



**Irish Life**

**Free Life  
Cover**

# **FREE PARENT LIFE COVER**

*A helping hand to protect your family*



## Free Parent Life Cover

Aim		To kick start protecting your family by giving each parent €25,000 life cover for 12 months.
Cost of cover		Absolutely free - you don't pay anything for the cover!
Time period		12 months cover from the date you apply
Jargon-free		Yes.

All information including the terms and conditions of this plan will be in English.

The information in this booklet is correct at January 2013 but may change.

**Committed  
to  
Plain English**



We are delighted to have received the 'Best in Plain English' Award from the Plain English Campaign. This award recognises our contribution to communicating clearly. For this award, we were chosen ahead of 12,000 other organisations from 80 countries.

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# 1

## Free Parent Life Cover: the details

Protecting your family's future is one of the most important things to plan for. Yet, with so many other financial commitments it can sometimes be hard to follow through.

So, we're giving you a helping hand, by giving parents €25,000 life cover for 12 months absolutely FREE!

### What is it?

- Free Parent Life Cover gives €25,000 free life cover to each parent for 12 months.
- If both parents apply, it gives €50,000 worth of life cover to each couple.
- If you die within the 12 month period, it will pay out a lump sum of €25,000.
- You can apply as long as you are aged 55 or younger, and your youngest child is aged 13 or younger.
- When you apply you sign up for free updates on our products and services.
- You do not need to make a payment and you will be covered instantly.

## Remember

Free Parent Life Cover is designed to give you a head start with your family's life insurance. However, €25,000 is not enough to protect your family's standard of living if something happens to you.

To make sure you have enough financial protection for your family, you should talk to your Financial Broker, your financial adviser or visit [www.irishlife.ie](http://www.irishlife.ie) to review your protection needs. You can do this in person or by phone, whichever suits you best. Just call us on 1850 70 70 70 and we'll be happy to help you.



## What's covered?

- You will be covered for €25,000 for 12 months from the date you apply for Free Parent Life Cover.
- If you die within this period we will pay out a lump sum of €25,000 to your estate.
- The plan will cover you for life cover only and nothing else.
- You can only take out Free Parent Life Cover once.

## Your commitment to us

When you apply for Free Parent Life Cover we ask you to agree to the conditions listed below. You cannot apply for cover without confirming that you agree to these conditions.

Please make sure that you agree to the following conditions when you apply.

- ✓ Your youngest child is aged 13 or younger when you apply for Free Parent Life Cover.
- ✓ You are named on the birth certificate or adoption certificate of this child.
- ✓ You are aged 55 or younger when you apply.
- ✓ You are living in the Republic of Ireland.
- ✓ You have not had, or do not currently have any form of malignant cancer, brain tumour, heart condition or heart surgery, stroke, multiple sclerosis, motor neurone disease, transplant, disorder of the kidney, liver or pancreas, you have not been an in-patient in the last 12 months (not including childbirth) and you are not awaiting any medical results or future medical procedures, nor are you currently unwell and planning to see a doctor in the near future.
- ✓ You agree that we, your financial adviser or your Financial Broker, may keep you informed in writing, by phone, (landline or mobile), email, or text about products, services or other benefits that we believe might interest you.

If you don't agree to these conditions, you will not be covered and we would not pay any life cover claims.

## Your plan restrictions

See below for the restrictions on your Free Parent Life Cover plan. Full details are available in the terms and conditions on page 10.

- Free parent life cover is a basic life cover plan.
- It offers no cash in value.
- It offers no added benefits and no flexibility.
- Only one plan per parent can be taken out.
- If you stop living in the Republic of Ireland, your plan will end.

## Making a claim

At Irish Life we are committed to taking care of claims in a sensitive, professional and sympathetic way.

If a claim has to be made, your personal representatives should contact our customer service team on 01 704 10 10. We will send them a claim form and explain to them what's involved in the claims process. For example, we will need to gather some information from them, such as your General Practitioner's (GP's) details.

## Situations where we will not pay a claim

We will not pay life cover benefit if:

- You answered any questions on your application form incorrectly or dishonestly.
- You commit suicide .
- You die as a result of a HIV-related illness or from non-prescriptive drug abuse or if your death is related to or caused by alcohol abuse.

You can find full details of all relevant exclusions in section 4 of the Terms and Conditions. See page 12 for details.

