



Irish Life

Our life and specified illness claims promise

Irish Life's claims promise

"Irish Life is committed to taking care of claims as quickly as possible in a professional, courteous, sensitive and sympathetic way. We have more than 70 years experience paying claims so you can rely on us to give you the best possible claims service."

When you make a claim, we promise we'll:

1. Offer expert personal service
2. Deliver a quick and efficient process
3. Keep you informed regularly
4. Provide additional supports to assist you
5. Make it easy to contact us

1. Expert personal service

- Our claims assessors will provide expert help during the claim process. We will keep all promises and commitments made to you. We will "go the extra mile" to resolve any issues that may arise.
- If you make a Specified Illness Cover or Income Protection claim we will provide you with your own individual claims assessor. They will give you their contact details so you can speak with your claims assessor whenever you need to.
- Your claim will be assessed by qualified and experienced claims assessors, including qualified nurses and our Chief Medical Officers, who are consultant doctors.
- We will keep any medical information totally confidential. Any medical information which we receive will only be seen by people who are authorised to do so. All our claims assessors must work to a code of practice when they work with medical evidence.

2. Quick and efficient process

- We deal with all claims as quickly as possible. For example, most items of post received are read on day one and assessed within two working days.
- Many of our claims are fully completed within 4-6 weeks, but occasionally they can take longer. For example, in some cases we rely on a claimant's doctor to provide us with the necessary information to pay a claim. Depending on how quickly the doctor responds, our ability to pay a claim could be delayed.

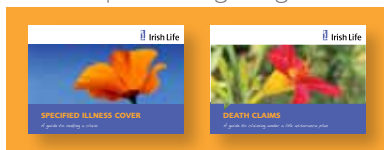
3. Keeping you up-to-date

- Some claims can be complex and we may need additional information or time to give the claim full consideration. If additional information is required during the claims process we will keep you fully updated.
- We pay more than 95% of all claims. However, in situations where a claim cannot be paid; this decision must be signed off by a senior manager. You will get a full, written explanation clarifying the reasons we cannot pay the claim. Any further questions you might have will be addressed.

4. Additional supports to assist you

Guide to making a claim

- All claimants making a death or specified illness cover claim will get our "A guide to making a claim" booklet which answers the most common questions regarding the claims process.



Complimentary Services

- When you make a claim you can avail of the services of NurseAssist 24/7. This free, confidential service allows you to phone a team of trained nurses who can help you answer a full range of questions or concerns you might have about your family's health.
- We also offer free confidential professional counselling sessions with the Clanwilliam Institute: www.clanwilliam.ie
- You can also avail of a free financial review with a financial advisor. Many of our claimants find this service very useful in helping to review their financial plans.

Claims appeal process

- Irish Life is committed to providing the highest level of service to all our claimants, so we hope you will not need to complain to us. However, should you have an issue; we can assure you we will take your complaint very seriously.
- If you wish to appeal a decision made on your claim you should write to us outlining the exact reasons for your appeal and enclose any additional information you feel we should take into account.
- Your claim file will be reviewed in full, by another claims assessor and an appeal decision will be issued to you.

5. How to contact us

Our Customer Service Centre can answer most questions you have in relation to making a claim. Call 01 704 1010 Monday to Thursday 8am to 8pm, Friday 10am to 6pm and Saturday 9am to 1pm. Any non-routine questions will be referred to our team of claims assessors who will promptly answer your query. Or you could email protection@irishlife.ie.