

# Hospital Cash and Accident Cash Cover



## Guide for Financial Advisers

## Hospital Cash and Accident Cash Cover are available on our Life Cash Cover product at guaranteed rates:

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## Hospital Cash Cover

Hospital Cash Cover pays the planholder a daily amount if the planholder is in hospital for more than 3 days (72 hours). It includes payment for the first 3 days as well. This benefit is available for most occupations (see page 2-3).

### Hospital Cash Cover - key details

- Age 18 to 54
- Hospitalisation for at least 3 days (72 hours) or more to qualify – backdated to 1st day
- Daily amount of between €70 & €260
- Covered for up to 365 days
- Free cover - Children age 1 to 21 get a quarter of single or combined adult benefit (3 days/72 hours). This increases to half from the 15th day
- Cover ends on 60th birthday
- 95% of claims paid within 3 days of receiving claim form

## Accident Cash Cover

Accident Cash Cover pays the planholder a weekly amount after 2 weeks if they are unable to work due to an accident. Cover is paid from week 3 onwards for up to one year, or until they are able to return to work.

Accident Cash Cover does not apply to children.

### Accident Cover - key details

- Age 18 to 54
  - Cover ends on 60th birthday
  - Weekly amount of between €120 and €400, if out of work for at least two weeks
  - Cover for up to 52 weeks
  - Max of 40% of gross earnings (less any other disability or incapacity cover)
  - Minimum salary for eligibility €15,500
  - Proof of earnings usually required at claim stage
  - Upfront payment for listed fractures and dislocations
- Example:
- Weekly amount chosen €150 per week
  - Client fractures arm (10 weeks)
  - Lump sum of 10 weeks \* €150 paid (€1,500)
  - Payment of €150 per week commences on week 13 (2 weeks deferred period) if client cannot go back to work

These rider benefits can only be chosen if the planholder has a minimum of €25k life cover.

The conversion option does not apply to these rider benefits.



# Irish Life Hospital Cash Cover & Accident

For guidance on any occupations not on this list email [underwriting.help@irishlife.ie](mailto:underwriting.help@irishlife.ie)  
or phone the underwriting helpline 1850 704 188

