

# Children's cover

## Irish Life Retail Claims 2009

### What is children's cover?

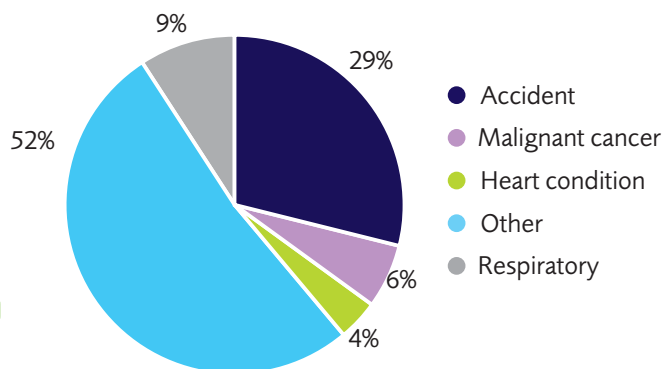


#### Life Cover

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 2009: 69

Analysis of Death claims for children



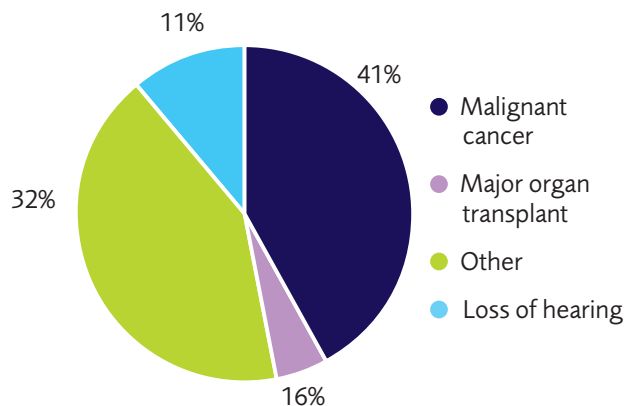
#### Specified illness cover

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 your plan is taken out – 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 2009: 19.

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 2009, we paid 87 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.



Irish Life