

PENSIONS  
INVESTMENTS  
LIFE INSURANCE



**Irish Life**

# TERM LIFE INSURANCE

PROTECTING YOU AND YOUR FAMILY

FOR FINANCIAL BROKERS







## ABOUT US

Established in Ireland in 1939, Irish Life is Ireland's leading life and pensions company. Since July 2013, Irish Life has been part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations.

Irish Life is committed to delivering innovative products backed by the highest standards of customer service and, as part of Great-West Lifeco, has access to experience and expertise on a global scale, allowing the company to continuously enhance its leading range of products and services.

Information correct as of May 2017. For the latest information, please see [www.irishlife.ie](http://www.irishlife.ie).

### TERM LIFE INSURANCE

 Aim	To provide a lump sum if you die (if you choose life cover) or to provide a lump sum if you are diagnosed with a specified illness during the term of your plan (if you choose specified illness cover).
 Cost of cover	The cost of your cover will stay the same throughout the term of your plan (unless you choose inflation protection for example).
 Time period	Life cover: Two to 50 years, up to age 85. Specified illness cover: Five to 40 years, up to age 75.
 Jargon-free	Yes.

### COMMITTED TO PLAIN ENGLISH

There is no financial jargon in this booklet and everything you need to know is written in an upfront and honest way.

We are delighted to have received the 'Best in Plain English' Award from the Plain English Campaign in 2009. This special award was made to mark the 30th anniversary of the Plain English Campaign and recognises our contribution to communicating clearly. For this award, we were chosen ahead of 12,000 other organisations from 80 countries.



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All information including the Terms and Conditions of your plan will be provided in English.

The information and figures quoted in this booklet are correct as at May 2017 but may change.

## INTRODUCTION

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This booklet will give you details of the benefits available on the Term Life Insurance plan. It is designed as a guide that allows us to explain the product to you in short and simple terms. There will be more specific details and rules in your Terms and Conditions Booklet which you should read carefully.

### *Our service to you...*

#### **PUTTING YOU FIRST**

We are committed to providing excellent customer service to you at all times from the moment you apply for cover right throughout the life of your plan.

When you ring us, you will get straight through to our service team, based in Ireland, who will be on hand to listen to your queries and help you when you are looking for answers. On page 3 we outline a sample of the services we offer to make the protection process a little easier for you.

#### **TAKING OUT COVER HAS NEVER BEEN EASIER**

We want to make the process of applying for cover as simple and hassle-free as possible for you.

- We have an electronic application form that your Financial Adviser can fill in with you. Once you apply for cover using this, your adviser should know, within 24 hours, if we have accepted your application at normal rates and if not, what the next step is for you.

- You can track where your application is at any time by contacting your adviser, or calling us on 01 704 1010.

#### **YOU CAN CHANGE YOUR MIND**

We want to make sure that you are happy with your decision to take out Term Life Insurance. If after taking out this plan you feel it is not suitable, you have 30 days to cancel the plan. If you decide to do this, we guarantee to refund any payments you have made within the first 30 days of sending you details of your plan. The 30-day period starts from the day we send you your Term Life Insurance welcome pack.

#### **KEEPING IT SIMPLE – CLEAR COMMUNICATION**

Because financial products can be complicated and difficult to understand, we are committed to using clear and straightforward language on all our communications to you. As a result, we work with the Plain English Campaign to make sure all our customer communications meet the highest standards of clarity, openness and honesty.

#### **KEEPING YOU UP TO DATE**

We are committed to keeping you informed about your plan. Because of this, every year we will send you a statement to tell you what your protection benefits are.

## ONLINE SERVICES

We have a range of online services available for you.

You can check the details of your cover online by visiting our website [www.irishlife.ie](http://www.irishlife.ie) and logging into My Online Services.

If you visit our website, you can also get a quick life cover quote and get the information you need on our range of protection products. Visit [www.irishlife.ie](http://www.irishlife.ie) for more details.

## SOLVENCY AND FINANCIAL CONDITION REPORT

Irish Life's current Solvency and Financial Condition Report is available on our website [www.irishlife.ie](http://www.irishlife.ie).

## EUROPEAN COMMUNITIES (DISTANCE MARKETING OF CONSUMER FINANCIAL SERVICES) REGULATIONS 2004

If a financial service or product is provided on a 'distance basis' (in other words, with no face-to-face contact), we have to give you certain information. We have included this information under various headings in this booklet and the Terms and Conditions. All information (including the terms and conditions of your plan) will be in English.



## *How to contact us*

If you want to talk to us, just phone our Irish-based customer service team on 01 704 1010. They can answer questions about your plan.

### Our lines are open:

8am to 8pm Monday to Thursday

10am to 6pm Friday

9am to 1pm Saturday.

In the interest of customer service, we will record and monitor calls.

### You can also contact us in the following ways:

Email: [customerservice@irishlife.ie](mailto:customerservice@irishlife.ie)

Fax: 01 704 1900

Write to: Customer service team,  
Irish Life Centre,  
Lower Abbey Street,  
Dublin 1.

Website: [www.irishlife.ie](http://www.irishlife.ie)

## ANY PROBLEMS?

If you experience any problems, please call your Financial Adviser or contact our customer service team. We monitor our complaint process to make sure it is of the highest standard. We hope you never have to complain. However, if for any reason you do, we want to hear from you. If, having contacted the customer service team, you feel we have not dealt fairly with your query, you can contact:

### The Financial Services Ombudsman

3rd Floor Lincoln House,  
Lincoln Place,  
Dublin 2.

Lo-call: 1890 88 20 90

Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

Fax: 01 662 0890

Website: [www.financialombudsman.ie](http://www.financialombudsman.ie)

## TERM LIFE INSURANCE

### TERM LIFE INSURANCE – A SIMPLE GUARANTEED PROTECTION PLAN

With our Term Life Insurance protection plan, you can have peace of mind that if you die or are diagnosed with a specified illness, your family will not have to struggle to cope financially.

You can choose to take out life cover by itself to cover you if you die, or you can add any of the other benefits listed below.

Our Term Life Insurance protection plan offers you a range of cover against things that could

affect your family's future income. It offers you financial cover against:

- death;
- specified illnesses, such as malignant cancer, diagnosed heart attack and stroke (permanent symptoms);
- time spent in hospital; and
- accidents, resulting in time lost from work.

Below are the benefits available under a Term Life Insurance plan

<b>A</b>	Life cover	Pays your family or representatives a lump sum if you die. We also make an additional payment to you on a further 5 conditions. Please see page 15 for details.
<b>B</b>	Specified illness cover	Pays you a lump sum if you are diagnosed with one of the 45 conditions we cover. We will also make additional payments on a further 23 conditions. Please see section 4 for details.
<b>C</b>	Hospital cash cover	Pays you a daily amount while you are in hospital.
<b>D</b>	Accident cash cover	Pays you a weekly amount if you can't work because of an accident.
<b>E</b>	Inflation protection (indexation)	This allows you to increase your cover every year in line with inflation.
<b>F</b>	Guaranteed cover again	This allows you to change your cover to another guaranteed plan, at any stage throughout your plan, without you needing to give us any new evidence of your health.

