



Specified Illness Cover

Irish Life Retail Claims 2012

The number of Specified Illness Cover claims we paid in 2012

606

The amount we paid out in Specified Illness Cover claims in 2012

€41.5 million

The average Specified Illness Cover claim we paid in 2012

€68,408

118 claims paid out were for more than €100,000

The average duration a Specified Illness Cover plan was in force when a claim occurred

9.6 years

Average age of customer:

The breakdown of claims:

% of malignant cancer related claims:

% of heart conditions (diagnosed) claims:

Male

51 years

Female

47 years

Child

12 years

53%

43%

4%

42%

54%

4%

90%

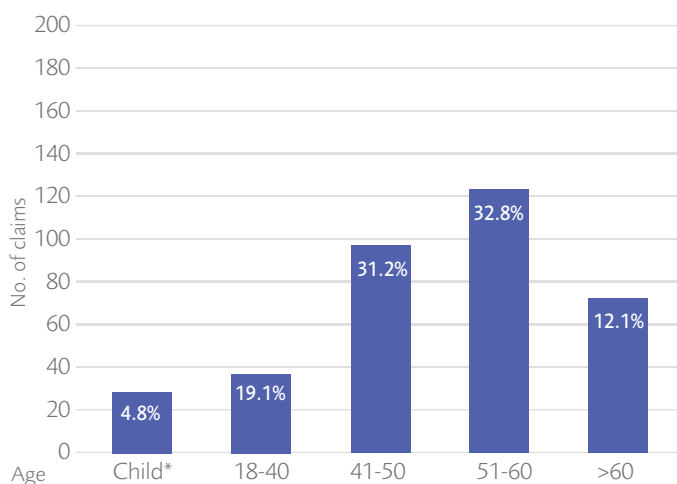
9%

1%

Average age of adult claims

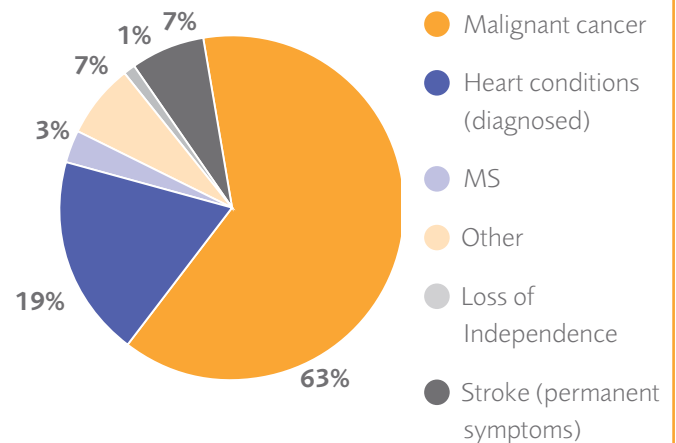
49 years

Age of customers who have claimed - 2012



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

Analysis of Specified Illness Cover claims paid in 2012



A sample of actual claims paid by Irish Life in 2012

Age	Cause of claim	Benefit paid	Duration of cover to date of diagnosis
51	Malignant Cancer - Breast	€1,000,000	9 years
43	Malignant Cancer - Kidney	€739,400	9 years
29	Malignant Cancer - Hodgkins Lymphomanona	€400,000	3 years
38	Cardiomyopathy	€266,900	1 year
34	Benign Brain Tumour	€150,000	3 years
36	Malignant Cancer - Lung	€155,900	9 years
54	Malignant Cancer - Ovaries	€105,600	6 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.

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 for full payment against the 44 illnesses listed below and a partial payment for the 21 conditions below. This means you should not have to worry about your finances if you become seriously ill from one of these conditions.

(January 2013)



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

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:

In 2012, Irish Life added an extra 9 illnesses for partial payment and 9 illness for full payment.

Irish Life is Ireland's largest protection provider- we've been safeguarding families in Ireland for over 70 years. Irish Life offer great value for money; our specified Illness Cover comes with added benefits at no extra cost.

Specified Illness Cover for children at no extra cost: Your children between the ages of 30 days and 21 years 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

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.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.