

# Accident cover

## Irish Life Retail Claims 2009



### What is accident cover?

If you are out of work for more than 2 weeks because of an accident, Irish Life will pay you a weekly amount of between €120 and €400. This weekly benefit is payable for up to 1 year or until you go back to work. We also make some up front payments with Accident cover. Please refer to the product booklet for terms and conditions of Accident Cover.

For upfront payments we pay:

- |                      |  |
|----------------------|--|
| 4 weeks upfront for  | <ul style="list-style-type: none"> <li>• Fractured vertebrae, ribs, collar bone, jaw or skull</li> <li>• A dislocated hip, ankle, elbow or shoulder</li> </ul> |
| 6 weeks upfront for  | <ul style="list-style-type: none"> <li>• A fractured wrist or foot</li> </ul>  |
| 10 weeks upfront for | <ul style="list-style-type: none"> <li>• A fractured arm, ankle or leg below the knee</li> </ul>   |
| 12 weeks upfront for | <ul style="list-style-type: none"> <li>• A fractured leg above the knee</li> </ul>   |

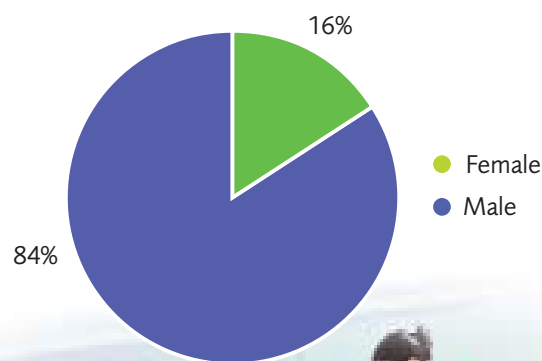
The number of Accident cover claims paid in 2009 **147**

The amount of Accident cover paid out in 2009 **€344,497**

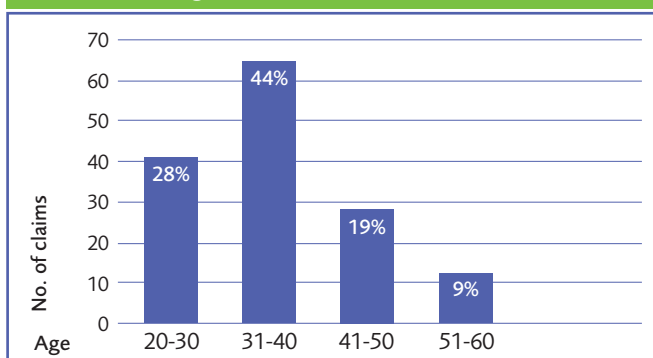
The average Accident cover claim paid in 2009 **€2,344**

The average age of claimant **37 years**

### Accident cover claims according to gender



Age of customers who claimed



### A sample of actual claims paid by Irish Life in 2009

Gender	Age	Cause of claim	Duration of cover to date of accident	Occupation	Benefit Paid
Female	43	Hairdresser	8 yrs	Fractured ankle	€2,032
Male	43	Shop keeper	4 yrs	Fractured ankle	€2,132
Male	23	Plumber	4 yrs	Fall – dislocated knee	€3,900
Male	40	Glazier	1 yr	Tear of medial ligament	€5,200
Female	43	Care Assistant	7 yrs	Fractured foot	€1,524
Male	40	Printer	1 yr	Ruptured Achilles Tendon	€2,200
Male	39	Lorry Driver	1 yr	Chemical Burns	€3,200
Female	33	Care worker	1 yr	Broken Collar Bone	€1,200
Male	32	Plant Hire Worker	3 yrs	Fractured Rib	€1,600



**Irish Life**

# Hospital cash cover

## Irish Life Retail Claims 2009



### What is Hospital cash cover?

Hospital cash cover helps to pay some of your day-to-day bills if you are in hospital for more than 3 consecutive days (72 hours). You can be covered for a daily amount between €70 and €260. You are covered for 365 days over the period of cover which ends on your 60th birthday. Other terms and conditions apply; please speak to your financial adviser and refer to the product booklet for more information.

The number of Hospital cash cover claims paid in 2009 653

The amount of Hospital cash cover claims paid in 2009 €675,575

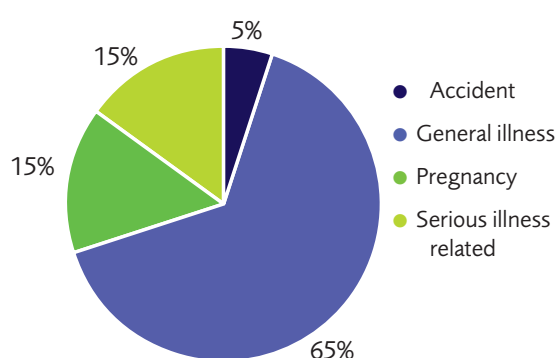
The average Hospital cash cover claim paid in 2009 €1,035

The average length of stay in hospital 12 days

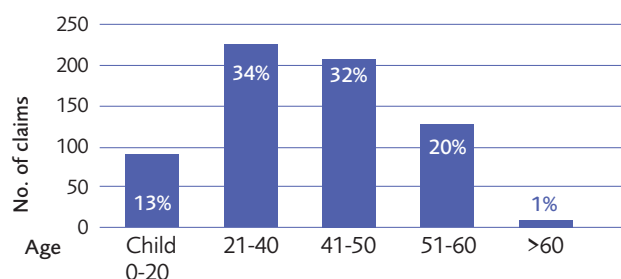
The % of overall claims that were pregnancy related 15%

Average age of claimant 39 years

### Hospital cash claims by cause

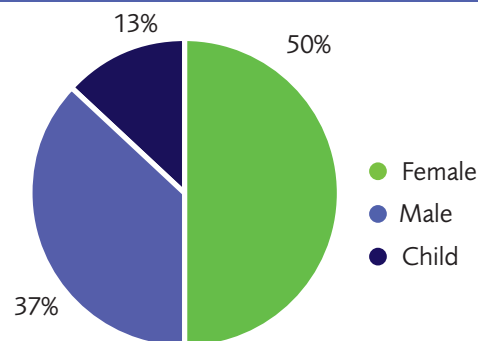


### Age of customers who have claimed



The 1% shown in the age >60 category represents claims on older policies where customers could claim up to age 65. Please check your plan details and product booklet for more information.

### Analysis of Hospital cash cover claims



### A sample of actual claims paid by Irish Life in 2009

Age	Gender	Cause of claim	Occupation	Benefit Paid	Duration of stay in Hospital
10	Child	Acute appendicitis	n/a	€266	7 days
48	Female	Colon Cancer	Shop Assistant	€1,113	7 days
32	Male	Cancer – Leukaemia	Care Assistant	€4,140	15 days
42	Female	Crohn's Disease	Home maker	€4,300	25 days
59	Male	Viral infection	Postman	€2,067	13 days
26	Female	Pregnancy	Accountant	€1,722	6 days
44	Male	Chest pain	Bus Driver	€1,113	7 days
3	Child	Fracture of right femur	n/a	€832	13 days
46	Female	Cancer – non hodgkins disease	Secretary	€7,151	108 days