

Terminal illness cover

Irish Life Retail Claims 2008



How does Terminal illness cover work?

Being diagnosed as "Terminally ill" means it is highly likely that the life covered will die from an incurable disease within 12 months. Irish Life will then pay a portion of the life cover immediately, rather than waiting to pay the full benefit when the death of the life covered ultimately occurs. This diagnosis must be certified by a medical specialist and accepted by Irish Life's chief medical officer.

Please speak to your financial adviser and refer to the product booklet for more information.

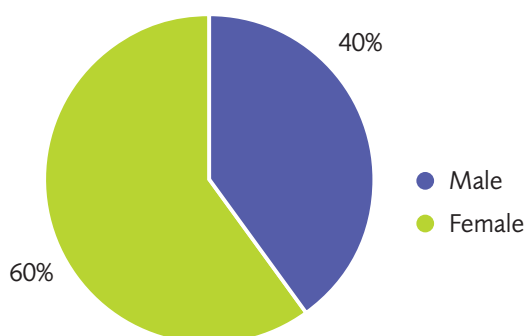
The number of Terminal illness cover claims paid in 2008	10
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The amount paid out in Terminal illness claims in 2008	€800,000
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The average duration the plan was in force when a claim occurred:	5 years
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	Male	Female
The average age of claimant under Terminal illness cover:	55 years	47 years

Analysis of Terminal illness claims



A sample of actual Terminal illness claims paid by Irish Life in 2008

Age	Sex	Cause of claim	Occupation	Benefit paid	Duration of cover to date of diagnosis
51	Female	Malignant cancer of the cervix	Driving occupation	€134,000	6 years
50	Male	Malignant cancer - Lymphoma	Health service	€280,000	3 years
54	Female	Malignant lung cancer	Homemaker	€35,000	8 years
44	Male	Malignant cancer of the stomach	Sales rep	€80,000	2 years

Customer statement, from a Terminal illness claimant's spouse:

"A big thank you to everybody involved with this claim. The money helped us so much as we were struggling to make payments on our mortgage. We are very grateful for your help at this difficult time".

Children's cover

Irish Life Retail Claims 2008

What is children's cover?

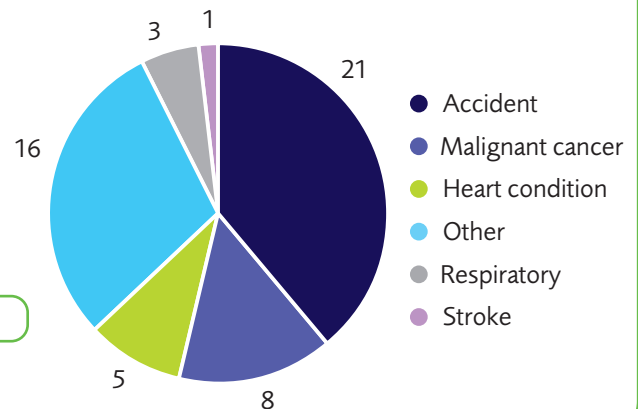


Life Cover

When you take out life cover, we will cover all your children aged under 21 for life cover free of charge, for as long as you are covered. During the first six months of their life, they are only covered for accidental death.

The number of children's life cover claims paid in 2008: 54.

Analysis of Death claims for children



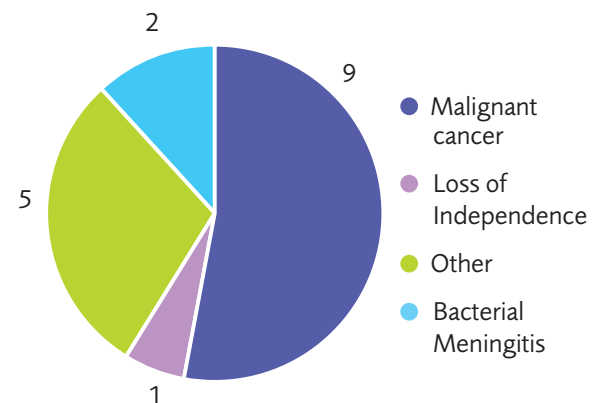
Specified illness cover

When you take out specified illness cover, we will cover all your children between the ages of 1 and 21 for specified illness cover free of charge, for as long as you are covered.

Because we do not ask for any medical information about your children before your plan is taken out – certain restrictions apply to children's cover. Children are not covered for any illnesses they have before age 1 or any medical condition present before the specified illness cover started.

The number of children's specified illness cover claims paid in 2008: 17.

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.

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