



CLAIMSCARE

HOSPITAL CASH COVER - IRISH LIFE RETAIL CLAIMS 2015

WHAT IS HOSPITAL CASH COVER?

Hospital Cash Cover helps you to pay some of your day-to-day bills if you are in hospital for more than 3 consecutive days (72 hours). You can be covered for a daily amount between €70 and €260. You are covered for 365 days over the period of cover which ends on your 60th birthday. Some further restrictions and exclusions apply - for further information, please speak to your financial adviser and refer to the relevant product booklets.

€ 819,396

Amount we paid out in claims

755

Number of claims paid

€1,085

Average claim we paid

8 days

Average length of hospital stay

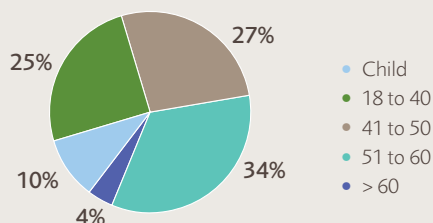
12%

% of pregnancy related claims

43 years

Average age of adult claimants

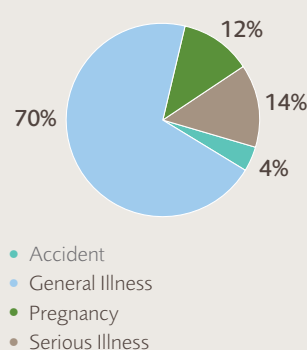
HOSPITAL CASH CLAIMS BY AGE



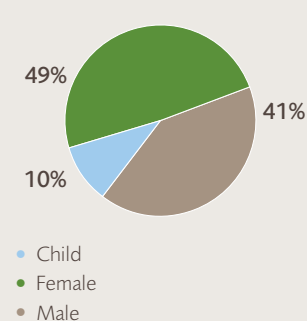
*Important: This is an extra benefit associated with children's cover, for further details please see the relevant product booklets.

**The 4% shown in the age >60 category represents claims on older policies where customers could claim up to age 65. Please check your plan details and product booklet for more information.

HOSPITAL CASH CLAIMS BY CAUSE



HOSPITAL CASH CLAIMS PAID



A SAMPLE OF CLAIMS PAID BY IRISH LIFE IN 2015

| Age | Cause of claim | Benefit paid | Duration of stay in hospital |
|-----|-----------------------|--------------|------------------------------|
| 3 | Viral infection | €3,713 | 98 days |
| 38 | Cervical cancer | €696 | 6 days |
| 41 | Pregnancy | €840 | 4 days |
| 42 | Appendicitis | €635 | 5 days |
| 46 | Fractured shoulder | €1,528 | 8 days |
| 50 | Vertigo | €1,120 | 10 days |
| 56 | Gastroenteritis | €1,128 | 6 days |
| 58 | Road traffic accident | €5,280 | 40 days |



CLAIMSCARE

ACCIDENT CASH COVER - IRISH LIFE RETAIL CLAIMS 2015

WHAT IS ACCIDENT CASH COVER?

If you are out of work for more than 2 weeks because of a specific accident, Irish Life will pay you a weekly amount of between €120 and €400. This weekly benefit is payable for up to 1 year or until you go back to work. We also make some up front payments with Accident cash cover. Please refer to the relevant product booklets for information on Accident cash cover.

For upfront payments we pay:

- | | |
|----------------------|--|
| 4 weeks upfront for | <ul style="list-style-type: none"> • Fractured vertebrae, ribs, collar bone, jaw or skull • A dislocated hip, ankle, elbow or shoulder |
| 6 weeks upfront for | <ul style="list-style-type: none"> • A fractured wrist or foot |
| 10 weeks upfront for | <ul style="list-style-type: none"> • A fractured arm, ankle or leg below the knee |
| 12 weeks upfront for | <ul style="list-style-type: none"> • A fractured leg above the knee |

Important: No accident cash cover claims are payable within the first 6 months of cover, unless it's a specific lump sum payment for a fracture or a dislocation. Please refer to the relevant product booklets for more information.

€809,567

Amount we paid out in claims

472

Number of claims we paid

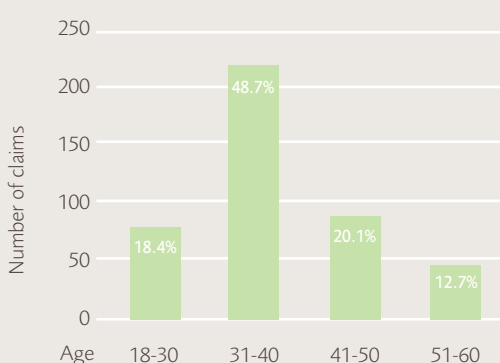
€1,715

Average claim we paid

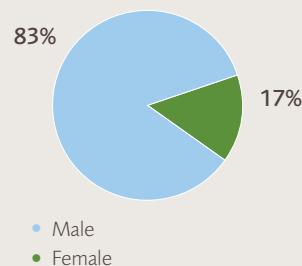
38 years

Average age of claimant

AGE OF CUSTOMERS WHO HAVE CLAIMED



ANALYSIS OF ACCIDENT CASH COVER CLAIMS PAID



A SAMPLE OF CLAIMS PAID BY IRISH LIFE IN 2015

| Age | Cause of claim | Benefit Paid | Duration of cover to date of accident |
|-----|-----------------------|--------------|---------------------------------------|
| 35 | Dislocated shoulder | €1,000 | 3.5 years |
| 35 | Ruptured achilles | €1,680 | 1 year |
| 39 | Fractured collar bone | €1,392 | 3.5 years |
| 40 | Wrist injury | €3,024 | 14 years |
| 47 | Fractured leg | €2,206 | 7 years |
| 51 | Back injury | €1,200 | 3.5 years |

Terms and conditions apply, please refer to the product booklet for a full list of conditions covered.