Occupation	Hospital Cash Cover	Accident Cover	Occupation	Hospital Cash Cover	Accident Cover
Accountant	A	X	Clock Maker/Repairer	A	X
Accounts Clerk	A	X	Coach Driver	A	Y
Actuary	A	X	Coal Delivery person	B	Decline
Acupuncturist	A	X	Coal Miner	Decline	Decline
Administration Manager	A	X	College Lecturer	A	X
Administration worker includes customer services/Telesales	A	X	Commercial Artist	A	X
Advertising Consultant	A	X	Commercial Traveller	A	X
Advertising Designer	A	X	Commissioner of Oaths	A	X
Aerial Erector	Decline	Decline	Computer Operator/Engineer	A	X
Agricultural Contractor	B	Y	Computer Programmer	A	X
Air traffic controller	A	X	Computer systems analyst	A	X
Airlines – Cabin crew	A	X	Construction Worker < 30 feet	B	Decline
Airline Engineer	Decline	Decline	Construction Worker > 30 feet	Decline	Decline
Airline Executive	A	X	Cook	A	X
Airlines – Flying crew	A	Decline	Coroner	A	X
Airline Ground staff	A	X	Counsellor	A	X
Ambulance driver	A	X	Court Clerk	A	X
Anaesthetist	A	X	Crane Driver > 15 feet	Decline	Decline
Analyst Programmer	A	X	Crane Driver – ground level	B	Y
Antique dealer	A	X	Customs & Excise Officer	A	X
Architect	A	X	Defence Forces Member	Decline	Decline
Architectural Engineer	A	X	Demolition Worker	Decline	Decline
Architectural Technician	A	X	Dental Nurse	A	X
Armed Forces Personnel	Decline	Decline	Dental Surgeon	A	X
Asbestos Worker	Decline	Decline	Dental Technician	A	X
Assistant Hotel Manager	A	X	Dermatologist	A	X
Assistant Retail Manager	A	X	Dietician	A	X
Auctioneer	A	X	Diver	Decline	Decline
Audio Engineer	A	X	Docker	Decline	Decline
Auditor	A	X	Doctor	A	X
Baggage Handler	A	Y	Draper	A	X
Baker	A	X	Draughtsman	A	X
Bank Official	A	X	Dress Maker	A	X
Barber	A	X	Driving	A	Y
Barman/Barmaid	A	Y	Driving Instructor	A	X
Barrister	A	X	Dry Cleaner	A	X
Beautician	A	X	Economist	A	X
Biochemist	A	X	Electrical Engineer	A	X
Biological Researcher	A	X	Electrician – Domestic	A	X
Biologist	A	X	Electrician – Industrial	B	Y
Blacksmith	B	Decline	Engineer – Civil/Structural/		
Boatbuilder	B	Y	Electrical/Mechanical/ Precision	A	X
Book-keeper	A	X	Estate Agent	A	X
Bricklayer	B	Decline	Factory manager	A	X
Building contractor	B	Y	Factory Worker – Heavy Manual	B	Y
Bus Driver	A	Y	Factory Worker – Light Manual	A	X
Business analyst	A	X	Farm Labourer/Worker	B	Y
Business Consultant	A	X	Farmer	B	Y
Butcher – no slaughtering	A	X	Financial Services –includes Brokers/agents & advisors	A	X
Butcher – slaughtering	A	Y	Fireperson	B	Decline
Cabinet maker	A	X	Fisherman	Decline	Decline
Café Proprietor	A	X	Fitter	A	Y
Car Mechanic	B	Y	Forestry Worker	B	Decline
Car Salesman	A	X	Fork Lift Driver	A	X
Cardiologist	A	X	Fruit Grower - manual work	B	Y
Cardiovascular Surgeon	A	X	Funeral Director	A	X
Careers Consultant	A	X	Furniture Remover	A	Y
Caretaker	A	X	Garage Owner/Manager – non manual	A	X
Carpenter	B	Y	Garda	B	Y
Carpet Layer/Fitter	A	Y	Gardener	A	Y
Cartographer	A	X	Gas Fitter	A	X
Catering staff- includes Chef/Waiter/Waitresses	A	X	General Operative Light work	A	X
Central Heating installer	A	X	General Operative Heavy work	B	Y
Chef	A	X	Glazier	A	X
Chemist	A	X	Graphic Designer	A	X
Chief Executive Manager no manual work	A	X	Greengrocer	A	X
Chimney Sweep	B	Y	Gym Instructor	A	X
Chiropodist	A	X	Gynaecologist	A	X
Chiropractor	A	X	Hairdresser	A	X
Cinema Staff	A	X	Haulage Contractor	A	Y
Civil engineer	A	X	Health Inspector	A	X
Civil Servant	A	X	Heating Engineer	A	X
Claims Assessor	A	X	Horse Breeder	B	Y
Clerk/Clerical Worker	A	X	Hospital Attendant	A	Y

