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Company CCF20

9 Victoria Road

Ballindrait

Co. Carlow

Ivor Skelly and Joanna Corbally

14 Broadmeadow Green

Carrigallen

Co. Louth

1 December 2022

Dear Ivor & Joanna,

Please find enclosed a summary of your OnePlan Protection, plan number 123456789. This information is a summary of Irish Life's records on 01/12/2022, and may not take into account instructions currently being processed.

Included in this report are:

- Plan Summary
- Cover Details
- Payment Details
- Payment History from 01/12/2021 to 01/12/2022
- Glossary

If you have any questions please contact me on 1234567 or at [joseph.oshaughnessy@irishlife.ie](mailto:joseph.oshaughnessy@irishlife.ie).

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**Joe O'Shaughnessy**

Company CCF20

## Plan Summary



This information is a summary of Irish Life's records at 16:02 on 01 Dec 2022, and may not take into account customer instructions currently being processed.

Your Plan Name	OnePlan Protection
Your Plan Number	██████████
Your Plan's Status	OUT OF FORCE
Cover Type	Dual Life
When Your Plan Started	30/07/2021
When Your Plan Ends	30/07/2051
Plan Owner 1	Dr Ivor P Skelly
Plan Owner 2	Dr Joanna Y Corbally
Address	14 Broadmeadow Green, Carrigallen, Co. Louth, Ireland
Inflation Protection	No
Do You Have Guaranteed Cover Again?	No
Is Cover Mortgage Related?	No
Is Your Plan Assigned? (It might be assigned to a bank or building society as a security for a loan)	No
Conversion of Previous Plan	No
Your Financial Adviser	Joe O'Shaughnessy Company CCF20 9 Victoria Road Ballindrait Co. Carlow Ireland 1234567 joseph.oshaughnessy@irishlife.ie

	Name	Date of Birth	Smoker
Life Assured 1	Ivor Skelly	29/03/1984	No
Life Assured 2	Joanna Corbally	29/09/1984	No



## Cover Details

### Ivor Skelly

Benefit	Amount	Term	Cost
Bill Cover 5 year payment term	€505.00	29 Years	€20.43
Specified Illness Cover	€21,739.00	20 Years	€17.74

### Joanna Corbally

Benefit	Amount	Term	Cost
Decreasing Life Cover	€33,554.00	20 Years	€1.80
Bill Cover 5 year payment term	€656.00	30 Years	€35.34
Specified Illness Cover	€28,238.00	20 Years	€14.06

	Cost
Plan Fee	€5.00
Government Levy	€0.94
<b>Total Monthly Payment</b>	<b>€95.31</b>



## Payment Details

Frequency	Monthly
Regular Payment Amount	€95.31
Total Payments	€571.86
Payment Method	Suspended DD
Paid to date	30/01/2022



## Payment History

Date	Description	Amount
01/04/2022	SUSPENDED DD	-€95.31
01/03/2022	SUSPENDED DD	-€95.31
15/02/2022	ONLINE PAYMENT	€95.31
01/02/2022	Unpaid DD: Mandate Cancelled	-€190.62
01/02/2022	ARREARS INCL IN DD	€95.31
01/02/2022	DD FOR 95.31	€95.31
14/01/2022	Unpaid DD: Insufficient Funds	-€95.31
14/01/2022	REPRESENT DD	€95.31
04/01/2022	Unpaid DD: Insufficient Funds	-€95.31
04/01/2022	DD FOR 95.31	€95.31
01/12/2021	DD FOR 95.31	€95.31
<b>Total</b>		<b>€0.00</b>

## Glossary



We have set out an explanation of some of the terms relating to our Protection Plans which may apply to the plan(s) in this Plan Summary report. Please see your terms and conditions for more details.

### Single Life

This means that one life is covered. We will pay out once, when the life covered dies and / or suffer one of the listed specified illnesses.

### Dual Lives

This means that both lives are covered individually. We will pay out on either life in the event of a death or a listed specified illness. The plan will continue with full cover on the other person.

### Joint Life First Event

This means that both lives are covered. We will pay out once, when of the lives covered dies, whichever death is first. The plan will end then.

### Joint Life Last Survivor

This means that both lives are covered. After the first death of the lives covered, payments must continue, and we will not pay any benefit. We will pay out once, at the time of death of the second death only. The plan will end then.

### Life Cover

Life cover pays a lump sum in the event of death, which can be used to pay off bills or the mortgage, and help provide an income when it's needed most.

### Specified Illness Cover

Specified illness cover pays out a lump sum if you suffer from one of the specified conditions we cover. There is a survival period which applies to this cover. This cover can be used to help pay for medical bills, special alterations to your home or to replace your income should you need to stop working. There are three different types of Specified Illness Cover.

- > **Independent** – Your life cover is not affected if you receive a payment under this cover.
- > **Accelerated** – Your life cover is reduced by the amount you receive if you get a payment under this cover.
- > **Standalone** – You do not have life cover on your plan, you are covered for specified illness cover only.

### Hospital Cash Cover

This benefit pays a daily amount if you are in hospital for more than a specified period.

### Accident Cash Cover

This benefit pays you a weekly amount if, after a deferred period, you are unable to work due to an accident. Please see your terms and conditions for more details.

### Guaranteed Cover Again

This allows you to take out another Irish Life protection plan with the same level of cover provided under your current plan, without having to provide medical evidence. This option is subject to the plan conditions and the benefits we offer at the time the option is exercised.

### Inflation Protection

The amount you are covered for and the payments you make on your plan will go up by a specified amount every year. This increase will happen automatically irrespective of your health.

### PHI / Disability Cover / Income Insurance

This benefit pays a regular income, if you cannot work due to an illness or injury for longer than the deferred period specified. It does not cover you if you become unemployed. There are different features in this benefit:

- > **Level or Escalating Cover** – When in payment of a claim we will either pay a level amount each year or an amount increasing by the lower of 5% or the Consumer Price Index in the prior year.
- > **Guaranteed or Reviewable Cover** – Payments for Guaranteed cover plans will stay the same throughout the term while payments for Reviewable cover plans will be reviewed every 5 years.
- > **Expiry Age** – The age at which the plan will end and the payment of any claim will cease.

### Bill Cover

This benefit pays a regular amount for the specified term to help you pay your mortgage or rent and essential bills if you cannot work due to an illness or injury for longer than the deferred period specified. It does not cover you if you become unemployed.