

Specified Illness Cover

Irish Life Retail Claims 2009

The number of Specified Illness Cover claims we paid in 2009 492

The amount we paid out in Specified Illness Cover claims in 2009 €29.8 million

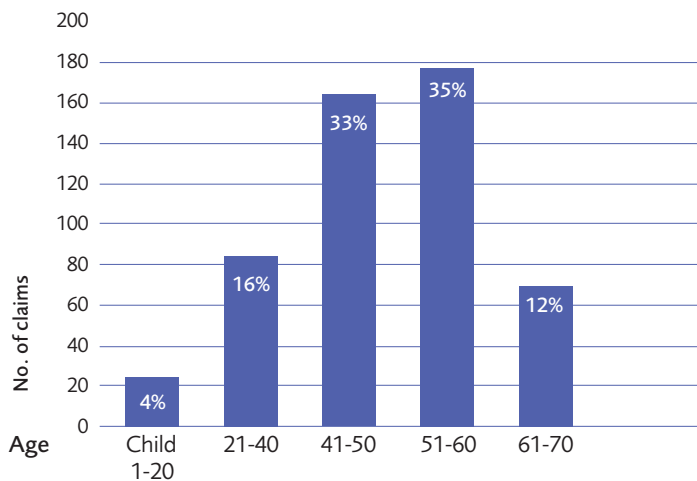
The average Specified Illness Cover claim we paid in 2009 €60,594

	Male	Female	Child
Average age of customer:	51 years	48 years	5 years
The breakdown of claims:	53%	43%	4%
% of malignant cancer related claims:	42%	55%	3%
% of heart conditions (diagnosed) claims:	82%	16%	2%

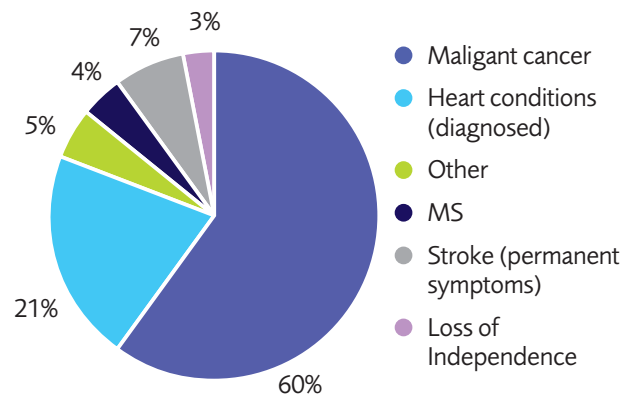
The average duration a Specified Illness Cover plan was in force when a claim occurred: 9 years.

Almost 50% of claims were on lives aged under 50 years.

Age of customers who have claimed



Analysis of SIC claims paid in 2009



A sample of actual claims paid by Irish Life in 2009

Age	Gender	Cause of claim	Occupation	Benefit paid	Duration of cover to date of diagnosis
37	Male	Paralysis of 2 or more limbs – work related accident	Driver	€60,000	8 months
32	Female	Cancer – Malignant Melanoma	Cleaner	€65,000	11 months
45	Male	Benign Brain Tumour	Warehouse operative	€50,000	2 weeks
60	Male	Stroke (permanent symptoms)	Company Director	€598,000	13 years
35	Female	Malignant Breast Cancer	Engineer	€266,000	8 years
53	Male	Malignant Prostate Cancer	Accountant	€251,000	15 years
39	Female	Leukaemia	Communications	€204,000	3 years
39	Male	Heart Attack (diagnosed)	Driver	€113,700	4 weeks



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 new features and benefits, giving you even more protection. Specified Illness Cover from Irish Life offers you cover against the 37 illnesses listed below so you won't have to worry about your finances if you become seriously ill.

The big three

- Malignant cancer
- Heart Attack - diagnosed
- Stroke - permanent symptoms

Specific Disabling Conditions

- Alzheimer's disease
- Aorta graft surgery
- Aplastic anaemia
- Bacterial meningitis
- Benign brain tumour
- Benign spinal cord tumour
- Blindness
- Cardiomyopathy
- Coma
- Coronary artery by-pass graft
- Creutzfeldt-Jakob disease
- Deafness
- Dementia
- Encephalitis
- Heart-valve replacement or repair
- Heart structural repair with surgery to divide the breast bone.
- 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.
- Kidney failure
- Liver failure
- Loss of independence
- Loss of limbs
- Loss of speech
- Major organ transplant
- Motor neurone disease
- Multiple sclerosis
- Paralysis of limbs
- Parkinson's disease (idiopathic)
- Primary pulmonary hypertension
- Progressive supranuclear palsy
- Pulmonary artery surgery
- Respiratory failure of specified severity
- Severe burns or third-degree burns
- Systemic lupus erythematosus
- Traumatic head injury

Irish Life are the only company in Ireland at the moment that'll give you cover against a further 10 milder but still life altering illnesses for partial payment.

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. Severe burns or third-degree burns covering at least 5% of the body's surface
10. Surgical removal of one eye

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

Irish Life is Ireland's largest protection provider- we've been safeguarding Irish families for 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.



Irish Life