## Confirmation of cover

When you apply for Free Parent Life Cover we will send you a text message and an e-mail with details of how to access your plan documents.



## How to contact us

If you want to talk to us, just phone our award-winning Irish-based customer service team on 01 704 1010. They can answer questions about your plan.

### Our lines are open:

8am to 8pm Monday to Thursday  
10am to 6pm Friday  
9am to 1pm Saturday

You can also contact us in the following ways.

**Email:** [customerservice@irishlife.ie](mailto:customerservice@irishlife.ie)

**Fax:** 01 704 1900

**Write to:** Customer service team, 1 Lower Abbey Street, Dublin 1.

In the interest of customer service, we will record and monitor calls.

## Any problems?

We monitor our complaint process to make sure it is of the highest standard. We hope you never have to complain. However, if for any reason you do, we want to hear from you.

If you experience any problems, please contact our customer service team on 01 704 10 10.

If, having contacted the customer service team, you feel we have not dealt fairly with your query, you can contact:

## The Financial Services Ombudsman

3rd Floor Lincoln House  
Lincoln Place  
Dublin 2.

**Lo-call:** 1890 88 20 90

**Email:** [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

## Changing your mind

We want to make sure that you are happy with your decision to start Free Parent Life Cover.

You can cancel the plan at any stage if you are not satisfied that the benefits meet your needs. You may do this by writing to our customer services team at Irish Life. If you cancel, you will lose all possible benefits under the plan.

# 2

## Distance Marketing

The plain English crystal mark does not apply from this point forward.

### **European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004.**

Where a financial service or product is provided on a Distance basis, i.e. with no face to face contact we are obliged to provide certain information. We have included this information under various headings in this booklet and in your terms of business notice. All information including the terms and conditions of your plan will be in English. We will communicate with you in English at all times.



# 3

## customer information notice - CIN

### Introduction

This notice is designed to highlight some important details about the plan and is meant to be a guide to help you understand your plan. It is important that you read this carefully.

### Any Questions?

If you have any questions on the information included in this customer information notice you should contact your insurer Irish Life, who will deal with your enquiry at our Customer Services Team, Lower Abbey Street, Dublin 1.

### A. INFORMATION ABOUT THE POLICY

#### 1. MAKE SURE THE POLICY MEETS YOUR NEEDS!

The Free Parent Life Cover plan is a term assurance plan that provides Life Cover of €25,000 for 12 months.

This plan should not replace an existing plan with Irish Life, or with another insurer. This plan may not be sufficient to cover your full financial needs.

#### 2. WHAT HAPPENS IF YOU WANT TO CASH IN THE POLICY EARLY OR STOP PAYING PREMIUMS?

The plan does not acquire a cash or surrender value at any stage and there is no premium payable.

### 3. WHAT ARE THE PROJECTED BENEFITS UNDER THE POLICY?

Protection Benefits: Life cover of €25,000

Term: The term of the plan is 12 months

The plan provides life cover benefit up until the expiry date of the plan.  
The plan does not acquire a cash or surrender value at any stage.

### 4. WHAT INTERMEDIARY/SALES REMUNERATION IS PAYABLE?

There is no intermediary/sales remuneration payable on this plan

### 5. ARE RETURNS GUARANTEED AND CAN THE PREMIUM BE REVIEWED?

The plan is guaranteed to provide life cover for a 12 month term. There is no premium payable.

### 6. CAN THE POLICY BE CANCELLED OR AMENDED BY THE INSURER?

You must provide any information or evidence which we need to administer the plan.

We may end your cover and refuse to pay a claim if you do not give us information (or if you give us incorrect information) regarding an illness or condition that will affect our assessment of your application for this plan. If that information is not true and complete or if we do not receive all relevant information, we may end your cover and refuse to pay any claim.

If this happens you will lose all rights under the plan. Relevant information includes anything that a reputable insurer might regard as likely to influence the assessment and acceptance of your application.

### 7. INFORMATION ON TAXATION ISSUES

For information on taxation, see section 6 of the Terms and Conditions.

## 8. ADDITIONAL INFORMATION IN RELATION TO YOUR POLICY

### What are the benefits and options provided under this plan?

We will pay the life cover in the event of the death of one of the lives covered during the term of the plan. If there is more than one life covered, this benefit can be paid on the death of either or both of the lives covered.

### What is the term of the contract?

The plan provides protection benefits for a 12 month term.

