

# Irish Life: best in market

We have identified several conditions where we believe we are best in market under the full and partial payments. Below are the conditions and the details outlining why Irish Life is best in market.

### Full payment conditions where Irish Life are best in market:

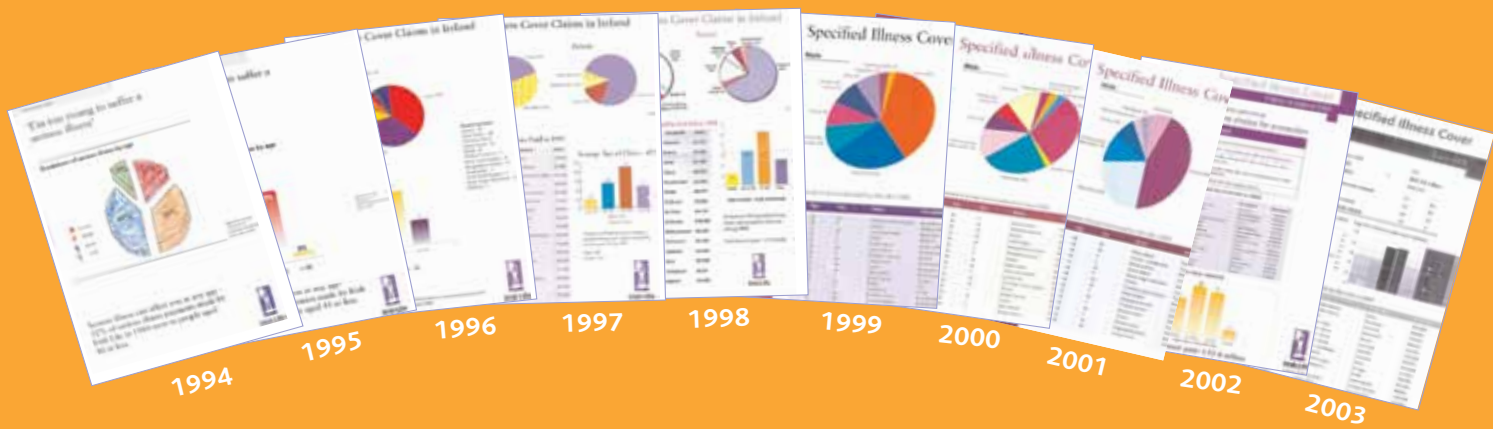
- **Heart structural repair**  
Irish Life is the only company in the Irish market that does not require division of the breast bone (median sternotomy) under this definition. Irish Life only require an incision into the chest wall to operate.
- **Major organ transplant: specified organs**  
Irish Life is the only company in the Irish market covering transplant of a lobe of liver or a lobe of lung.
- **Multiple sclerosis or neuromyelitis optica (Devic's disease)**  
Irish Life is the only company in the Irish market that requires only 3 months continuous clinical impairment of motor or sensory function, the industry standard is 6 months. Also Irish Life has future proofed this definition to specifically cover neuromyelitis optica (Devic's disease). A number of patients who would previously have been diagnosed as having multiple sclerosis are now known to have a similar but different condition known as neuromyelitis optica or Devic's disease.

- **Parkinson's disease**  
Irish Life has improved the definition of Parkinson's disease to pay out on permanent clinical impairment including bradykinesia (slowness of movement) and any one of tremor, muscle rigidity or postural instability. The industry standard in Ireland requires all three impairments of tremor, muscle rigidity and postural instability to be paid under this definition.
- **Respiratory failure of specified severity**  
The industry standard is for continuous daily oxygen therapy or daily oxygen therapy for a specified number of hours each day. Irish Life is the only company in the Irish market which requires daily oxygen but does not specify any time requirement each day.
- **Severe burns/3rd degree burns**  
Irish Life is the only company in the Irish market paying full SIC benefit for third degree burns to 25% of the face.