### HOW DO I PAY?

We want to make paying as hassle-free as possible. As a result, with Term Life Insurance you pay by direct debit. You can choose to pay a set amount every month, every three months, every six months or every year.

### HOW LONG WILL I BE COVERED FOR?

If you take out Term Life Insurance, you decide how long you want to be insured for (between two and 50 years). However, Term Life Insurance cannot continue after your 85th birthday. At the end of the period of cover you have chosen, you will no longer be protected.

This plan will cover you for the term you choose. You must decide at the beginning what benefits and cover you will need after taking account of the level of payments you can afford to make.

**If you feel the Term Life Insurance plan may not be suitable for you, please speak to your Financial Adviser about the excellent range of products we offer.**

## **IMPORTANT POINTS YOU NEED TO KNOW ABOUT TERM LIFE INSURANCE**



- If you die within the term of the plan, we will pay out a lump sum.
- You must be aged 18 to 82 to start this cover.
- The maximum term is 50 years or up to age 85, whichever is earlier (some benefits end earlier than age 85).
- The amount you pay is guaranteed to stay the same for the whole period you are insured for (unless you choose the inflation protection option).
- If you stop making your regular payments, you will no longer be protected and we will not return your money to you.
- If you choose 'guaranteed cover again', you can change your cover to another guaranteed plan. Please see the 'Extra benefits' section on page 18 for more information on this.
- We will not pay claims in certain circumstances. For example, if you have not given us full information about your health, occupation, pastimes or hobbies. (You will find a summary of these situations in the "A guide to making a claim" section later in this booklet.)
- You cannot cash in a Term Life Insurance plan, it is not a savings plan.

# SUITABILITY SNAPSHOT



## Term Life Insurance might suit you if you:

- ✓ are aged 18 to 82;
- ✓ want a guaranteed protection plan with payments that don't change – unless you choose the indexation option;
- ✓ can afford regular payments of at least €15 a month;
- ✓ want life cover for two to 50 years (to a maximum age of 85) and specified illness cover for five to 40 years (to a maximum age of 75);
- ✓ want other optional benefits including: hospital cash cover, accident cash cover, indexation and guaranteed cover again;
- ✓ want extra benefits including life cover additional payments, children's cover, terminal illness cover and guaranteed insurability;
- ✓ are using it for mortgage protection and want mortgage cover that gives you some excess cover as your mortgage reduces.

## Term Life Insurance might not suit you if you:

- ✗ are younger than 18 or older than 82;
- ✗ are looking for a plan with flexible payments;
- ✗ have less than €15 a month available to pay for cover; and
- ✗ are using it for mortgage protection and want the cheapest mortgage protection cover available.



## LIFE COVER

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### WHAT IS LIFE COVER?

You never know what's around the corner or what life will throw at you next. That's why planning ahead with protection is so important.

Life cover pays your family a lump sum if you die, giving them an income when they need it most. They can use this as they want, to pay bills, loans, or whatever matters most. Most importantly, life cover gives you peace of mind that your family will be secure financially when you are gone.

### HOW MUCH LIFE COVER DO I NEED?

Your Financial Adviser can help you work out how much life cover is appropriate to suit your needs. You'll certainly need enough cover to:

- pay off your mortgage;
- pay off other loans and bills; and
- cover the income your family will need to live on.

If you don't earn an income, but look after your children at home, you need enough cover to pay someone to do this.

### HOW MUCH DO I PAY?

The amount you pay will depend on:

- your age;
- your health;
- whether you smoke;
- how much protection you want; and
- how long you want the cover for.

The minimum you can pay each month is €15. This includes the 1% government levy (May 2017).

### WHO WILL THE LIFE COVER PROTECT?

You can protect:

- yourself (single cover), which means we could make the lump-sum life cover payment if you die within the term of the plan; or
- yourself and your partner (dual cover), which means that we could make the payment twice, once if you die within the term of the plan and once if your partner also dies within the term of the plan.
- If you take out life cover of €25,000 or more, you will also have life cover additional payments on your plan, see page 15 for more information. You must take out a minimum of €25,000 life cover to avail of life cover additional payments.

If you take out life cover, your children are automatically covered also. See page 17 for more information.

## SPECIFIED ILLNESS COVER

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### SPECIFIED ILLNESS COVER

Specified illness cover is a benefit which pays you a lump sum if you are diagnosed with one of 45 conditions we cover. You can use this lump sum to help maintain you and your family's standard of living, pay for medical bills and help you cope during a difficult time. What's more, because you may have to adapt your house to make your day-to-day life easier, specified illness cover could help with these outgoings too.

Specified illness cover will also provide you with an additional payment for a further 23 conditions. 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. Please see page 11 for details.

### HOW CAN I BUY SPECIFIED ILLNESS COVER?

You can choose to buy specified illness cover in the following ways:

1. Stand-alone specified illness cover (by itself);
2. Independent specified illness cover (with life cover) or
3. Accelerated specified illness cover (which you have to take out with life cover).

If you choose to take out specified illness cover, you are also entitled to an independent additional payment on the 23 conditions listed on page 11.

### SPECIFIED ILLNESS COVER PROTECTS

- yourself (single cover),
- you can protect you and your partner (dual cover),
- you can also protect your children. If you take out specified illness cover, for as long as you are covered, we will cover each of your children up to age 25, for €25,000 or half your specified illness benefit amount, whichever is lower.

### HOW LONG WILL I BE COVERED FOR?

If you take out specified illness cover it has to be for at least 5 years but no longer than 40 years up to your 75th birthday.

### HOW MUCH COVER DO I NEED?

If you take out specified illness cover, at the very least, you need enough cover to:

1. pay off your mortgage;
2. pay off other loans and bills; and
3. keep you going until you get back on your feet (on average we would recommend twice your yearly salary).

## THE ILLNESSES WE COVER

We have identified 45 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 your total cover more wide-ranging. It will be particularly valuable as you get older.

We have also identified a further 23 conditions that we will make additional payments on.

Listed below and overleaf are the 45 conditions we cover for full payment. You will find detailed descriptions of these from page 27 onwards.



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, surgery or radiosurgery
6. Benign spinal cord tumour or cyst – 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 – with associated 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 – definite diagnosis
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 permanent dialysis or transplant
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 from another donor
31. Motor Neurone Disease – resulting in permanent symptoms
32. Multiple sclerosis or Neuromyelitis optica (Devic's Disease) – with past or present symptoms
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 Graft Surgery
40. Respiratory Failure of specified severity
41. Spinal stroke – resulting in permanent symptoms
42. Stroke – of specified severity
43. Systemic lupus erythematosus – of specified severity
44. Third Degree Burns of specified surface area
45. Traumatic brain injury – resulting in permanent symptoms.

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.

