

Specified Illness Cover

Irish Life Retail Claims 2010

The number of Specified Illness Cover claims we paid in 2010 569

The amount we paid out in Specified Illness Cover claims in 2010 €32.4 million

The average Specified Illness Cover claim we paid in 2010 €57,991*

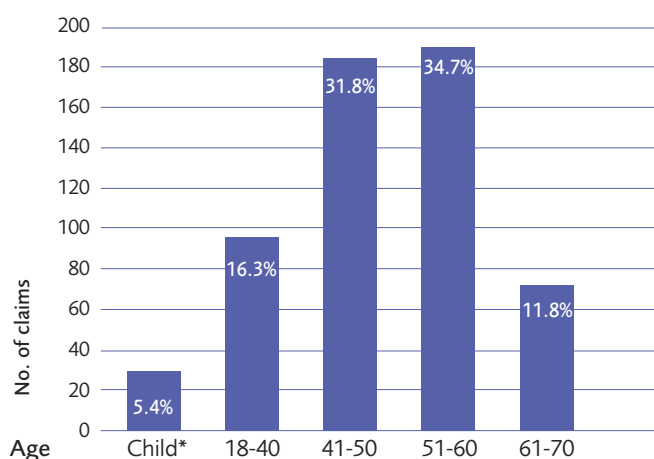
*NB Excludes part paid claims.

	Male	Female	Child
Average age of customer:	51 years	48 years	5 years
The breakdown of claims:	57%	38%	5%
% of malignant cancer related claims:	45%	50%	5%
% of heart conditions (diagnosed) claims:	88%	10%	2%

The average duration a Specified Illness Cover plan was in force when a claim occurred: 9 years.

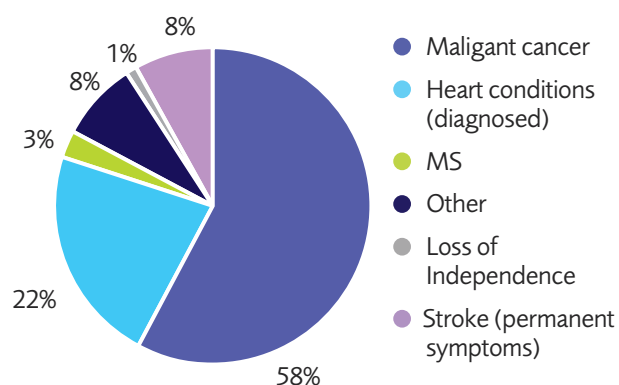
Average age of adult claims: 50 years

Age of customers who have claimed - 2010



NB This is a free benefit associated with childrens cover, for further details please see the terms and conditions.

Analysis of SIC claims paid in 2010



A sample of actual claims paid by Irish Life in 2010

Age	Gender	Cause of claim	Occupation	Benefit paid	Duration of cover to date of diagnosis
35	Female	Stroke	Legal Secretary	€66,000	7 months
52	Male	Cardiomyopathy	Jeweller	€64,000	12 years
47	Male	Malignant Prostate Cancer	Fireperson	€63,000	8 years
55	Male	Leukaemia	Plumber	€34,097	5 months
49	Male	Heart Attack	Company Director	€500,000	7 years
47	Female	Malignant Breast Cancer	Production Control Manager	€94,000	8 years
45	Male	Motor Neurone Disease	Lecturer	€187,000	8 years
40	Female	Multiple Sclerosis	Financial Services	€220,000	1.5 years



Did you know:

You are 4 times more likely to suffer one of the conditions (listed below) before age 65 than to die. The good news is that with continual medical advances it's more likely than ever that you will survive a serious illness. Still, for many of those who survive, life may never be the same again. It's up to you to protect yourself and your family against the financial impact of a serious illness.

Our specified illness product is the strongest in Ireland with great features and benefits, giving you even more protection. Specified Illness Cover from Irish Life offers you cover against the 37 illnesses listed below so you won't have to worry about your finances if you become seriously ill.

The big three

- Malignant cancer
- Heart Attack - diagnosed
- Stroke - permanent symptoms

Specific Disabling Conditions

- Alzheimer's disease
- Aorta graft surgery
- Aplastic anaemia
- Bacterial meningitis
- Benign brain tumour
- Benign spinal cord tumour
- Blindness
- Cardiomyopathy
- Coma
- Coronary artery by-pass graft
- Creutzfeldt-Jakob disease
- Deafness
- Dementia
- Encephalitis
- Heart-valve replacement or repair
- Heart structural repair with surgery to divide the breast bone.

- HIV infection caught in the European Union, North America, Australia and New Zealand from a blood transfusion, a physical assault or at work in an eligible occupation.
- Kidney failure
- Liver failure
- Loss of independence
- Loss of limbs
- Loss of speech
- Major organ transplant
- Motor neurone disease
- Multiple sclerosis
- Paralysis of limbs
- Parkinson's disease (idiopathic)
- Primary pulmonary hypertension
- Progressive supranuclear palsy
- Pulmonary artery surgery
- Respiratory failure of specified severity
- Severe burns or third-degree burns
- Systemic lupus erythematosus
- Traumatic head injury

- Brain abscess drained using a craniotomy
- Carcinoma in situ – oesophagus, treated by specific surgery
- Carotid artery stenosis (treated by endarterectomy or angioplasty)
- Cerebral arteriovenous malformation – treated by craniotomy or endovascular repair
- Coronary angioplasty-to two or more coronary arteries
- Ductal carcinoma in situ – breast, treated by specific surgery
- Loss of one limb
- Low-level prostate cancer with specific treatment
- Severe burns or third-degree burns covering at least 5% of the body's surface
- Surgical removal of one eye

Full definitions and explanations of all conditions covered are provided in the product booklets.

NB: These are covered for partial payment only.



Did you know:

In 2010 Irish Life added an extra 10 illnesses for partial repayment to 40,000 of our existing policy holders.

Irish Life is Ireland's largest protection provider- we've been safeguarding Irish families for over 70 years. Irish Life offer great value for money; our specified Illness Cover comes with FREE added benefits.

• **FREE Specified Illness Cover for children:** Your children between the ages of 1 and 21 are covered for up to €25,000, for the same illnesses you're covered for and for the duration of your cover.

* **FREE NurseAssist 24/7:** This free 24-hour service allows you to phone a team of trained nurses with any questions about you or your family's health.



Irish Life