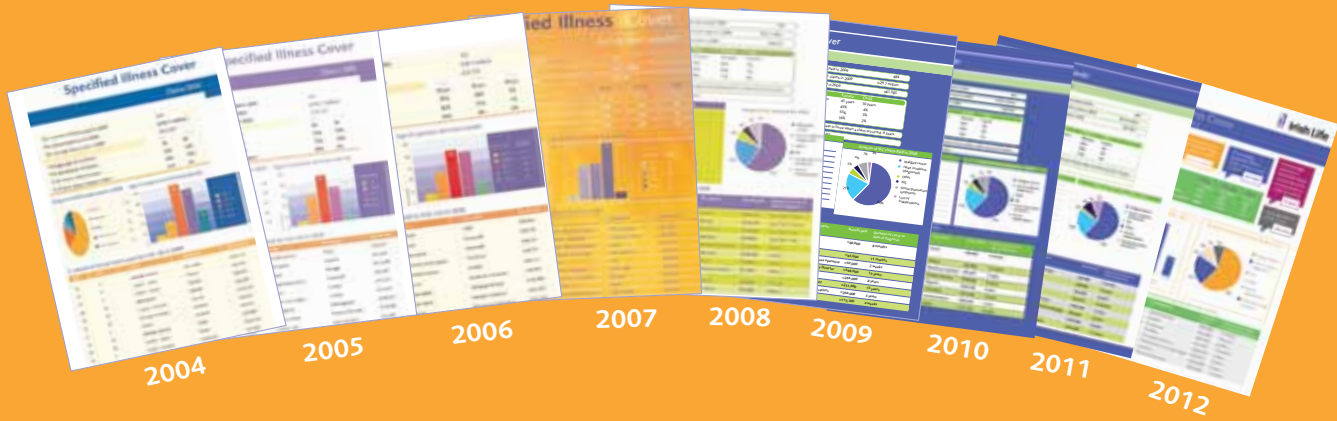
### Partial payment conditions where Irish Life are best in market:

- **Cerebral arteriovenous malformation (CAVM) – specific treatment:**  
Irish Life is the only company in the Irish market that accepts stereotactic radiosurgery as a treatment for CAVM.
- **Coronary artery angioplasty – single vessel and two vessel**  
Irish Life is the only company in the Irish market that pays €10,000 on a single vessel angioplasty. Irish Life pays a further €30,000 on angioplasty to a second coronary artery. Irish Life remains the only company in Ireland to pay on angioplasty to the branches of the arteries.

## Specified illness cover for the long haul



We're very proud to help you provide financial support and advice to generations of families in Ireland when they need it most. We've supported you over the past 18 years to continue to grow the specified illness market with regular market changing innovations and by providing detailed information on our claims. During that time we have paid out over 6000 claims giving over €318 million to families in Ireland.



## Insurance solutions for life

We are fully committed to helping you grow your life insurance business. Irish Life's latest insurance revolution offers the absolute in terms of cover available in Ireland today including:

- Full payout on 44 specified illnesses
- Partial payment benefit on 21 other potentially life changing conditions
- NEW partial payments on life cover on 5 named conditions
- SIC claims help guides and claims customer promise charter
- 13 claims assessors who hold Diploma in Life and Disability Claims or ACII qualifications
- Dedicated SIC claims assessor with contact telephone number and email address
- Automatic claims update alerts for advisers

Find out more: <http://www.irishlife.ie/life-assurance/specified-illness-cover.html>

Information is correct January 2013 to the best of our knowledge based on Irish Life research and may change. Acceptance Terms and Conditions apply. Please refer to the product booklets and Terms and Conditions for further details.  
Irish Life Assurance plc is regulated by the Central Bank of Ireland.

For financial advisers only



## Specified illness cover comparison sheet





# Irish Life versus the market



Please see the product Terms and Conditions for the specific criteria to claim for each of the conditions listed below.