## ADDITIONAL PAYMENT

At the time of suffering an illness we know that the last thing you want to worry about is your finances. We have identified 23 conditions that we will make an extra separate additional payment on if you have 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. (We will pay €10,000 on a single vessel angioplasty and a further €30,000 on an angioplasty to a second artery. Please see your terms and conditions booklet for more.)

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 45 conditions we cover on a full payment basis at a later date.

We will only make one additional payment for each illness covered, for each person under any specified illness cover plan. The total amount of additional payments is limited to your specified illness benefit amount.

For example, if you were diagnosed as having one of the 23 conditions we cover for additional payment, and you received the additional payment, if at a later date you were diagnosed as having one of the 45 conditions we cover on the full-payment basis, you would still generally receive the full specified illness cover benefit.

For serious accident cover only one additional payment will be paid resulting from the same accident.

Listed below are the 23 conditions we cover for additional payment. You will find detailed descriptions of these from page 48 onwards.



- a. Brain Abscess drained via craniotomy
- b. Carcinoma in situ – Oesophagus, treated by specific surgery
- c. Carcinoma in situ – Oral cavity or oropharynx – treated by surgery
- d. Carotid Artery Stenosis – treated by endarterectomy or angioplasty
- e. Central retinal artery or vein occlusion (eye stroke) resulting in permanent visual loss
- f. Cerebral or spinal aneurysm – with surgery, stereotactic radiosurgery or endovascular repair
- g. Cerebral or spinal arteriovenous malformation – with surgery, stereotactic radiosurgery or endovascular repair
- h. Coronary Artery Angioplasty - of specified severity
- i. Crohn's disease – treated with surgical intestinal resection
- j. Ductal Carcinoma in situ – Breast, treated by surgery
- k. Early stage urinary bladder cancer – of specified advancement
- l. Implantable cardioverter defibrillator (ICD) for primary prevention of sudden cardiac death
- m. Liver resection

- n. Low Level Prostate Cancer with Gleason score between 2 and 6 – and with specific treatment
- o. Peripheral vascular disease – treated by angioplasty
- p. Pituitary tumour – resulting in permanent symptoms or surgery
- q. Serious Accident Cover – resulting in at least 28 consecutive days in hospital
- r. Severe Burns/3rd degree burns covering at least 5% of the body's surface
- s. Significant visual impairment – permanent and irreversible
- t. Single lobectomy – the removal of a complete lobe of a lung
- u. Surgical removal of one eye
- v. Syringomelia or Syringobulbia – treated by surgery
- w. Total colectomy, including colectomy for ulcerative colitis.

## MARY'S STORY

This is how specified illness cover can help you in your time of need

**Mary is aged 57 and has €100,000 of specified illness cover with us.**

Mary is diagnosed with a brain abscess, which is one of the 23 conditions we cover for additional payment.

- We pay out one additional payment to Mary and it will not affect the rest of her specified illness cover.
- Mary receives €15,000 as an additional payment.

Mary is then diagnosed with malignant cancer, which is one of the 45 conditions we cover for full payment.

- We pay Mary €100,000 in specified illness cover.
- Once we have paid this, Mary has no specified illness cover left.

## PAYING SURGERY BENEFIT IMMEDIATELY

If you are diagnosed as needing aorta graft surgery, coronary artery bypass graft or heart-valve replacement or repair or heart structural repair (with surgery to divide the breastbone) and you have given us the evidence we need about your condition, we will pay your specified illness cover (up to €30,000) immediately. We provide this benefit automatically with specified illness cover. It means that you will have a cash lump sum to help you decide when and where you will have your surgery. We will take the amount we pay from your total specified illness benefit.

In addition if you are diagnosed as needing a major organ transplant, we will pay out your full specified illness cover amount up front. You must be on the official waiting list programme of a major Irish or UK hospital to receive the specified illness cover payment. You will find full definitions of the surgery we cover in your terms and conditions booklet.

## IMPORTANT POINTS ABOUT SPECIFIED ILLNESS COVER



- You must be aged between 18 and 64 to take out specified illness cover.
- We will not pay the specified illness cover if you die during the term of your plan, only if you are diagnosed with one of the 45 conditions we cover.
- At the start of your plan we may not agree to cover you against all these illnesses. If this is the case, we will tell you and we will refer to it in your plan schedule.
- If you suffer from an illness we do not cover, we will not make any payment.
- If you have children, they are also covered for one additional payment of €7,500 or half your specified illness benefit amount, whichever is lower. For more information, please see your terms and conditions.
- The additional payment is totally separate from your main specified illness cover benefit. However, you cannot claim under both the additional payment specified illness cover benefit and a full specified illness cover benefit for related conditions if the diagnoses or events leading to a claim are within 30 days of each other. In these circumstances, the total amount we pay will be the full payment specified illness cover benefit. Please see your terms and conditions for details.
- You can only receive one additional payment for each illness. If you suffer more than one of the conditions we pay additional benefit for, we will pay the benefit for each one until we reach the maximum for your specified illness cover. If the claims are from a single event or diagnosis, we will only make one additional payment.
- However, we will pay €10,000 on a single vessel angioplasty and a further €30,000 on an angioplasty to a second artery. (Payment may be less in some situations – see terms and conditions for details).
- Once you claim your full specified illness cover payment, you will have no specified illness cover left and no option to claim for an additional payment.
- We guarantee the rates we charge won't change over the lifetime of your plan. This means your payment will not change (apart from any indexation changes you choose) so you will always know how much your regular payments will be.
- If you stop making your payments, you will no longer be protected and we will not return any money to you. You cannot cash in your plan. It is not a savings plan.
- If you are diagnosed as needing one of the four types of surgery we cover, we will pay €30,000 straight away or your specified illness cover amount, whichever is lower.
- If you have independent specified illness cover, we will only pay a claim if you survive for at least 14 days after having the surgery or being diagnosed as having one of the illnesses. This is longer for certain illnesses. You will find more details on each of the illnesses from page 27 onwards.
- We will not pay claims in certain circumstances, for example if you have not given us full information about your health. You will find a summary of these situations in the 'Guide to making a claim' section.

- If you choose guaranteed cover again, you can convert your cover to another guaranteed plan. Please see the 'Added benefits with Term Life Insurance' section for more information on guaranteed cover again.
- We do make a charge if you choose the specified illness cover option.
- The maximum term for specified illness cover is 40 years.
- Specified illness cover will end on the plan anniversary before your 75th birthday.
- This applies even if you have chosen life cover until your 85th birthday.
- For serious accident cover, we will only pay one amount full or additional that arises from the same event.



## EXTRA BENEFITS AND OTHER SERVICES

There is a wide range of additional benefits and optional benefits that are available with Term Life Insurance. We have explained them in this section.

### *Additional Benefits...*

These benefits are automatically available to you, at no extra charge, when you take out Term Life Insurance.

#### LIFE COVER ADDITIONAL PAYMENT

If you take out life cover and are diagnosed by a Consultant Obstetrician as having one the following five conditions we will make a payment of €5,000 to you. This payment is totally independent of your main life cover benefit which means that you can make a claim for one of these conditions, without affecting your life cover amount.

