

Family Protection



Why choose Irish Life Assurance for Protection

Comprehensive Specified Illness Cover



Specified illness cover is a benefit which pays you a lump sum if you are diagnosed with one of 48 conditions we cover. You can use this lump sum to help maintain your and your family's standard of living, pay for medical bills or child care and to help you cope during a difficult time.

Specified illness cover will also provide you with an additional payment for a further 41 conditions. These conditions are less likely to be life altering. The additional payment is €15,000 or half your specified illness benefit amount, whichever is lower. However, for coronary angioplasty the additional payment is €40,000, or 75% of your specified illness cover amount - whichever is lower.



The illnesses we cover



We have identified 48 conditions that could change your life so much that you would need financial help. Within this we have a condition called 'loss of independence'. We include this condition to make the total cover more wide-ranging. It will be particularly valuable as you get older.

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| 1. Alzheimer's disease – resulting in permanent symptoms | 18. Dementia – resulting in permanent symptoms | 33. Necrotising Fasciitis |
| 2. Aorta graft surgery – for disease or traumatic injury | 19. Encephalitis – resulting in permanent symptoms | 34. Paralysis of One limb - total and irreversible |
| 3. Aplastic anaemia - of specified severity | 20. Heart attack – definite diagnosis | 35. Parkinson's disease (idiopathic)– resulting in permanent symptoms |
| 4. Bacterial Meningitis – resulting in permanent symptoms | 21. Heart valve replacement or repair | 36. Parkinson Plus Syndromes - resulting in permanent symptoms |
| 5. Benign brain tumour or cyst- resulting in permanent symptoms, surgery or radiosurgery | 22. Heart structural repair | 37. Peripheral Vascular Disease – with bypass surgery |
| 6. Benign spinal cord tumour or cyst– resulting in permanent symptoms or requiring surgery | 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. | 38. Pneumonectomy – the removal of a complete lung |
| 7. Blindness – permanent and irreversible | 24. Intensive Care - requiring mechanical ventilation for 10 consecutive days | 39. Primary Sclerosing Cholangitis – of specified severity |
| 8. Brain injury due to anoxia or hypoxia – resulting in permanent symptoms | 25. Kidney failure – requiring permanent dialysis or transplant | 40. Pulmonary Arterial Hypertension (idiopathic) – of specified severity |
| 9. Cancer – excluding less advanced cases | 26. Liver Failure – irreversible and end stage | 41. Pulmonary Artery Graft Surgery |
| 10. Cardiac arrest – with insertion of a defibrillator | 27. Loss of Independence – permanent and irreversible | 42. Respiratory Failure of specified severity |
| 11. Cardiomyopathy - resulting in a marked loss of ability to do physical activity | 28. Loss of limb – permanent physical severance | 43. Short Bowel Syndrome - requiring permanent parenteral nutrition |
| 12. Chronic Pancreatitis – of specified severity | 29. Loss of speech – permanent and irreversible | 44. Spinal Stroke – resulting in permanent symptoms |
| 13. Coma –with associated permanent symptoms | 30. Major organ transplant – specified organs from another donor | 45. Stroke – of specified severity |
| 14. Coronary artery by-pass grafts | 31. Motor neurone disease – resulting in permanent symptoms | 46. Systemic lupus erythematosus – of specified severity |
| 15. Creutzfeldt-Jakob Disease – resulting in permanent symptoms | 32. Multiple Sclerosis or Neuromyelitis optica (Devic's Disease) – with past or present symptoms | 47. Third Degree Burns of specified surface area |
| 16. Crohn's disease – of specified severity | | 48. Traumatic brain injury – resulting in permanent symptoms |
| 17. Deafness – total, permanent and irreversible | | |



We do not make a full payment for any other conditions.

Once you claim for your full specified illness cover, your specified illness cover ends and you cannot make any further specified illness claims, including an additional payment claim.

Why choose Irish Life Assurance for Protection

Specified Illness Cover claims
from **2018-2022** we paid

€130,099,418

to **1,663** of our **Broker Customers**

Comprehensive Cover - additional payment



We have identified 41 additional, less serious conditions that we will make a separate additional payment on if you have a specified illness cover. This additional payment is €15,000 or half of your specified illness cover amount, whichever is lower. For coronary angioplasty, the additional payment is €40,000 or 75% of your specified illness cover amount, whichever is lower. Please see your terms and conditions booklet for more information.

