

Postponing cover

Your questions answered



Irish Life

We have postponed your application at the present time.

What does this mean?

This means that we cannot offer you cover at the moment because of your past health or perhaps because of a recent medical finding. As a result, we have had to postpone your application for a certain period of time.

How did you reach this decision?

We came to this decision only after very carefully considering the details in your application for cover and perhaps details from your own GP or following a medical examination done on our behalf. We also have access to and use large banks of statistical information in arriving at these decisions.

Please remember that we make the decision, not your own GP or any doctor who may have examined you. Most decisions to postpone cover are based on known medical histories such as raised blood pressure, heart problems or a recent change in your medical history, or perhaps we are waiting for the results of a specific medical procedure or investigation.

How can I find out more?

When we postpone cover like this, our Chief Medical Officer will generally have already written a letter to your own GP explaining why we cannot offer cover at the present time and under what circumstances we may offer it in the future. As a result we would suggest that you discuss the situation with your own GP. Your GP can obviously contact our Chief Medical Officer in writing at any time.

Why can you not tell me directly the reason for the decision?

We get medical reports from doctors on the basis that we will treat them as strictly private and confidential between the doctor and our Chief Medical Officer. Your own GP is in the best position to explain to you the medical basis for our decision. For this reason we cannot discuss directly with you the precise medical reason for our decision.

What if my own GP does not agree?

We will be happy to review your application if your GP is willing to send us new information. Your own GP can send us extra details at any time. If the medical evidence we receive is favourable, we will try and offer terms even before the end of the postponement period. Obviously we may not always be able to review our decision. We will not pay any medical fees for other tests or investigations you or your GP decide to independently arrange.

What happens after the postponement period?

After the postponement period is over, you can fill in a fresh application for cover, with your financial adviser. We will then assess the situation again. During the postponement period you should consult your own GP to find out why we have made our decision. You will then be able to provide new relevant details or perhaps results of other investigations, or let us know when you started some medication or treatment.

As you have postponed cover, will I have to tell other insurance companies?

Yes, you should give them this information. The other insurance company will make its own decision based on a careful assessment of all the medical evidence available at that time and the type of cover you want.

If your GP wants to contact our Chief Medical Officer about the medical aspects of our decision, please write to:

Chief Medical Officer
c/o Underwriting Team
Irish Life Assurance Plc
Irish Life Centre
Lower Abbey Street
Dublin 1.



Irish Life

Irish Life Assurance plc is regulated by the
Irish Financial Services Regulatory Authority.