1. Disseminated Intravascular Coagulation (DIC)
2. Ectopic Pregnancy
3. Hydatidiform Mole
4. Placental Abruption
5. Eclampsia (Under this condition, the following is not covered: Pre-eclampsia.)

#### Other points to note on this benefit:

We will only pay out once in any one pregnancy, but we will pay out up to 3 times on any one plan.

- For full definitions of the conditions, please see page 25.
- This benefit is only available to the people named on the contract for life cover.
- You must have a minimum of €25,000 life cover to be covered for this benefit.
- The benefit is available up to age 45 only.
- There is a waiting period of 12 months. In other words we cannot consider claims for any events within the first 12 months of the plan.

#### PROTECTION FLEXIBILITY

We know that when you take out one of our plans, sometimes your needs and circumstances can change. So, up to the fifth plan anniversary, we have a flexibility option on our Term Life Insurance plans.

This allows you to make significant changes to your level of benefits or the term of your benefits without going through the hassle of cancelling your existing plan and taking out a new one. There are no extra costs for this flexibility option. However, when you change the benefits or term of your plan we will work out a new payment at that time. This means the cost of your plan could go up or down.

#### WITH THIS FLEXIBILITY OPTION YOU CAN:

- reduce or increase the term of your plan; and
- reduce or increase your existing cover.

The main rules applying to the flexibility option

are as follows:

- You can only change the term if the original term you chose was more than 10 years.
- To increase benefit or extend the term:
  - ≈ you must be aged under 50;
  - ≈ your current life cover must not be more than €500,000 for each life covered, and €300,000 for specified illness cover.
- You cannot increase your benefit by more than 20% of the current benefit.
- You cannot extend the term by more than five years.
- You can only increase a benefit, or extend its term, or a combination of both, once.

There are detailed rules, restrictions and requirements related to this functionality set out in your terms and conditions.

## GUARANTEED INSURABILITY

This benefit is available on both life and specified illness cover plans.

If you start life cover and before the age of 55 you then get married, have a child, take out a new or extra mortgage or get an increase in salary, you can ask us to set up a new life cover plan for:

- €125,000;
- half of your current benefit; or
- half of your original benefit;

whichever is lower.

You won't have to provide any information about your health.

This option is only available twice. Please see your terms and conditions booklet for detailed information.

## EARLY PAYMENT IF YOU ARE DIAGNOSED WITH A TERMINAL ILLNESS

A terminal illness is a condition that, in the opinion of the appropriate hospital consultant and our chief medical officer, meets both of the following:

- The illness has either no known cure or has progressed to a point where it cannot be cured.
- The illness is expected to lead to your death within 12 months.

### Life cover

If you have life cover and are diagnosed as having a terminal illness, we will pay up to your full life cover benefit straight away.

### Specified illness cover

If you have stand-alone specified illness cover (which means you have no life cover on this plan) and you are diagnosed as having a terminal illness, we will pay €15,000 of your specified illness cover straight away or half your specified illness benefit amount, whichever is lower.

This is an accelerated benefit, so the specified illness cover you have left will reduce by this amount. We will pay this benefit only if the terminal illness does not arise from one of the 45 conditions we cover on a full-payment basis.

Please see your terms and conditions booklet for detailed information.

## ACCIDENTAL DEATH BENEFIT

This is a temporary automatic benefit available while you are in the process of taking out life cover. We will pay the death benefit (up to €150,000) if you die as a result of an accident.

It covers you from the time we receive your filled-in application form, until any one of the following happen:

- We accept your application.

- We offer special terms.
- We refuse your application.
- We postpone your application.
- 30 days have passed.

This benefit is only applicable if you are younger than 55. Once we have accepted you for life cover, this benefit will stop and your regular life cover starts.

## CHILDREN'S LIFE AND SPECIFIED ILLNESS COVER

### Life cover

- If you take out life cover, we also automatically cover each of your children up to age 25 for €7,000 life cover for as long as you are covered.
- We will only pay one claim for each child no matter how many plans you have with us.

### Specified illness cover

- Your children up to age 25 are covered for up to €25,000 or half your specified illness benefit amount, whichever is lower, for as long as you are covered.
- We will cover them for the same illnesses you are covered for.
- If you have more than one plan with us, we will pay only one claim for each child.
- They must also live for at least 14 days after they have been diagnosed or have had surgery.
- Your children are also covered for an additional payment of €7,500 or half your specified illness benefit amount, whichever is lower, for the 23 illnesses shown on page 11.
- We will pay only one additional payment for each child, even if you have more than one contract with us. If at a later date the child is diagnosed with one of the 45 conditions we cover, we would still pay the full child specified illness cover amount.

As we do not ask for any medical details about your children before we include them in your plan, we will not pay a claim:

- where symptoms first arose, the underlying condition was first suspected or the underlying condition was diagnosed or either parent received counselling or medical advice in relation to the condition before:
  - the commencement date
  - your legal adoption of the child
- For brain injury due to anoxia or hypoxia and intensive care requiring mechanical ventilation for 10 consecutive days, before the age of 90 days old.

For more information, please see your terms and conditions booklet.

## Optional Benefits...

You will pay extra if you choose one of these benefits. Please speak to your Financial Adviser for more information.

### INFLATION PROTECTION (INDEXATION)

This option allows you to increase your cover every year (to keep in line with the cost of living). And, you do not have to provide evidence of your health. This is often called 'indexation'.

#### Why do I need inflation protection?

This option protects the real value of your cover as time passes. If you do not take this option, your cover will stay the same throughout the term of your plan.

#### How inflation protection works

- You will have to pay an extra charge for this benefit. This extra charge will depend on your age and the term of your plan.
- At the moment the amount you are covered for will increase by 3% a year. Your payment will go up by 4.5% each year to reflect the extra cover and the fact that you are older.
- If you refuse this option two years in a row, we will not offer you any further increases.

### GUARANTEED COVER AGAIN (CONVERSION OPTION)

Guaranteed cover again, also known as a conversion option allows you to convert your cover to another plan at any stage throughout the term of your plan.

You have the choice of two types of plan when you exercise this option, assuming we have such products available at that time:

- Take out another Term Life Insurance plan which will provide cover for a specified term, after which your cover will cease.

- Take out a whole of life protection plan with Irish Life which will provide life cover for the remainder of your life, as long as you continue to pay the premiums.

If you wish to avail of this option, you must take it at the start of your plan. Then you will not have to provide any new evidence of health for your new plan. You can avail of this option more than once. The payments you make will reflect this.

#### Why do I need guaranteed cover again?

In future years you can get cover without providing evidence of your health.

#### How guaranteed cover again works

- If you want to convert your cover, you can take out a new plan with guaranteed regular payments.
- The option to convert cover does not include any inflation protection on the extended cover. The payments you make will reflect this.
- You will have the option to add guaranteed cover again to the new term plan you convert into, once you are aged between 18 and 65 at the time of setting up the plan you are converting into.
- The option will apply to a life cover sum assured of no more than €5,000,000 and a specified illness sum assured of no more than €1,000,000. These limits apply to the total cover extended across all the policies you have with us. The payments you make will reflect this.
- There is no Specified Illness Cover available on the whole of life plan.