The additional payment on these illnesses is totally separate from your main specified illness cover benefit. That means it does not generally affect the amount you could receive if you need to make a specified illness claim for one of the 48 conditions we cover on a full payment basis at a later date.



Additional illnesses we cover



41 conditions covered on this plan for an additional amount of €15,000 or up to 50% of your cover amount.

1. Aortic Aneurysm with endovascular repair
2. Brain Abscess drained via craniotomy
3. Cancer in situ of the anus - treated by surgery
4. Cancer in situ of the cervix - with specified surgery
5. Cancer in situ of the colon or rectum - resulting in intestinal resection
6. Cancer in situ of the larynx – with specified treatment
7. Cancer in situ of the lung and bronchus - treated by specified surgery
8. Cancer in situ of the oesophagus, treated by specified surgery
9. Cancer in situ of the oral cavity or oropharynx – treated by surgery
10. Cancer in situ of the renal pelvis and ureter – of specified severity
11. Cancer in situ of the testicle – requiring surgery to remove at least one testicle
12. Cancer in situ of the urinary bladder
13. Cancer in situ of the uterus – with specified surgery
14. Cancer in situ of the vagina – with surgery
15. Cancer in situ of the vulva – with surgery
16. Ductal Carcinoma in situ Breast, treated by surgery
17. Cancer in situ – other (sites not already mentioned) – with surgery
18. Carotid Artery Stenosis treated by endarterectomy or angioplasty
19. Central retinal artery or vein occlusion (eye stroke) resulting in permanent visual loss
20. Cerebral or spinal aneurysm with surgery, radiotherapy or endovascular repair
21. Cerebral or spinal arteriovenous malformation with surgery, stereotactic radiosurgery or endovascular repair
22. Coronary Artery Angioplasty – of specified severity
23. Crohn's disease treated with surgical intestinal resection
24. Cystectomy – removal of the complete bladder
25. Gastrointestinal Stromal Tumour (GIST) – with surgery
26. Implantable cardioverter defibrillator (ICD) for primary prevention of sudden cardiac death
27. Liver resection
28. Low Level Prostate Cancer with Gleason score between 2 and 6 and with specified treatment
29. Neuroendocrine Tumour (NET) of low malignant potential - with surgery
30. Ovarian Tumour of Borderline Malignancy / Low Malignant Potential – with surgical removal of an ovary
31. Peripheral vascular disease treated by angioplasty
32. Permanent Pacemaker Insertion for heartbeat abnormalities
33. Pituitary tumour resulting in permanent symptoms or surgery
34. Serious Accident Cover resulting in at least 28 consecutive days in hospital
35. Severe Burns/3rd degree burns covering at least 5% of the body's surface
36. Significant visual impairment - permanent and irreversible
37. Single lobectomy - the removal of a complete lobe of a lung
38. Surgical removal of one eye
39. Syringomyelia or Syringobulbia - treated by surgery
40. Thyroid Cancer – early stage with surgery
41. Total colectomy, including colectomy for ulcerative colitis.

Other reasons to choose Family Protection

Life Care Services

We know there are times when you need other types of support to help you take care of your life and wellbeing, such as a sympathetic ear, expert advice and reassurance. With that in mind, we currently give you access to a range of expert services called LifeCare, at no additional cost, for you and your family to avail of.



NURSECARE

A confidential helpline service, provided by Crisis24.



CLAIMSCARE

A dedicated claims assessor and access to post claim counselling services which are provided by Clanwilliam Institute.

LifeCare services are available when you start a new Mortgage Life Insurance, Term Life Insurance, Life Long Insurance, Pension Life Insurance, or Income Insurance plan with Irish Life. NurseCare is available to you even if you never make a claim on your plan.

Important information: LifeCare gives you access to services provided by other companies which are independent from Irish Life. These services are not designed to replace the advice provided by your doctor or your own health professional, but to give you information to help direct you toward the appropriate course of action. Your access to these third party services is subject to their terms and conditions. Irish Life accepts no responsibility for these services. Irish Life may change the service providers or withdraw access to these services in the future.

Children's cover

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 Specified Illness Cover** at no extra cost. If your child were to become ill, you could use this benefit to take time off work to be at home with them. Children's life and/or Specified Illness Cover only applies where the life assured has life and/ or Specified Illness cover. Please see plan terms and conditions for details.



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.

For full details talk to your Financial Broker

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