based on
Parkinsonian + syndromes (PSP)	5 in 100,000 PSP 3 in 100,000 Multi-System Atrophy (MSA) <1 in 100,000 other illnesses we cover under this condition	Reinsurance data, based on several studies

Peripheral Vascular Disease (PVD)	1 in 6 people over age 55 have PVD 1 in 3 have symptoms, 7% will require surgery of some sort. Smokers and those who have diabetes are most at risk.	Irish Heart Foundation
Coronary Angioplasty –single vessel and two vessel	80.7% of all angioplasties are single vessel The incidence of angioplasty in Ireland in 2008 was 112 per 100,000 The incidence of angioplasty in Dublin was 159 per 100,000	Public Health Status Report 2008
Liver resection	Trauma, benign tumours and abscesses are among the reasons for liver resection. We would expect to pay 5 or 6 claims in 10,000 specified illness claims under this definition.	Reinsurance data, based on HES UK data
Pituitary tumour	1.3 per 100,000 in 15 – 74 age group in England	HES statistics
Syringomyelia or Syringobulbia	1 in 10,000	Neurological Alliance of Ireland Report 2010
Ulcerative Colitis	14.8 per 100,000	Irish Medical Journal, October 2012
Implantable cardioverter defibrillator	Approximately 2000 people in Ireland have a cardioverter defibrillator implanted 3874 ICDs were implanted in England in the year mid 2010 to mid 2011 in the age range 15 – 74	Irish Heart Foundation HES statistics
Cerebral aneurysm	595 admissions for cerebral aneurysm operations in the 15 – 74 age group on England in the year mid 2010 to mid 2011 Estimated incidence is 1.5 in 100,000	HES statistics
Disseminated intravascular coagulation	No reliable statistical data available	This is a very serious acute pregnancy complication requiring immediate medical care.
Eclampsia	The incidence rate for eclampsia is 1.6 to 10 cases per 10,000 deliveries in developed countries.	Reinsurance data
Ectopic Pregnancy	1 in 100 pregnancies in Ireland	Reinsurance data
Hydatidiform mole	1 per 695 second trimester miscarriage	Reinsurance data
Placental abruption	1 in 200 pregnancies	Reinsurance data

You must keep up payments to stay on cover.

Information is correct December 2012 and may change. Terms and Conditions apply. Please refer to the product booklets for further details.