### HOSPITAL CASH COVER

Hospital cash cover helps to pay some of your day-to-day bills if you are in hospital for at least three days in a row (72 hours). This cash is yours, tax-free, to spend in any way you want. You are covered for 365 days over the period of

the cover, which ends on your plan anniversary before your 60th birthday.

### How does it work?

We can cover you for a daily amount of between €70 and €260 – you choose. We pay 95% of all claims within three days of receiving the claim form. What's more, you can claim under this cover as well as under any other health insurance cover you may have.

### Children's hospital cash cover

If you choose to take out hospital cash cover, all your children up to age 25 get a quarter of your cover if they are in hospital for 72 hours or more. This applies as long as you are covered. This amount increases to half of your hospital cash cover if they are in hospital for two weeks or more. This increase applies from the 15th day. As we don't ask for any medical details about your children before we include them in your plan, we will not pay a claim:

- that arises as a result of a condition they have had since birth;
- where they already had significant symptoms; or
- that is caused by a condition you knew about before they reached the age of one or the start of the hospital cash cover.

The table below shows how much we will pay if your child is in hospital and one parent has cover of €200 a day.

Length of hospital stay	How much we will pay
Two days	Nothing
Three days	€150
14 days	€700
15 days	€800
20 days	€1,300

If both parents have cover of €200 a day, we will double these figures.

## IMPORTANT NOTES ABOUT HOSPITAL CASH COVER



- You must be aged between 18 and 54 to take out this cover.
- You must have at least €25,000 life cover to take out hospital cash cover.
- You are not covered if you are in hospital to be treated for mental illness, a psychiatric disorder, alcoholism, or any surgery that is not medically necessary.
- We will not pay a claim in the first two years of your cover if you are in hospital because of any illness or condition which you had, or knew about, before your cover started.
- There are some other reasons we will not pay a claim. You will find them in the 'Guide to making a claim' section on page 22.
- We will not pay a claim if you leave hospital in less than 72 hours.

## ACCIDENT CASH COVER

If you are out of work for more than two weeks because of an accident, our accident cover will pay you a weekly amount of between €120 and €400. We will pay you from the start of the third week for up to one year, or until you go back to work, whichever is earlier. This amount is tax-free. You can cover yourself for up to 40% of your earnings before deductions. We will take off any other income or similar insurance you may have from any payment we make for accident cash cover.

### Why do I need accident cash cover?

No matter how careful we are, accidents can happen - in the home, in the garden, playing sport, out and about or at work. Almost half of all accidents happen to people when playing a sport. Because of this, it makes sense to be prepared and insure your income against accidents.

## How does it work?

If you earn €300 a week, you can cover yourself for up to €120 a week. We will then pay you this until you return to work or for up to 52 weeks. The cover ends on the plan anniversary before your 60th birthday.

To make things easier for you, for some specific injuries we will pay a number of weeks upfront without you having to prove that you are off work.

We pay 95% of upfront payments within three days of receiving the claim form.

Here is a list of those injuries and how many weeks we will pay upfront.

### We will pay four weeks upfront for:

- fractured vertebrae, ribs, collarbone, jaw or skull; or
- a dislocated hip, ankle, elbow or shoulder.
- dislocated shoulders are only covered for one claim in any two-year period.

### We will pay six weeks upfront for:

- a fractured wrist or foot.

### We will pay 10 weeks upfront for:

- a fractured arm, ankle or leg below the knee.

### We will pay 12 weeks upfront for:

- a fractured leg above the knee; or
- an open fracture of the skull.

If you cannot work when these upfront payments run out, you can then apply for normal weekly payments. But don't forget that you are not covered for your first two weeks off work.

For example, if you choose cover of €200 a week and break your leg above the knee, we'll pay you €2,400 upfront. This is for the first 14 weeks (that is, 12 weeks plus the first two weeks that aren't covered). If you still can't work after 14 weeks, we'll then start paying you €200 a week for each further week until you are fit to go back to work. This 12-week period counts towards the 52-week limit over the lifetime of your plan.

## IMPORTANT POINTS ABOUT ACCIDENT CASH COVER



- You must be aged between 18 and 54 to take out this cover.
- You must have at least €25,000 life cover to take out accident cash cover.
- You are only covered if you can't work as the direct result of a physical injury you have received in an accident. There must be no other cause. In particular we will not cover mental illnesses, including post-traumatic stress.
- If you are unemployed when you make a claim, we will reduce your cover.
- You are not covered for accidents involving a motorcycle that you are driving.
- There are some other reasons we will not pay a claim. You will find them in the 'A guide to making a claim' section on page 21.
- If you claim, the most we will pay is 40% of your earnings before deductions less any other income or disability or incapacity cover you have from any other source.
- No claims are payable within the first 6 months of cover other than the lump sum payments for fractures.
- There is no cover for children under accident cash cover.

## Other Services

### Comprehensive range of services through LifeCare

The **LifeCare** range of services offers you the following, at no extra cost.



#### MEDCARE – A SECOND OPINION FOR PEACE OF MIND

- MedCare can help give you peace of mind if you are diagnosed with one of the conditions covered by MediGuide. This means you can have an independent review of your diagnosis and treatment plan from one of a range of leading medical centres around the world.
- This service is also available to your immediate family including your parents and your spouse's / partner's parents.



#### NURSECARE – SOMEONE TO HELP WHEN YOU'RE NOT SURE WHAT TO DO

- A service for those unsure moments like when your child has a temperature at 2am or you have a burn that's worrying you.
- There are nurses available to talk to you 24 hours a day all year round. They can help you decide the best thing to do, whether that's advice on medication or if you should visit your doctor.
- This service is provided by Intana Assist for Irish Life protection customers.



#### CLAIMSCARE – SUPPORT IF YOU NEED TO CLAIM

If you need to make a claim you will have a dedicated member of the claims team to help you through the process. We also offer counselling services from the Clanwilliam Institute to help support you through bereavement or illness.

For more information on the **LifeCare** range of services, log on to [www.irishlife.ie/lifecare](http://www.irishlife.ie/lifecare).

**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.

## A GUIDE TO MAKING A CLAIM

We are committed to taking care of claims as quickly as possible in a professional, polite, sensitive and sympathetic way.

In the unfortunate event that you or your family have to make a life or specified illness cover claim, take a look below at the best way to go about it.

### HOW TO MAKE A LIFE COVER CLAIM

- When your family or personal representatives need to make a claim, they should contact your Financial Adviser or our customer service team on 01 704 1010.
- We will send them a claim form and explain what to do. We will always need a filled-in claim form, the plan schedule, and the original death certificate.
- In some circumstances, we will need a certified copy of the will and grant of probate. If there is no will, we may need letters of administration. It is our policy to start paying interest on any life cover claim from two months after the date of death. This is in line with industry standards.
- When we receive all the documents and information we need, we will normally make a payment within five days. If our payment is delayed, as a gesture of goodwill, we will pay interest from the date of death rather than from two months after the date of death.

