



# Terminal illness cover

Irish Life Retail Claims 2012



## 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 your terms and conditions for full details. This information is correct as at January 2013. Please speak to your financial adviser, refer to the product booklet and terms and conditions for more information.

125 Terminal Illness Claims paid by Irish Life in the last 6 years.

The number of Terminal illness cover claims paid in 2012

35

The amount paid out in Terminal illness claims in 2012

€3.4 million

The average duration the plan was in force when a claim occurred

7.5 years

The average Terminal Illness cover claim paid in 2012

€96,516

The average age of claimant under Terminal illness cover:

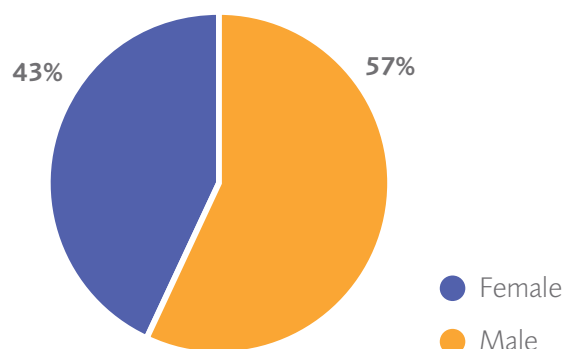
Male

Female

56 years

48 years

## Analysis of Terminal illness claims



## A sample of actual Terminal illness claims paid by Irish Life in 2012

Age	Cause of claim	Benefit paid	Duration of cover to date of diagnosis
31	Malignant Cancer - Breast	€125,000	3 years
43	Motor Neuron Disease	€125,000	4 years
59	Malignant Cancer -Thyroid	€125,000	5 years
52	Malignant Cancer - Brain	€133,300	6 years



# Children's cover

Irish Life Retail Claims 2012

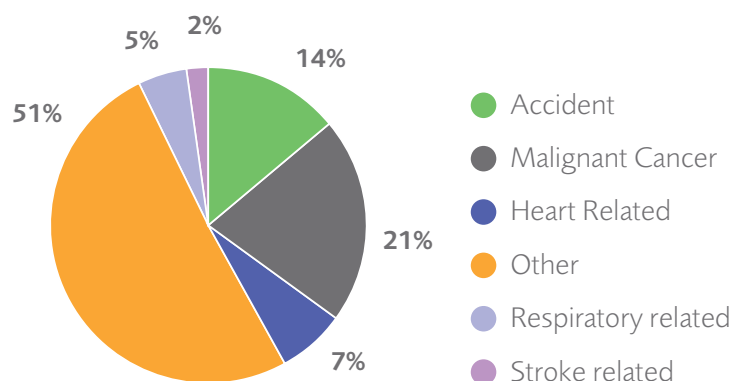
## Life Cover

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.

The number of children's life cover claims paid in 2012

42

## Analysis of Death claims for children



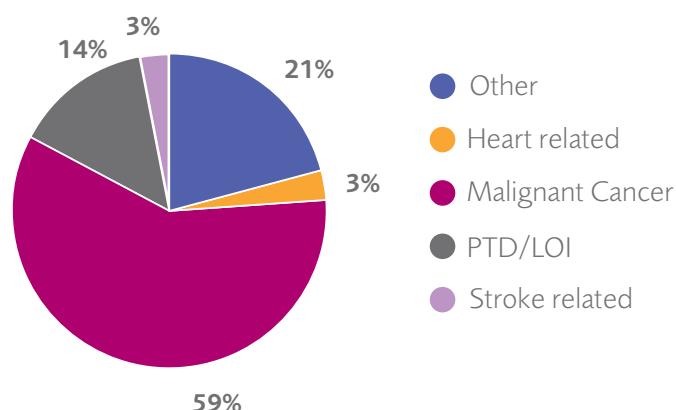
## Specified illness cover

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

The number of children's specified illness cover claims paid in 2012

29

## 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.

In 2012, we paid 68 child hospital cash claims.



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



Irish Life