

# Why choose Irish Life for Specified Illness Cover



To support you in providing lifetime advice to your clients we have added a number of conditions to Specified Illness Cover within our Life Term Cover and Life Mortgage Cover products.

We've made these changes to allow us to pay even more claims and provide even better benefits for your clients.

## Comprehensive Specified Illness Cover



### 3 new full cover conditions:

- > Necrotising Fasciitis,
- > Primary Sclerosing Cholangitis
- > Short Bowel Syndrome



### 18 new additional payment conditions

including Permanent Pacemaker insertion, cancer in situ of the uterus, cancer in situ of the vulva, cancer in situ of the cervix, aortic aneurysm - with endovascular repair, cystectomy – removal of the complete bladder. Please note, updated conditions do not apply to existing customers.

We have added a number of extra cancer in situ definitions including 'Cancer in situ – other (sites not already mentioned)' to capture cancers in situ which are not specifically listed, this definition includes but is not limited to, cancer in situ of the bile duct, gall bladder, liver, pancreas, stomach and thymus.

## Unique cover and services for women



Irish Life is the only company to pay out **€5,000** for five major pregnancy related conditions including ectopic pregnancy and eclampsia on all our term plans. This cover is automatically provided to all women under **45 years** old with a minimum of just **€25,000** life cover.

We also offer a **helpline specifically for women** to answer any female related health questions including questions about pregnancy and fertility. Clients can access this through the NurseCare helpline service, which is provided by Crisis24.

## Best Children's cover in the market



Irish Life covers children for life and specified illness from birth up to age 25. Children are covered for up to **€7,000** for life cover and up to **€25,000** for SIC at no extra cost. Please see plan terms and conditions for details.



## LifeCare services



### NurseCare

A confidential helpline service, provided by Crisis24



### ClaimsCare

A dedicated claims assessor and access to post claim counselling services

LifeCare services are available when your client starts a new life insurance plan with us. LifeCare services are provided by companies which are independent from Irish Life. In the future, Irish Life may change the companies listed in this leaflet as service providers. We may also withdraw access to the services listed.

## Flexibility - Conversion Option & Guaranteed Insurability



### 1. Conversion Option – Unique In Market,

Conversion to Whole of Life. Our Conversion Option, also known as Guaranteed Cover Again, allows your client a choice of two options. They can choose to convert their plan to another Term Life Insurance plan at any stage throughout their term, or they can take out a Life Long Insurance plan, which is a whole of life protection plan.

### 2. Guaranteed insurability is an automatic benefit

available on most new protection plans provided by Irish Life. It allows your clients to amend certain benefits on their plan based on life's changing needs e.g. taking out a new mortgage, getting married or having a child.

## At Irish Life, we help protect you and your family when you need it most.



We have paid out **€1 billion** in claims over the last 5 years in Irish Life Retail.

In 2022 we paid **€335.9 million** in total for **7,066 claims**.

**For more information** on the latest changes we've made to our life insurance products talk to your account manager or visit [bline.ie](https://bline.ie)

### For financial advisers only

Irish Life Assurance plc (trading as Irish Life) is regulated by the Central Bank of Ireland.

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