

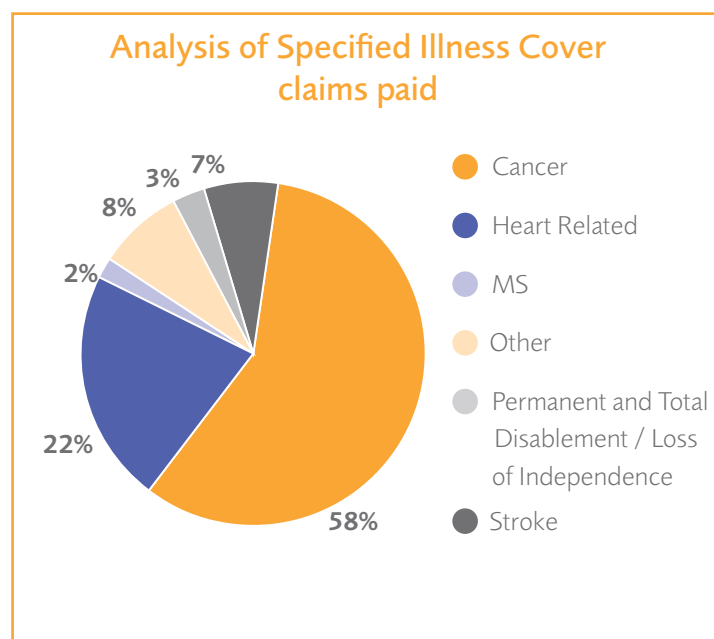
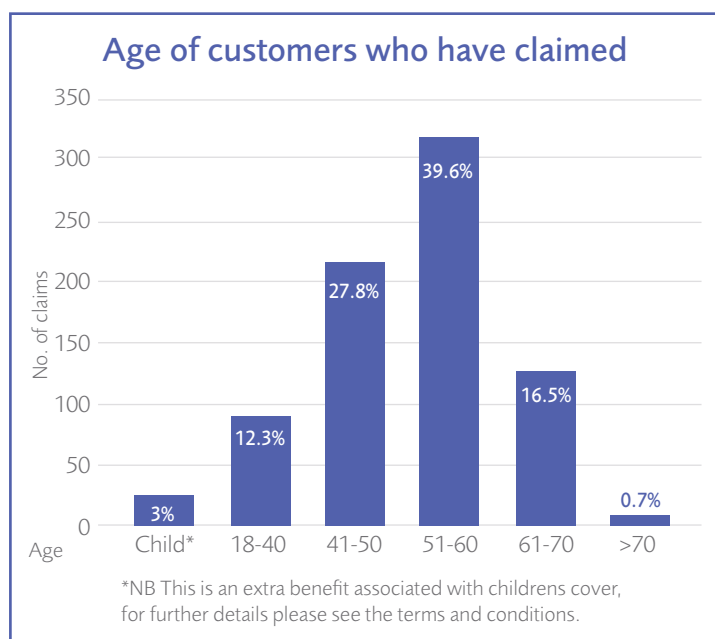
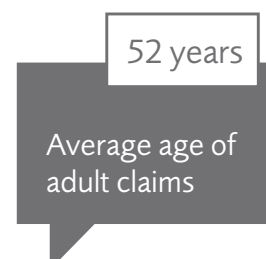


## ClaimsCare

### Specified Illness Cover - Irish Life Retail Claims 2013



	Male	Female	Child
Average age of customer:	53 years	50 years	9 years
The breakdown of claims:	55%	42%	3%
% of malignant cancer related claims:	43%	53%	4%
% of heart conditions (diagnosed) claims:	88%	12%	0%



### A sample of claims paid by Irish Life in 2013

Age	Cause of claim	Benefit paid	Duration of cover to date of diagnosis
31	Benign Brain Tumour	€100,000	12 weeks
37	Malignant Cancer - Melanoma	€146,000	2 years
41	Malignant Cancer - Thyroid	€1,102,000	2 years
42	Malignant Cancer - Breast	€265,300	5 years
48	Multiple Sclerosis	€110,000	7 years
52	Heart attack	€113,000	15 years
57	Kidney Failure	€277,000	18 years

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.

Specified Illness Cover from Irish Life offers you cover for full payment against the 44 illnesses listed below and a partial payment for the 21 conditions below. The lump sum you receive could help maintain you and your family's standard of living, pay for medical bills and help you cope at a difficult time.