- If your benefit has been legally transferred to your mortgage lender, we will pay the benefit to the lender. We do not pay any extra claim amount to cover the level of interest built up on a mortgage between the date of your death and the date we settle the claim.

### HOW DO I MAKE A SPECIFIED ILLNESS COVER CLAIM?

- If you need to make a claim, contact your Financial Adviser or our customer services team. One of our experienced claims assessors will speak to you by phone.
- We will send you a claim form, asking for details of your condition and details of the doctors or consultants you have seen. We will try to pay all valid claims as soon as possible.
- You must let us know that you are making a claim within six months of when your condition is diagnosed or when you had surgery. We will need evidence from your doctor or consultant (or both). In some circumstances, we may ask for other medical examinations or tests to confirm the diagnosis.
- If your benefit has been legally transferred to your mortgage lender, we will pay the benefit to the lender. We do not pay any extra claim amount to cover the level of interest built up on a mortgage between the date you are diagnosed with a specified illness and the date we settle the claim.

Please see [www.irishlife.ie](http://www.irishlife.ie) for more information on claims.



## SITUATIONS WHERE WE WILL NOT PAY A CLAIM

We have listed a summary of these situations across the page.

We may refuse to pay a claim if you have given incorrect information or did not tell us something that would have affected our assessment of your application when you first took out the plan. You must tell us, on your application form, everything relevant about your health, occupation, hobbies and pastimes. If you do not and you make a claim, we may not pay your benefit. We will send you a summary of the medical information in your application form. You should check this to make sure that you have answered all the health questions accurately.

We will not pay life cover benefit if:

- your death is caused by suicide, or execution in a foreign country, within a year of the plan starting.

We will only pay hospital cash cover, accident cash cover, specified illness and terminal illness claims if:

- you were living in the European Union, Australia, Canada, New Zealand, Norway, South Africa, Switzerland or the United States of America. If you move outside of these countries, you must let us know immediately so that we can decide whether your benefits should continue.

We will not pay hospital cash cover or accident cash cover benefits if:

- the injury has been caused by war, riot, revolution or any similar event or by you committing a crime;
- the condition was self-inflicted or caused by you drinking alcohol or taking drugs, or if you failed to follow reasonable medical advice;
- the injury was caused by you taking part in any of the following activities;

abseiling, bobsleighting, boxing, caving, flying (except as a paying passenger on a public airline), hang-gliding, horse racing (but not general equestrian activities), motor-car and motor-cycle racing or sports, mountaineering, parachuting, potholing, powerboat racing, rockclimbing or scuba-diving.

We will not pay specified illness cover benefit for:

coma, loss of limb, loss of independence, brain injury due to anoxia or hypoxia and intensive care requiring mechanical ventilation for 10 consecutive days, paralysis of a limb, severe burns/3rd degree burns (5% body) - 3rd degree burns (20% body/20% face/50% hands) or traumatic head injury, and will not pay limited payments for surgical removal of an eye, severe burns/3rd degree burns covering at least 5% of the body surface in the following situations:

- if the injury has been caused by war, riot, revolution or any similar event or by you committing a crime;
- if the condition was self-inflicted or caused by you drinking alcohol or taking drugs, or if you failed to follow reasonable medical advice;
- if the injury was caused by you taking part in any of the following activities. Abseiling, bobsleighting, boxing, caving, flying (except as a paying passenger on a public airline), hang-gliding, horse racing (but not general equestrian activities), motor-car and motor-cycle racing or sports, mountaineering, parachuting, potholing, powerboat racing, rock climbing or scuba diving.

In respect of life, specified illness, terminal illness, hospital cash and accident cash covers, Irish Life reserves the right to refuse to accept medical or other required evidence, produced in any country other than in Ireland or the United Kingdom.

Any claim forms, medical reports or other claim related evidence should be submitted in the English language. If this is not possible, certified English language translations (by a professional translation service) and the original documents must be provided by the claimant. Any associated costs incurred by Irish Life in relation to the translation or the verification of claim related documents will be deducted from any claim benefits payable.

## **WILL ANY TAX HAVE TO BE PAID ON THE BENEFITS?**

Usually tax does not have to be paid on life or specified illness benefits. In some circumstances tax may have to be paid on life cover. For example, if you die within the term of the plan and your life cover is paid to your estate, your beneficiaries may have to pay inheritance tax on the proceeds from the plan. You should ask your tax adviser or your accountant to tell you about the tax situation.

We will collect any levies or taxes imposed by the Government. The current government levy on life assurance payments is 1% (May 2017).

## LIFE COVER ADDITIONAL PAYMENT DEFINITIONS

Plain English Campaign's Crystal Mark does not apply to the following text.

### The conditions we make a life cover additional payment on

	Definition of life cover additional payment	In simpler terms
1	<p><b>Disseminated Intravascular Coagulation (DIC)</b></p> <p>We will make a limited payment of €5,000, if the life insured has a definite diagnosis by a Consultant Obstetrician of Disseminated Intravascular Coagulation (DIC) secondary to complications of pregnancy.</p>	<p>Disseminated intravascular coagulation (DIC) is a complex systemic thrombohaemorrhagic (clotting and bleeding) disorder involving an over-activation of clotting factors and fibrinolytic enzymes. This can result in thrombosis (clotting), tissue necrosis (death of tissue) and haemorrhaging (bleeding) from many sites.</p> <p>We cannot consider a claim for disseminated intravascular coagulation unless it has been directly caused by complications of pregnancy.</p>
2	<p><b>Ectopic Pregnancy</b></p> <p>We will make a limited payment of €5,000, if the life insured has a definite diagnosis by a Consultant Obstetrician of ectopic pregnancy which requires emergency surgery.</p>	<p>An ectopic pregnancy happens when a fertilised egg has implanted outside the uterus.</p> <p>You can claim if you need immediate surgery for ectopic pregnancy.</p>
3	<p><b>Hydatidiform Mole</b></p> <p>We will make a limited payment of €5,000, if the life insured has a definite diagnosis by a Consultant Obstetrician of hydatidiform mole.</p>	<p>Hydatidiform mole is a benign growth that forms around a fertilized egg inside the uterus during pregnancy. Tissue that would normally have developed into the placenta instead develops as an abnormal cluster of cells. (This is also called a molar pregnancy.)</p>

continued overleaf

	Definition of life cover additional payment	In simpler terms
4	<p><b>Placental Abruption.</b></p> <p>We will make a limited payment of €5,000, if the life insured has a definite diagnosis by a Consultant Obstetrician of placental abruption which requires medical intervention.</p>	<p>The placenta is a temporary organ that joins the mother and the foetus. It transfers oxygen and nutrients from the mother to the baby and releases carbon dioxide and waste products from the foetus.</p> <p>Placental abruption is when the placenta separates from the wall of the uterus before the birth of the baby.</p>
5	<p><b>Eclampsia</b></p> <p>We will make a limited payment of €5,000, if the life insured has a definite diagnosis by a Consultant Obstetrician of eclampsia that has resulted in all of the following:</p> <ul style="list-style-type: none"> <li>• Tonic-clonic seizure(s); and</li> <li>• Pregnancy related hypertension; and</li> <li>• Proteinuria.</li> <li>• For the above condition, the following is not covered: <ul style="list-style-type: none"> <li>• Pre-eclampsia.</li> </ul> </li> </ul>	<p>Eclampsia is a severe complication of pregnancy, where the mother has raised blood pressure, protein in her urine and suffers convulsions or coma.</p> <p>A diagnosis of eclampsia must be made by a consultant obstetrician.</p>

## SPECIFIED ILLNESS COVER DEFINITIONS

Plain English Campaign's Crystal Mark does not apply to the following text.