# Cash Cover Occupational Guide

Occupation	Hospital Cash Cover	Accident Cover	Occupation	Hospital Cash Cover	Accident Cover
Hotel Manager	A	X	Psychotherapist	A	X
Housewife	A	Decline	Publican	A	X
Insurance Broker/Agent	A	X	Publisher	A	X
Interior designer	A	X	Quality Controller	A	X
IT Consultant	A	X	Quantity surveyor	A	X
JCB Digger Driver	B	Y	Quarry worker	Decline	Decline
Jeweller – repairs/making	A	X	Radiographer	A	X
Jeweller – shop	A	X	Radiologist	A	X
Jockey	Decline	Decline	Radiotherapist	A	X
Joiner	A	Y	Railway – Guard	A	X
Journalist	A	X	Railway – Maintenance	B	Decline
Judge	A	X	Railway – Ticket Collector/Inspector	A	X
Lab Technician	A	X	Receptionist	A	X
Labourer	B	Decline	Refuse Collector	A	Y
Landscape Gardener	A	Y	Restaurateur	A	X
Laundry Worker	A	X	Retail includes Retail manager	A	X
Lecturer	A	X	Roofer	Decline	Decline
Legal Secretary	A	X	Sales Assistant – light goods	A	X
Librarian	A	X	Sales Assistant – Shop	A	X
Lift Repair person	B	Y	Salesperson/Commercial Traveller	A	X
Linesperson	Decline	Decline	Scaffolder	Decline	Decline
Lithographer	A	X	Secretary	A	X
Locksmith	A	X	Security Guard	A	X
Lorry Driver	A	Y	Security Van Driver	A	Y
Management Consultant	A	X	Shoe maker/repairer	A	X
Managing Director non manual	A	X	Shop Assistant – light goods	A	X
Marketing Executive	A	X	Shopfitter	A	Y
Mason	B	Y	Shopkeeper – light goods	A	X
Mechanic	B	Y	Sign Erector - > 30 feet	Decline	Decline
Merchant Seaman	Decline	Decline	Sign Erector - < 30 feet	B	Y
Microbiologist	A	X	Slater	Decline	Decline
Milk Roundsperson	A	Y	Social Worker	A	X
Miner	Decline	Decline	Soldier	Decline	Decline
Motor Cycle Courier	Decline	Decline	Solicitor	A	X
Neurologist	A	X	Sound Technician	A	X
Newsagent	A	X	Speech therapist	A	X
Nurse – other	A	Decline	Stable Hand	Decline	Decline
Nurse – psychiatric	A	X	Steel Erector	Decline	Decline
Obstetrician	A	X	Steeplejack	Decline	Decline
Occupational therapist	A	X	Stevedore	Decline	Decline
Oil Rigs – manual	Decline	Decline	Stock Broker	A	X
Oil Rigs – non-manual	Decline	Decline	Stone Mason	B	Y
Oncologist	A	X	Storeperson	A	X
Ophthalmic surgeon	A	X	Surgeon	A	X
Optician	A	X	Surveyor	A	X
Optometrist	A	X	Tailor	A	X
Orthodontist	A	X	Taxi Driver	A	Y
Orthoptist	A	X	Teacher – School	A	X
Osteopath	A	X	Telecom Installer/Engineer	A	X
Painter & Decorator – avg < 30 foot	A	Y	Television Engineer	A	X
Painter & Decorator – avg > 30 foot	Decline	Decline	Tiler – Floor/Wall	A	Y
Panel Beater	B	Y	Tiler – roof	Decline	Decline
Park Keeper	A	X	Toolmaker	A	Y
Pathologist	A	X	Traffic Warden	A	X
Petrol Pump Attendant	A	X	Train Driver	A	Y
Pharmacist	A	X	Tree Surgeon	Decline	Decline
Photographer	A	X	Tunneller	Decline	Decline
Physical Education Teacher	A	X	Undertaker	A	X
Physiotherapist	A	X	Unemployed	A	Decline
Plasterer	A	Y	University Lecturer	A	X
Plastic surgeon	A	X	Upholsterer	A	X
Plate Layer	B	Decline	Valuer	A	X
Plumber	A	X	Van driver/delivery person	A	Y
Police	B	Y	Veterinary Surgeon – small animal & city practice	A	X
Porter – hotel/hospital	A	Y	Veterinary Surgeon – large animal	A	X
Postperson – Driving	A	Y	Waiter/waitress	A	X
Postperson – no driving	A	X	Warehouse person	A	X
Precision Engineer	A	X	Welder	B	Y
Printer	A	X	Window cleaner - < 30 foot	B	Y
Prison Officer (RoI)	B	Y	Window cleaner – other	Decline	Decline
Psychiatrist	A	X	X-ray Technician	A	X
Psychologist	A	X			

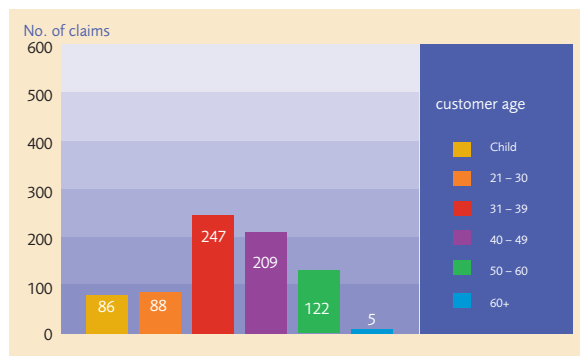
# Hospital Cash and Accident Cash Cover Claims at a glance