(January 2014)



#### Full payment conditions

1. Alzheimer's Disease – resulting in permanent symptoms
2. Aorta Graft Surgery – for disease or traumatic injury
3. Aplastic Anaemia – of specified severity
4. Bacterial Meningitis – resulting in permanent symptoms
5. Benign Brain Tumour – resulting in permanent symptoms or requiring surgery
6. Benign Spinal Cord Tumour – resulting in permanent symptoms or requiring surgery
7. Blindness – permanent and irreversible
8. Brain injury due to anoxia or hypoxia – resulting in permanent symptoms
9. Malignant Cancer – excluding less advanced cases
10. Cardiac arrest - with insertion of defibrillator
11. Cardiomyopathy – resulting in a marked loss of ability to do physical activity
12. Chronic pancreatitis – of specified severity
13. Coma – resulting in permanent symptoms
14. Coronary artery by - pass grafts
15. Creutzfeldt-Jakob disease – resulting in permanent symptoms
16. Crohn's Disease – of specified severity
17. Deafness – total, permanent and irreversible
18. Dementia – resulting in permanent symptoms
19. Encephalitis – resulting in permanent symptoms
20. Heart attack – of specified severity
21. Heart valve replacement or repair
22. Heart structural repair
23. HIV infection - caught in the European Union, Norway, Switzerland, North America, Canada, Australia and New Zealand from a blood transfusion, physical

- assault, or at work in the course of performing normal duties of employment
24. Intensive Care – requiring mechanical ventilation for 10 consecutive days
25. Kidney failure – requiring ongoing dialysis
26. Liver failure – irreversible and end stage
27. Loss of independence – permanent and irreversible. This condition must continue for at least 6 months following diagnosis before benefit can be claimed.
28. Loss of one limb – permanent physical severance
29. Loss of speech – permanent and irreversible
30. Major Organ Transplant – specified organs
31. Motor neurone disease – resulting in permanent symptoms
32. Multiple Sclerosis or Neuromyelitis Optica (Devic's Disease) – with persisting symptoms. Symptoms must have persisted for a continuous period of at least 3 months.
33. Paralysis of one limb – total and irreversible
34. Parkinson's disease (idiopathic) – resulting in permanent symptoms
35. Parkinsonian plus syndromes – resulting in permanent symptoms
36. Peripheral vascular disease – with bypass surgery
37. Pneumonectomy – the removal of a complete lung
38. Pulmonary Arterial Hypertension (idiopathic) – of specified severity
39. Pulmonary Artery Surgery – with surgery to divide the breast bone
40. Respiratory failure of specified severity
41. Severe burns/3rd degree burns
42. Stroke – resulting in permanent symptoms
43. Systemic lupus erythematosus – of specified severity
44. Traumatic head injury – resulting in permanent symptoms

#### Partial payment conditions

1. Brain abscess drained via craniotomy
2. Carcinoma in situ – oesophagus, treated by specific surgery
3. Carotid artery stenosis treated by endarterectomy or angioplasty
4. Cerebral aneurysm – with surgery or radiotherapy
5. Cerebral arteriovenous malformation – treated by craniotomy, endovascular repair or stereotactic radiosurgery
6. Coronary Artery Angioplasty – of specified severity
7. Crohn's disease – treated by intestinal resection
8. Ductal Carcinoma in situ – breast, treated by surgery
9. Early stage urinary bladder cancer – of specified advancement
10. Implantable cardioverter defibrillator (ICD) for primary prevention of sudden cardiac death
11. Liver resection
12. Low level prostate cancer with Gleason score between 2 and 6 with specific treatment
13. Peripheral vascular disease – treated by angioplasty
14. Pituitary tumour – resulting in permanent symptoms or surgery
15. Serious Accident cover – resulting in at least 28 consecutive days in hospital
16. Severe burns/3rd degree burns covering at least 5% of the body's surface
17. Significant visual impairment – permanent and irreversible
18. Single lobectomy – the removal of a complete lobe of a lung
19. Surgical removal of one eye
20. Syringomyelia or Syringobulbia – treated by surgery
21. Ulcerative Colitis – treated with total colectomy

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



### Did you know:

Irish Life paid out €225,600 in specified illness cover claims every working day during 2013.

## ClaimsCare - our promises

#### Our claims promise to you is that we will:

- provide a personal claims expert to look after your claim;
- deliver a quick and efficient process – 2 out of 3 specified illness claims are paid within 4 weeks;
- keep you informed regularly; and
- make your claim as easy and straightforward as possible.

#### Free Counselling for Claimants

We know that making a claim can seem daunting at an already difficult time so we also provide access to three free counselling sessions with the Clanwilliam Institute for all of our specified illness cover claimants.

For full details, please log on to [irishlife.ie/claimscare](http://irishlife.ie/claimscare).



For information on children's Specified Illness Cover, please see the product booklets and relevant flyer. Terms and conditions apply; please refer to the product booklet.

The claims information shown in this leaflet includes the specified illness cover claims paid by Canada Life in 2013.



**Irish Life**