Full payment condition	Irish Life	New Ireland	Zurich	Caledonian	Aviva	Canada Life	Friend's First
Alzheimer's disease	✓	✓	✓ (presenile dementia)	✓	✓	✓ (to 65 only)	✓ (to 65 only)
Aorta Graft Surgery	✓	✓	✓	✓	✓ (disease only)	✓ (disease only)	✓ (disease only)
Aplastic Anaemia	✓	✓	✓	✓	✓	✓	✓
Bacterial Meningitis	✓	✓	✓	✓	✓	✓	✓
Balloon Valvuloplasty	✓	✓	✓	✓	✓	✓	✓
Benign Brain Tumour	✓	✓	✓	✓	✓	✓	✓
Benign Spinal Cord Tumour	✓	✓	✓	✓	✓	✗	✓
Blindness	✓	✓	✓	✓	✓	✓	✓
Brain injury due to anoxia or hypoxia	✓ (NEW)	✗	✗	✗	✗	✗	✗
Malignant Cancer	✓	✓	✓	✓	✓	✓	✓
Cardiac Arrest with insertion of defibrillator	✓	✓	✓	✓	✓	✗	✗
Cardiomyopathy	✓	✓	✓	✓	✓	✓	✓
Chronic Pancreatitis - of specified severity	✓ (NEW)	✗	✗	✗	✗	✗	✗
Coma - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓
Coronary Artery Bypass Grafts	✓	✓	✓	✓	✓	✓	✓
CJD - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓
Crohn's Disease - of specified severity	✓ (NEW)	✗	✓ (partial)	✗	✓	✗	✗
Deafness - total, permanent and irreversible	✓	✓	✓	✓	✓	✓	✓
Dementia	✓	✓	✓	✓	✓	✗	✓ (to 65 only)
Encephalitis - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓
Heart attack - of specified severity	✓	✓	✓	✓	✓	✓	✓
Heart valve replacement or repair	✓	✓	✓	✓	✓	✓	✓
Heart structural repair	✓ (B)	✓	✓	✓	✓	✗	✓
HIV infection	✓	✓	✓	✓	✓	✓	✓
Intensive care requiring mechanical ventilation	✓ (NEW)	✓	✓	✓	✓	✗	✗
Kidney failure - requiring ongoing dialysis	✓	✓	✓	✓	✓	✓	✓
Liver failure - irreversible and end stage	✓	✓	✓	✓	✓	✓	✓
Loss of independence - permanent and irreversible	✓	✓	✓	✓	✓ (Total Permanent Disability)	✓	✓
Loss of one limb	✓ (NEW)	✓ (partial)	✓ (partial)	✓ (partial)	✓ (partial)	✗	✓
Loss of two limbs	✓ (full pay 1 limb)	✓	✓	✓	✓	✓	✓ (pay full on 1 limb)
Loss of speech - permanent and irreversible	✓	✓	✓	✓	✓	✓	✓
Major organ transplant - specified organs	✓ (B)	✓	✓	✓	✓	✓	✓
Motor Neurone Disease	✓	✓	✓	✓	✓	✓	✓ (to 65 only)
Multiple Sclerosis inc. Neuromyelitis Optica (Devic's Disease)	✓ (B) (NEW)	✓ (MS only)	✓ (MS only)	✓ (MS only)	✓	✓ (MS only)	✓ (MS only)
Multiple System Atrophy	✓ Parkinsonian +	✓	✓	✓	✓	✗	✓
Muscular Dystropy	✗ (consider under Loss of Independence LOI)	✓	✗	✓	✗	✗	✗
Paralysis of one Limb	✓ (NEW)	✗ (partial)	✗ (partial)	✗	✗ (partial)	✗	✗
Paralysis of two Limbs	✗ (full pay 1 limb)	✓	✓	✓	✓	✓	✓
Parkinson's Disease (idiopathic)	✓ (B)	✓	✓	✓	✓	✓ (to 65 only)	✓ (to 65 only)
Parkinsonian plus syndromes - inc. Multiple System Atrophy (MSA) Progressive Supranuclear Palsy (PSP)	✓ (NEW)	✗ (MSA& PSP)	✗ (MSA & PSP)	✗ (MSA & PSP)	✗ (PSP & MSA))	✗ (PSP)	✗ (MSA & PSP)
Peripheral Vascular Disease - treated by bypass surgery	✓ (NEW)	✗	✗	✗	✓ (legs only)	✗	✗
Pneumonectomy	✓ (NEW)	✓	✓	✓	✓	✗	✗
Primary Sclerosing Cholangitis	✗	✗	✗	✗	✓	✗	✗
Progressive Supranuclear Palsy	✓ Parkinsonian +	✓	✓	✓	✓	✓	✓
Pulmonary arterial hypertension	✓	✓	✓	✓	✓	✗	✓
Pulmonary artery surgery	✓	✓	✓	✓	✓	✓	✓
Respiratory failure of specified severity	✓ (B)	✓	✓	✓	✓	✓	✓
Rheumatoid Arthritis	✗ (consider under LOI)	✓	✓	✓	✗	✓	✓
Severe Burns	✓ (B)	✓	✓	✓	✓	✓	✓
Short Bowel Syndrome	✗	✗	✗	✗	✓	✗	✗
Stroke	✓	✓	✓	✓	✓	✓	✓
Systemic Lupus Erythematosus	✓	✓	✓	✓	✓	✓	✓
Traumatic Head Injury	✓	✓	✓	✓	✓	✓	✓
Total Permanent Disablement	✗ (LOI)	✓	✓	✓	✓	✓ (to 65 only)	✗
TOTAL SIC FULL PAYMENT CONDITIONS	44						