## Hospital Cash Cover

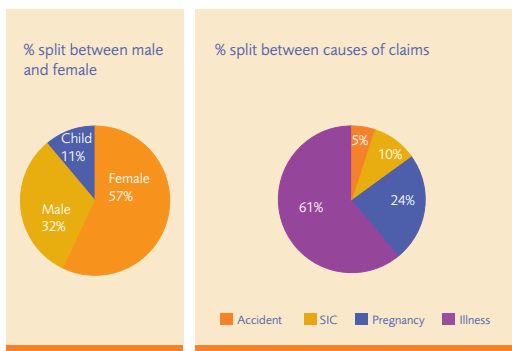
### Irish Life Retail Claims last year

- The number of hospital cash cover claims 757
- The amount of hospital cash cover claims €722,627
- The average hospital cash cover claims €954
- The average length of stay in hospital 8 days
- The % of overall claimants that were pregnancy related 24%

### Ages of hospital cash customers who claimed



### Analysis of claims paid



### A sample of actual hospital cash cover claims paid last year

Age	Sex	Illness	Occupation	Benefit
3	Child	Diabetes	Child	€900
41	Male	Accident related	Mechanic	€1,165
27	Male	Accident related	Self-Employed	€1,233
22	Female	Appendix	Student Nurse	€1,365
53	Female	Cancer	Nurse	€1,675
39	Female	Stroke	Housewife	€2,862
51	Male	Stroke	Engineer	€4,836
46	Male	Cancer	Company Director	€8,109
32	Female	Pregnancy related illness	Sales Assistant	€11,000
36	Female	Pregnancy related illness	Housewife	€13,038

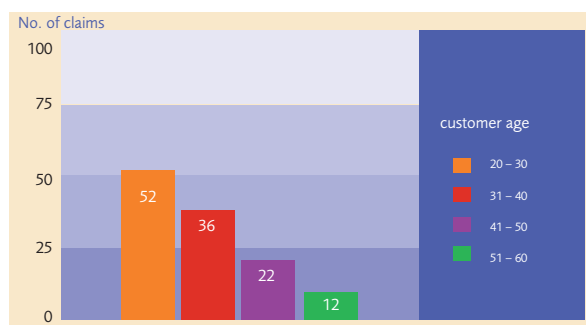
Source: Irish Life Claims 2006

## Accident Cash Cover

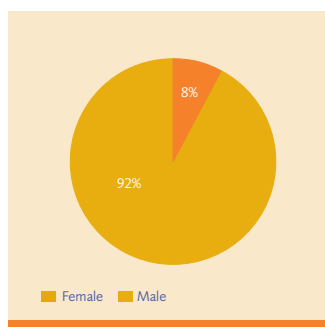
### Irish Life Retail Claims last year

- The amount paid out in accident cover claims €259,044
- The number of accident cover claims 122
- The average accident cover claim €2,123
- Sports injuries, road traffic accidents and occupational related accidents were the 3 main reasons for claiming.

### Ages of accident customers who claimed



### Analysis of claims paid



### A sample of actual accident cover claims paid last year

Age	Sex	Injury	Occupation	Benefit
42	Male	Fracture of ribs	Bar Worker	€1,016
32	Female	Soft tissue injury	Factory Worker	€1,550
29	Male	Fracture of wrist	Financial Advisor	€1,764
42	Female	Fracture of ankle	Housewife	€2,032
25	Male	Back injury	Stone Mason	€3,000
47	Male	Crush injury to left thumb	Farmer	€3,650
33	Female	Fracture of Foot	Quality Controller	€3,860
34	Male	Back injury	Plasterer	€4,000
53	Male	Rupture tendon right knee	Painter & Decorator	€5,180
50	Male	Accident Related	Farmer	€9,900

Source: Irish Life Claims 2006

Some standard exclusions apply to Hospital Cash Cover and Accident Cash Cover, see plan terms and conditions for details.