*Specified illness cover - the conditions we make a full payment on...*

If you decide to take out specified illness cover under the Term Life Insurance plan, we have defined the 45 conditions that you are protected for on the following pages.

### EXPLANATORY NOTES

The notes in the sections headed 'In simpler terms' are meant to provide a less technical explanation of the illness definitions, and some of the medical terms used in that definition. They are not an alternative definition of the illness and will not be used to assess claims. If there is any dispute, the illness 'definition' overrules the 'In simpler terms' explanation.

#### 1. ALZHEIMER'S DISEASE - RESULTING IN PERMANENT SYMPTOMS

##### Plan Definition:

A definite diagnosis of Alzheimer's disease by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be permanent clinical loss of the ability to do all of the following:

- remember;
- reason; and
- perceive, understand, express and give effect to ideas.

For the above definition, the following are not covered:

- Other types of dementia.

##### In simpler terms:

Alzheimer's disease occurs when the nerve cells in the brain deteriorate over time and the brain shrinks. There are various ways in which this can affect someone, for example, severe loss of memory and concentration and mental ability gradually failing.

A claim can be made if the life covered has been diagnosed by a consultant neurologist or consultant geriatrician as having Alzheimer's disease and his/her judgement, understanding and rational thought process have been seriously affected.

## 2. AORTA GRAFT SURGERY – FOR DISEASE OR TRAUMATIC INJURY

### Plan Definition:

The undergoing of surgery for disease to the aorta with excision and surgical replacement of a portion of the diseased aorta with a graft.

The term aorta includes the thoracic and abdominal aorta but not the branches.

For the above definition, the following are not covered:

- Any other surgical procedure, for example the insertion of stents or endovascular repair.

We also cover surgery for traumatic injury to the aorta needing excision and surgical replacement of a portion of the aorta with a graft.

### In simpler terms:

The aorta is the main artery of the body. It supplies blood containing oxygen to other arteries. The aorta can become narrow (often because of a build-up of fatty acids on its walls) or it may become weakened because of a split (dissection) in the internal wall. The aorta may also weaken because of an 'aneurysm' which means that the artery wall becomes thin and expands. A graft might be necessary to bypass the narrowed or weakened part of the artery.

You can claim if you have had surgery to remove and replace a part of the thoracic or abdominal aorta, to correct narrowing or weakening, with a graft.

Surgery to the branches of the aorta are not covered as this surgery is generally less critical.

## 3. APLASTIC ANAEMIA - OF SPECIFIED SEVERITY

### Plan Definition:

A definite diagnosis by a Consultant Haematologist of permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with

at least one of the following:

- Blood transfusion
- Marrow stimulating agents
- Immunosuppressive agents
- Bone marrow transplant

For the above definition, the following are not covered:

- All other types of anaemia.

### In simpler terms:

Aplastic anaemia is a failure of the bone marrow to produce sufficient blood cells for the circulation. When this function of the marrow declines, the main blood constituents (red cells, white cells, platelets) decline or cease production and the individual becomes progressively more dependent on blood transfusions.

You can claim if a Consultant Haematologist diagnoses permanent bone marrow failure which is treated by blood transfusion, agents to stimulate the bone marrow, immunosuppressive agents or a bone marrow transplant.

## 4. BACTERIAL MENINGITIS - RESULTING IN PERMANENT SYMPTOMS

### Plan Definition:

A definite diagnosis of Bacterial Meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit with persisting clinical symptoms\*. The diagnosis must be confirmed by a Consultant Neurologist.

For the above definition, the following are not covered:

- All other forms of meningitis including viral meningitis.

(Adult and Child cover)

*\*"permanent neurological deficit with persisting clinical symptoms" is defined as:*

*Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.*

*Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.*

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms.
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms.
- Symptoms of psychological or psychiatric origin.

### **In simpler terms:**

Bacterial meningitis is a life-threatening illness that results from bacterial infection of the meninges (the three layers of membrane that surround the brain and spinal cord). In many cases, it is possible to recover fully from bacterial meningitis with no lasting ill-effects. However, if there were lasting effects as outlined above, we would pay a claim.

You can make a claim if a consultant neurologist diagnoses bacterial meningitis which results in permanent brain/nerve damage. Examples of such damage include paralysis of the left- or right-hand side of the body or disturbed speech or hearing. All other forms of meningitis including viral are excluded.

## **5. BENIGN BRAIN TUMOUR - RESULTING IN PERMANENT SYMPTOMS, SURGERY OR RADIOSURGERY**

### **Plan Definition:**

A non-malignant tumour or cyst originating from

the brain, cranial nerves or meninges within the skull, resulting any of the following:

- Permanent neurological deficit with persisting clinical symptoms\*; or
- Surgical removal of the tumour; or
- Stereotactic radiosurgery to destroy tumour cells.

For the above definition, the following are not covered:

- Tumours in the pituitary gland.
- Tumours originating from bone tissue.
- Angioma and cholesteatoma.

\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

### **In simpler terms:**

A benign brain tumour is a non-cancerous but abnormal growth of tissue. It can be very serious as the growth may be pressing on areas of the brain.

These growths can be life-threatening and may have to be treated by surgery. We will exclude other conditions that are not usually life-threatening.

The pituitary is a small gland at the base of the brain. An angioma is a benign lesion made up of a collection of small blood vessels. A cholesteatoma is an uncommon abnormal collection of skin cells inside your ear.

You can claim if you are diagnosed as having

a benign tumour of the brain and you have had either radiotherapy or surgery to treat it, or are suffering from permanent neurological deficit (nerve damage) as a result of the tumour. Examples of tumours covered include gliomas, acoustic neuromas and meningiomas. Neurological symptoms must be permanent and as defined within the definition.

## 6. BENIGN SPINAL CORD TUMOUR OR CYST – RESULTING IN PERMANENT SYMPTOMS OR REQUIRING SURGERY

### Plan Definition:

A non-malignant tumour of the spinal canal, meninges or spinal cord, causing pressure and/or interfering with the function of the spinal cord resulting in any of the following:

- surgery
- stereotactic radiosurgery
- permanent neurological deficit with persisting clinical symptoms\*

The diagnosis must be made by a Consultant Neurologist or Neurosurgeon and must be supported by CT, MRI or histopathological evidence.

