



CLAIMSCARE

SPECIFIED ILLNESS COVER - IRISH LIFE RETAIL CLAIMS 2015

€48 million

Amount we paid out in claims

€62,913

Average claim we paid

53 years

Average age of adult claims

763

Number of claims we paid

12.3 years

Average time plan in force when claimed

€192,000

Average amount paid out every working day in 2015

155

Number of claims we paid out for more than €100,000

WITH CONTINUAL MEDICAL ADVANCE, 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.

SPECIFIED ILLNESS COVER FROM IRISH LIFE OFFERS YOU COVER FOR

- full payment against 44 illnesses, and
- a partial payment for 21 milder, but still life altering, illnesses. This partial payment is €15,000 or half of your specified illness cover amount, whichever is lower.



Please see over the page for a full list of all of the conditions covered; your product booklet will have a full definition and explanation of each condition.

FULL PAYMENT CONDITIONS

THE 44 CONDITIONS WE COVER FOR FULL PAYMENT:

1. Alzheimer's disease – resulting in permanent symptoms
2. Aorta Graft Surgery – for disease or traumatic injury
3. Aplastic anaemia – of specified severity
4. Bacterial meningitis – resulting in permanent symptoms
5. Benign Brain Tumour – resulting in permanent symptoms or requiring surgery
6. Benign spinal cord tumour – resulting in permanent symptoms or requiring surgery.
7. Blindness – permanent and irreversible
8. Brain injury due to anoxia or hypoxia – resulting in permanent symptoms
9. Cancer – excluding less advanced cases
10. Cardiac arrest – with insertion of a defibrillator
11. Cardiomyopathy – resulting in a marked loss of ability to do physical activity
12. Chronic Pancreatitis – of specified severity
13. Coma – resulting in permanent symptoms
14. Coronary artery by-pass grafts
15. Creutzfeldt-Jakob Disease – resulting in permanent symptoms
16. Crohn's Disease – of specified severity
17. Deafness – total, permanent and irreversible
18. Dementia – resulting in permanent symptoms
19. Encephalitis – resulting in permanent symptoms
20. Heart attack – of specified severity
21. Heart valve replacement or repair
22. Heart structural repair
23. HIV infection – caught in the European Union, Norway, Switzerland, North America, Canada, Australia and New Zealand, from a blood transfusion, a physical assault or at work in the course of performing normal duties of employment
24. Intensive Care – requiring mechanical ventilation for 10 consecutive days
25. Kidney failure – requiring ongoing dialysis
26. Liver failure – irreversible and end stage
27. Loss of independence – permanent and irreversible
28. Loss of one limb – permanent physical severance
29. Loss of speech – permanent and irreversible
30. Major organ transplant – specified organs
31. Motor Neurone Disease – resulting in permanent symptoms
32. Multiple Sclerosis or Neuromyelitis Optica (Devic's Disease)
33. Paralysis of one limb – total and irreversible
34. Parkinson's Disease (idiopathic) – resulting in permanent symptoms
35. Parkinsonian Plus Syndromes – resulting in permanent symptoms
36. Peripheral Vascular Disease – with bypass surgery
37. Pneumonectomy – the removal of a complete lung
38. Pulmonary Arterial Hypertension (idiopathic) – of specified severity
39. Pulmonary Artery Surgery – with surgery to divide the breast bone
40. Respiratory Failure of specified severity
41. Severe Burns/3rd Degree Burns
42. Stroke – resulting in permanent symptoms
43. Systemic lupus erythematosus – of specified severity
44. Traumatic head injury – resulting in permanent symptoms.

THE 21 CONDITIONS WE MAKE A PARTIAL PAYMENT ON

- a. Brain Abscess drained via craniotomy
- b. Carcinoma in Situ – Oesophagus, treated by specific surgery
- c. Carotid Artery Stenosis – treated by endarterectomy or angioplasty
- d. Cerebral aneurysm – with surgery or radiotherapy
- e. Cerebral arteriovenous malformation – treated by craniotomy, stereotactic radiosurgery or endovascular repair
- f. Coronary angioplasty – to 2 or more coronary arteries. Single vessel angioplasty payment
- g. Crohn's disease – treated with surgical intestinal resection
- h. Ductal Carcinoma in situ – Breast, treated by surgery
- i. Early stage urinary bladder cancer – of specified advancement
- j. Implantable cardioverter defibrillator (ICD) for primary prevention of sudden cardiac death
- k. Liver resection
- l. Low Level Prostate Cancer with Gleason score between 2 and 6 – and with specific treatment
- m. Peripheral vascular disease – treated by angioplasty
- n. Pituitary tumour – resulting in permanent symptoms or surgery
- o. Serious Accident Cover – resulting in at least 28 consecutive days in hospital
- p. Severe Burns/3rd degree burns covering at least 5% of the body's surface
- q. Significant visual impairment – permanent and irreversible
- r. Single lobectomy – the removal of a complete lobe of a lung
- s. Surgical removal of one eye
- t. Syringomelia or Syringobulbia – treated by surgery
- u. Ulcerative Colitis – treated with total colectomy

Terms and conditions apply. Please see your product booklet for a full definition and explanation of each condition.
Irish Life Assurance plc is regulated by the Central Bank of Ireland.