### Are there any circumstances under which the plan may be ended?

We may cancel your plan if you do not give us information (or if you give us incorrect information) regarding an illness or condition that will affect our assessment of your application for this plan.

### Is there an opportunity to change your mind?

At any stage you have the opportunity to cancel this plan if you are not satisfied that the benefits meet your needs. You may do this by writing to our Customer Services Team at Irish Life. On cancellation all benefits will cease.

## B. INFORMATION ON SERVICE FEE

There are no charges payable to Irish Life on this plan.

## C. INFORMATION ABOUT THE INSURER/ INSURANCE INTERMEDIARY/SALES EMPLOYEE

### Insurer

The Free Parent Life Cover plan is provided by Irish Life Assurance plc, a company authorised in Ireland. Irish Life Assurance plc is regulated by the Central Bank of Ireland. You can contact us at Irish Life Centre, Lower Abbey Street, Dublin 1, by telephone at 01 7041010, by fax at 01 7041900, and by e-mail at [customerservice@irishlife.ie](mailto:customerservice@irishlife.ie). In the interest of customer service, we will record and monitor calls.

## D. INFORMATION TO BE SUPPLIED TO THE POLICYHOLDER DURING THE TERM OF THE INSURANCE CONTRACT

We at Irish Life are obliged by law to tell you if any of the following events occur during the term of your contract:

- we change our name;
- our legal status changes;
- our head office address changes;
- an alteration is made to any term of the contract which results in a change to the information given in paragraph A(8) of this document.

# 4

## Free Parent Life Cover Terms and Conditions



These are the Terms and Conditions for your Free Parent Life Cover plan. You should read this document carefully as it contains detailed and important information. Please keep it safe, as you will need it in the future.

### Introduction

This plan is designed to pay a life cover benefit if the life assured dies during the term of the plan.

This plan is provided by us (Irish Life Assurance plc) to you (the proposer named in the plan schedule).

The plan consists of the plan schedule, these Terms and Conditions, the online application form, any related information, and any extra rules which our head office staff may add in writing.

This plan is a protection plan only – you cannot cash it in. All cover under the plan will end after one year from the date you apply, unless it has ended before that for any of the reasons explained in these Terms and Conditions.

The life cover provided under this plan is stated in the plan schedule. If a benefit is not mentioned in the plan schedule, we do not provide that benefit.

We will pay claims only from the assets we hold to make payments due to customers. We will pay the life cover benefit under this plan in the currency of Ireland.

In the event of extraordinary circumstances beyond our control including, without limitation, act of civil or military authority; sabotage; crime; terrorist attack; war or other government action; civil disturbance or riot; strike or other industrial dispute; an act of god; national emergency; epidemic; flood, earthquake, fire or other catastrophe, we may be directly or indirectly prevented from fulfilling our obligations under or pursuant to this plan or from doing so in a timely manner. If this happens, we are not liable for any loss, damage or inconvenience caused.

## How does the plan work?

If you die within the 12 month term of the plan we will pay you the life cover amount of €25,000.

## Who receives the money we pay out?

If you die, we will pay the person who deals with your estate.

### Section 1

## Definitions

### **Benefit**

The benefit shown in the plan schedule.

### **Expiry date of the life cover benefit**

The plan expiry date – this is shown in the plan schedule. The life cover will end one year from the date you apply.

### **Life assured or lives assured**

The person (or people) named in the plan schedule as the life (lives) covered. The benefit of the plan depends on the lives of those persons.

### **Plan schedule**

This is part of the contract. It sets out the specific details of the plan such as:

- the start date;
- the expiry date;
- the life or lives covered; and
- the benefit.

### **Start date**

The start date shown in the plan schedule. Cover will start on this date.

### **We, us**

Irish Life Assurance Plc.

### **You**

The person (or people) named as the proposer in the plan schedule, who is legally entitled to the plan benefit.

## Section 2

### Basis of cover

We have issued this plan to you on the understanding that the information given in the application form and any related document is true and complete and that we have been given all relevant information. If this is not the case we will be entitled to declare the plan void. If this happens, you will lose all your rights under the plan, we will not pay any claim. Information is 'relevant' if it might influence the judgement of a reputable insurer when deciding whether to provide cover at all.

## Section 3

### Your cover

If we accept a claim for a benefit event, we will pay you €25,000.

There is one possible benefit event; a life cover benefit event. A life cover benefit event will happen if a life assured dies during the term of the plan.