Partial payment condition	Irish Life	New Ireland	Zurich	Caledonian	Aviva	Canada Life	Friend's First
Brain abscess drained via craniotomy	✓	✓	✓	✓	✓	✗	✓
Carcinoma in situ - Oesophagus, treated by specific surgery	✓	✓	✓	✓	✓	✗	✓
Carotid Artery Stenosis - with specified treatment	✓	✓	✓	✓	✗	✗	✓
Cerebral arteriovenous malformation - specified treatment	✓ (B)	✓	✓	✓	✓	✗	✓
Cerebral aneurysm - with surgery or radiotherapy	✓ (NEW)	✗	✗	✗	✓	✗	✗
Coronary Artery Angioplasty - single vessel & 2 vessel disease	✓ (B)	✓	✓	✓	✓	✗	✓
Crohn's disease - treated with surgical intestinal resection	✓ (NEW)	✗	✗	✗	✓	✗	✗
Ductal Carcinoma in situ - Breast - treated by surgery	✓	✓	✓	✓	✓	✗	✓
Early stage urinary bladder cancer - of specified advancement	✓ (NEW)	✓ (T1 only)	✗	✗	✓	✗	✗
Inplantable Cardioverter Defibrillator for primary prevention of sudden cardiac death	✓ (NEW)	✗	✗	✗	✗	✗	✗
Loss of one Limb	✓ (NEW) (full payment)	✓	✓	✓	✓	✗	✗
Low Level Prostate cancer - specified advancement and treatment	✓	✓	✓	✓	✓	✗	✓
Liver resection	✓ (NEW)	✗	✗	✗	✗	✗	✗
Paralysis of one Limb	✓ (NEW) (full payment)	✓	✓	✗	✓	✗	✗
Peripheral Vascular Disease - treated by angioplasty	✓ (NEW)	✗	✗	✗	✗	✗	✗
Pituitary Tumour - resulting in permanent symptoms or surgery	✓ (NEW)	✗	✗	✗	✗	✗	✗
Serious Accident cover - 28 days hospitalisation	✓	✓	✓	✓	✓	✗	✓
Severe burns covering at least 5% of the body surface	✓	✓	✓ (10% body)	✓ (10% body)	✓	✗	✓
Significant visual impairment - permanent and irreversible	✓	✓	✓	✓	✓	✗	✗
Single lobectomy - removal of complete lobe of a lung	✓	✓	✓	✓	✓	✗	✗
Surgical removal of one eye	✓	✓	✓	✓	✓	✗	✓
Syringomyelia or Syringobulbia - treated by surgery	✓ (NEW)	✓	✓	✗	✓	✗	✗
Ulcerative Colitis - treated with total colectomy	✓ (NEW)	✗	✓	✗	✓	✗	✗
Total Colectomy - with permanent ileostomy	✗	✓	✗	✗	✗	✗	✗
TOTAL PARTIAL PAYMENT CONDITIONS	21						

Childrens SIC payment	Irish Life	New Ireland	Zurich	Caledonian	Aviva	Canada Life	Friend's First
Age 30 days to 21 years even if not in full time education	✓	✗	✗	✗	✗	✗	✗

KEY:

(NEW)

- New for Irish Life

(NEW)

- first to Irish Market

(B)

- Best in market