



Terminal illness cover

Irish Life Retail Claims 2011



How does Terminal illness cover work?

A terminal illness is a condition that, in the opinion of the appropriate hospital consultant and our chief medical officer, has progressed to the stage where it cannot be cured and the illness is expected to lead to death within 12 months. If you are diagnosed as having a terminal illness, we will pay a portion of the life cover benefit – please refer to your terms and conditions for full details. This information is correct as at January 2012. Please speak to your financial adviser, refer to the product booklet and terms and conditions for more information.

The number of Terminal illness cover claims paid in 2011

22

The amount paid out in Terminal illness claims in 2011

€2.1 million

The average duration the plan was in force when a claim occurred

7 years

The average Terminal Illness cover claim paid in 2011

€94,982

The average age of claimant under Terminal illness cover:

Male

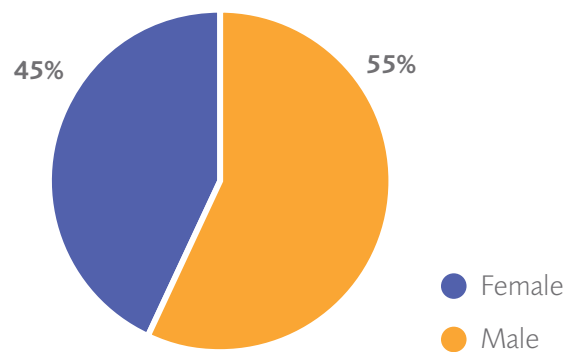
Female

55 years

54 years

90 Terminal Illness Claims paid by Irish Life in the last 5 years.

Analysis of Terminal illness claims



A sample of actual Terminal illness claims paid by Irish Life in 2011

Age	Sex	Cause of claim	Occupation	Benefit paid	Duration of cover to date of diagnosis
46	Female	Cancer - Cervical	Home maker	€125,000	6.5 years
35	Male	Cancer - Brain	Engineer	€240,000	4.5 years
56	Female	Cancer- Lung	Financial Services	€125,000	4.5 years
58	Male	Motor Neuron Disease	Security Guard	€228,900	2.5 years



Children's cover

Irish Life Retail Claims 2011

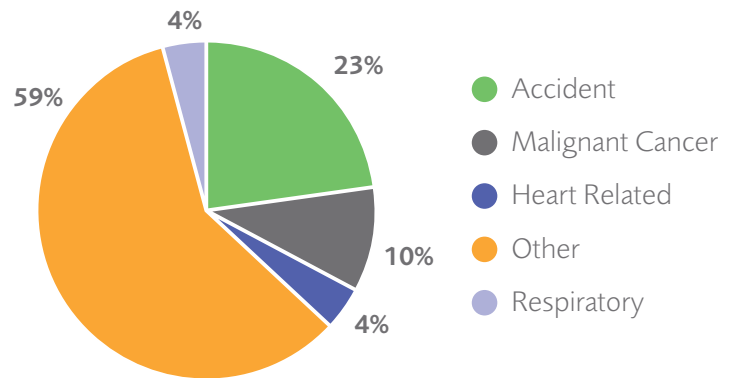
Life Cover

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 2011

77

Analysis of Death claims for children



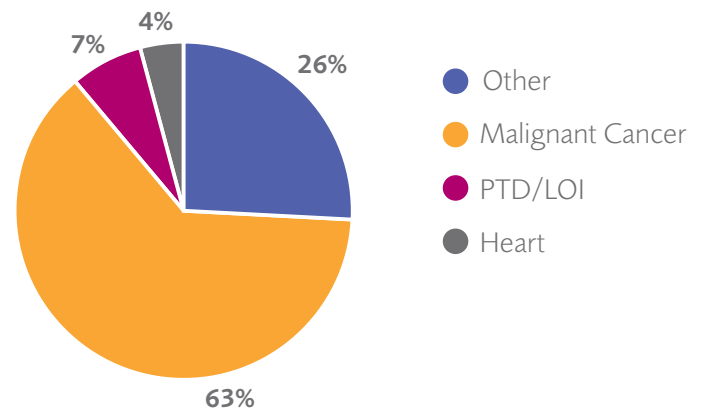
Specified illness cover

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 you start your plan – 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 2011

27

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.

In 2011, we paid 72 child hospital cash claims.



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.

