



Specified Illness Cover

Irish Life Retail Claims 2011

The number of Specified Illness Cover claims we paid in 2011

603

The amount we paid out in Specified Illness Cover claims in 2011

€35.8 million

The average Specified Illness Cover claim we paid in 2011

€59,379

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

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

9.7 years

Average age of customer:

Male

52 years

Female

48 years

Child

10 years

The breakdown of claims:

51%

45%

4%

% of malignant cancer related claims:

39%

56%

5%

% of heart conditions (diagnosed) claims:

88%

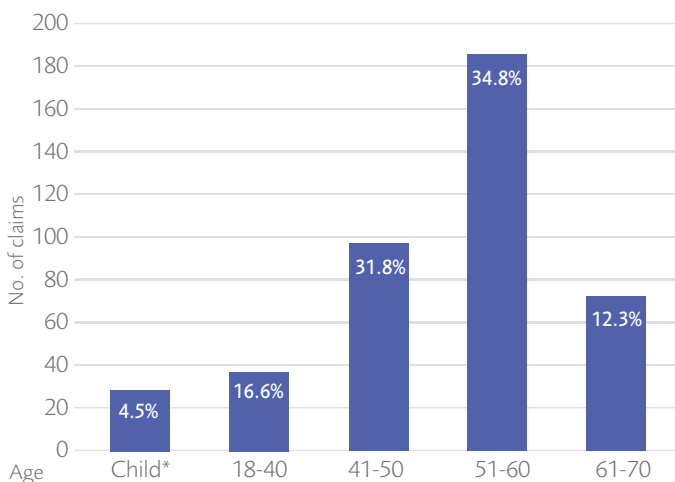
11%

1%

Average age of adult claims

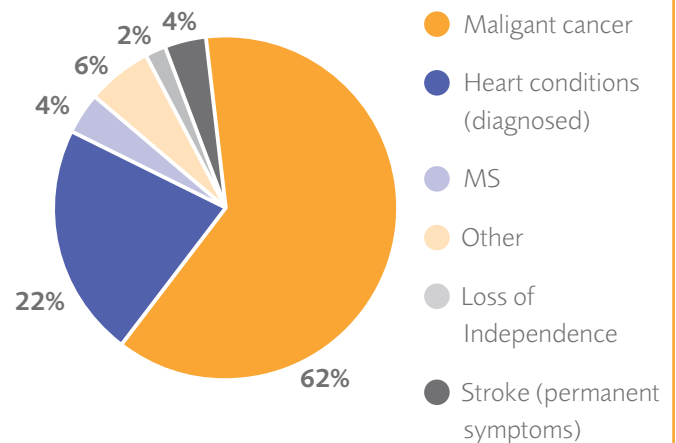
50 years

Age of customers who have claimed - 2011



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

Analysis of Specified Illness Cover claims paid in 2011



A sample of actual claims paid by Irish Life in 2011

Age	Gender	Cause of claim	Occupation	Benefit paid	Duration of cover to date of diagnosis
39	Female	Loss of independence	Shop Assistant	€99,853	8 weeks
54	Male	Angioplasty	Factory worker	€44,000	13 years
52	Male	Heart Attack	Accountant	€190,400	11 years
59	Male	Malignant Prostate Cancer	Legal profession	€500,000	3 years
33	Male	Malignant testicular cancer	Justice System	€289,400	3 years
49	Female	Stroke	Special Needs Assistant	€59,500	2.5 years
36	Female	Benign Brain Tumour	Sales Rep	€188,600	6 years

Did you know:

You are 4 times more likely to suffer one of the conditions (listed below) before age 65 than to die. The good news is that 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 38 illnesses listed below and a partial payment for the 13 conditions below. This means you won't have to worry about your finances if you become seriously ill.



Full payment conditions

1. Alzheimer's disease
2. Aorta graft surgery
3. Aplastic anaemia
4. Bacterial meningitis
5. Benign brain tumour
6. Benign spinal cord tumour
7. Blindness
8. Cancer (malignant)
9. Cardiac arrest- with insertion of a defibrillator
10. Cardiomyopathy
11. Coma
12. Coronary artery bypass graft
13. Creutzfeldt-Jakob disease
14. Deafness
15. Dementia
16. Encephalitis
17. Heart attack (diagnosed)
18. Heart-valve replacement or repair
19. Heart structural repair with surgery to divide the breastbone.

20. HIV infection caught in the European Union, North America, Australia and New Zealand from a blood transfusion, a physical assault or at work in an eligible occupation
21. Kidney failure
22. Liver failure
23. Loss of independence
24. Loss of limbs
25. Loss of speech
26. Major organ transplant
27. Motor neurone disease
28. Multiple sclerosis
29. Paralysis of limbs
30. Parkinson's disease (idiopathic)
31. Primary pulmonary hypertension
32. Progressive supranuclear palsy
33. Pulmonary artery surgery
34. Respiratory failure of specified severity
35. Severe burns or third-degree burns
36. Stroke – permanent symptoms
37. Systemic lupus erythematosus
38. Traumatic head injury

Partial payment conditions

1. Brain abscess drained using a craniotomy
2. Carcinoma in situ – oesophagus, treated by specific surgery
3. Carotid artery stenosis (treated by endarterectomy or angioplasty)
4. Cerebral arteriovenous malformation – treated by craniotomy or endovascular repair
5. Coronary angioplasty – to two or more coronary arteries
6. Ductal carcinoma in situ – breast, treated by specific surgery
7. Loss of one limb
8. Low-level prostate cancer with specific treatment
9. Serious accident cover - 28 consecutive days in hospital
10. Severe burns or third-degree burns covering at least 5% of the body's surface
11. Significant visual impairment - permanent and irreversible
12. Single lobectomy
13. Surgical removal of one eye

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



Did you know:

In 2011, Irish Life added an extra 3 illnesses for partial payment and 1 illness for full payment.

Irish Life is Ireland's largest protection provider- we've been safeguarding Irish families for over 70 years. Irish Life offer great value for money; our specified Illness Cover comes with **FREE** added benefits.

FREE Specified Illness Cover for children: Your children between the ages of 1 and 21 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.



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.