All cover under this plan will end:

- on the expiry date at the end of 12 months as shown in the plan schedule; or
- when the life assured dies.  
whichever is earliest.

You are only allowed one Free Parent Life Cover plan per life. If you take out more than one Free Cover plan, the additional plan will be declared void. We will only pay out €25,000 once for an individual life regardless of the number of Free Parent Life Cover plans taken out.

## Section 4

### Exclusions

If the life assured dies within 12 months as a result of their own deliberate act or a penalty imposed by a court of law or as a result of a HIV related illness, or caused by or related to alcohol or illegal drug abuse, we will not pay you the life cover benefit under the plan.

As part of your application, you confirm that, you have not had or do not currently have any form of malignant cancer, brain tumour, heart condition or heart surgery, stroke, multiple sclerosis, motor neurone disease, transplant, disorder of the kidney, liver or pancreas, you have not been an in-patient in the last 12 months (not including childbirth) and you are not awaiting any medical results or future medical procedures, nor are you currently unwell and planning to see a doctor in the near future.

We reserve the right to refuse to accept medical evidence produced from any country in respect of life cover, other than from a recognised hospital in Ireland or the UK or health professional resident in Ireland or the UK. You must remain living in the Republic of Ireland for the duration of this plan.

Please note: this offer is not open to the Irish Life Group, **permanent tsb** Group, AIB Group, Cornmarket Group, Ulster Bank Group or EBS Limited staff or their families.

## Section 5

### Claims

If a claim is made under this plan, please contact our head office at:  
Irish Life Assurance plc  
Irish Life Centre  
Lower Abbey Street  
Dublin 1.

We will not consider any claim until we have received the following:

- A properly filled-in claim form.
- Proof that you are entitled to claim the benefits. This could include proof that you have followed these terms and conditions and any special conditions contained. If someone else makes a claim on your behalf, or if you have died, we will ask the person making the claim for a power of attorney or a grant of probate or letters of administration.
- Proof that you are named on a legal document (i.e. birth certificate, adoption certificate) pertaining to a child who was aged 13 or less on the start date of this plan.
- Proof (in the form of a birth certificate) of the age of the life assured. You must be aged 55 or less on the start date of this plan.
- The original plan documents. If they are not available, whoever makes the claim must accept legal responsibility if it turns out that someone else is entitled to the benefit.
- Details of the life assureds General Practitioner (GP).

We are entitled to ask for proof of death in the form of a death certificate, and any other proof we reasonably need.

We have issued this plan to you on the understanding that the information given in the application form and any related document is true and complete and that we have been given all relevant information. If this is not the case we will be entitled to declare the plan void. If this happens, you will lose all your rights under the plan and any claim will not be paid. Information is 'relevant' if it might influence the judgement of a reputable insurer when deciding whether to provide cover at all.

If any of the information we have been given is not correct, true or complete, we will not pay the life cover benefit claimed and will end the plan altogether.

## Section 6

### Tax

Under current law, tax does not have to be taken from life cover benefits.

Any taxes or levies imposed by the government will be deducted by Irish Life. We will deal with this plan in line with the requirements of the Revenue Commissioners. If tax laws or any other relevant laws change after the start date, we will change the terms and conditions of the plan if we need to do this to keep the plan in line with those changes. We will write and tell you about any changes in the terms and conditions.

## Section 7

### Other information

This plan does not have any cash-in value.

This plan is governed by the law of Ireland, and the Irish courts are the only courts which are entitled to hear any dispute.

It is not possible to assign this plan to someone else.







# Irish Life

## Contact us

Phone: 01 704 10 10  
8am to 8pm Monday to Thursday  
10am to 6pm on Fridays  
9am to 1pm on Saturdays

Fax: 01 704 19 00

e-mail: [customerservice@irishlife.ie](mailto:customerservice@irishlife.ie)

Website: [www.irishlife.ie](http://www.irishlife.ie)

Write to: Irish Life Assurance plc, Lower Abbey Street, Dublin 1.



From sustainably managed forests -  
For more info: [www.pefc.org](http://www.pefc.org)

Irish Life Assurance plc is regulated by the Central Bank of Ireland.

Information is correct as at January 2013. Terms and conditions apply.

We may extend or amend this offer which is currently available to the first 20,000 parents.

In the interest of customer service we will record and monitor calls. Irish Life Assurance plc, Registered in Ireland number 152576, Vat number 9F55923G.