For the above definition, the following are not covered:

- Angiomas.

*\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:*

*Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.*

*Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.*

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms.
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms.
- Symptoms of psychological or psychiatric origin.

### In simpler terms:

A benign tumour or cyst of the spinal canal or spinal cord is a non-cancerous but abnormal growth of tissue. It can be very serious as the growth may be pressing on areas of spinal cord or spinal canal.

You can claim if you are diagnosed as having a benign spinal cord tumour or cyst and have had surgery to have it removed, stereotactic radiosurgery to destroy tumour cells, or are suffering from permanent neurological deficit as a result of the tumour. Neurological symptoms must be permanent. We do not cover angiomas of the spinal cord or spinal canal.

## 7. BLINDNESS – PERMANENT AND IRREVERSIBLE

### Plan Definition:

Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids (with glasses or lenses), vision is measured by an ophthalmologist to be either of the following:

- Visual activity of 3/60 or worse in the better eye using a Snellen eye chart, or
- Visual field is reduced to 20 degrees or less of an arc.

### In simpler terms:

You can claim only if you have irreversible loss of sight in both eyes to the extent that even using eye glasses or other visual aids, the sight in your better eye is confirmed by an Ophthalmologist or Consultant Physician as



3/60 or worse using the recognised sight test known as the Snellen eye chart. A Snellen chart is the test an optician uses, where you are asked to read rows of letters. 3/60 is the measure when you can only see at three feet away what someone with perfect sight could see at 60 feet away or your visual field is reduced to 20 degrees or less of an arc. The visual field is the area of your surroundings that you can see at any one time and a visual field test will measure your entire scope of vision.

It is possible to be 'registered blind' (as certified by an eye specialist) even though the loss of sight may only be partial. Even if you are 'registered blind', your claim will only be met if the loss of sight meets the criteria outlined in our definition and cannot be corrected.

## 8. BRAIN INJURY DUE TO ANOXIA OR HYPOXIA - RESULTING IN PERMANENT SYMPTOMS

### Plan Definition:

Death of brain tissue due to reduced oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms.\*

For the above definition the following are not covered:

- children under the age of 90 days.

*\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:*

*Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.*

*Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.*

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms.
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms.
- Symptoms of psychological or psychiatric origin.

### In simpler terms:

Anoxia (no oxygen) or hypoxia (a poor oxygen supply) can result in permanent brain damage leaving the individual with lifelong problems. There are many causes including carbon-monoxide poisoning, near drowning, poisoning by anaesthesia and others.

## 9. CANCER – EXCLUDING LESS ADVANCED CASES

### Plan Definition:

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes:

- leukaemia
- sarcoma
- lymphoma (except cutaneous lymphoma - lymphoma confined to the skin).

The following are not covered:

- All cancers which are histologically classified as any of the following:
  - > pre-malignant;
  - > non-invasive;
  - > cancer in situ;
  - > having either borderline malignancy; or
  - > having low malignant potential.

- All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above, or having progressed to at least TNM classification T2bN0M0.
- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- Any skin cancer (including cutaneous lymphoma), other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin) ie  $\geq$  Clark's level 2.
- Basal Cell Carcinomas and Squamous Cell Carcinomas of the skin are excluded from this cover.
- Any bladder cancer unless histologically classified as having progressed to at least TNM classification T2N0M0.

### In simpler terms:

The term 'cancer' is used to refer to all types of malignant tumours (tumours which can spread to distant sites) as opposed to benign tumours (which do not spread elsewhere in the body). A tumour is caused when the process of creating and repairing body tissue goes out of control, leading to an abnormal mass of tissue being formed.

A malignant tumour:

- may grow quickly;
- often invades nearby tissue as it expands;
- often spreads through the blood or the lymph vessels to other parts of the body; and
- usually continues to grow and is life-threatening unless it is destroyed or removed.

You can claim if you are diagnosed as suffering from a malignant tumour which has invaded surrounding tissue, unless the type of cancer or tumour is specifically excluded. The claim must be supported by a microscopic examination of a sample of the

tumour cells – this is known as 'histology'. The histology examination is performed on tissue removed during surgery or by biopsy (a procedure to remove a sample of the tumour for examination).

Cancers 'in situ' (cancers in a very early stage that have not spread in any way to neighbouring tissue) as well as pre-malignant and non-invasive tumours are not covered under this definition. (They may be covered on an additional payment basis, see section 4). These are well-recognised conditions. Cancers detected at this stage are not likely to be life-threatening and are usually easily treated. An example of this would be carcinoma (cancer) in situ of the cervix (neck of the womb).

With increased and improved screening, prostate cancer is being detected at an earlier stage. At early stages these tumours are treatable and the long-term outlook is good. We will not pay a claim for prostate cancer under this cancer definition unless the tumour has a Gleason score (a method of measuring differentiation in cells) of greater than 6 (in other words, a Gleason score of 7 or above) or it has progressed to at least TNM classification of T2N0M0. An additional payment benefit may be available (see section 4).

The 'Gleason score' and the 'TNM classification' are ways of measuring and describing how serious the cancer is and whether it has spread beyond the prostate gland based on its appearance under a microscope.

Leukaemia (cancer of the white blood cells) and Hodgkin's disease (a type of lymphoma) are both covered. However, chronic lymphocytic leukaemia must have progressed to Binet Stage A for us to consider a claim.

Most forms of skin cancer are relatively easy to treat and are rarely life-threatening. This is because they do not spread out of control to other parts of the body. The only form of skin cancer that we cover is malignant melanoma which has been classified as being a 'Clark level 2' or greater. Clark's system

is an internationally recognised method of classifying skin melanomas and uses a scale of 1 to 5. A Clark level 1 reflects a very early melanoma which carries a favourable long-term outlook.

Many forms of bladder cancer have a slow course over many years and are managed by surgery or diathermy (generating heat locally in body tissues by using high-frequency electromagnetic currents). The prognosis for patients with these superficial bladder cancers is very good. The TNM classification system is internationally recognised and used as a method of staging or measuring a tumour. The 'T' element relates to the primary tumour and is graded on a scale of 1 to 4. 1 represents a small tumour restricted to the organ. We will not pay a claim for a T1 bladder cancer unless lymph nodes or metastases (the cancer spreading) are involved as measured by the 'N' and 'M' elements of TNM.

## 10. CARDIAC ARREST – WITH INSERTION OF A DEFIBRILLATOR

### Plan Definition:

Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted:

- Implantable Cardioverter-Defibrillator (ICD); or
- Cardiac Resynchronization Therapy with Defibrillator (CRT-D).

For the above definition, the following are not covered:

- Insertion of a pacemaker.
- Insertion of a defibrillator without cardiac arrest.
- Cardiac arrest secondary to illegal drug abuse.

### In simpler terms:

Cardiac arrest happens when the heart suddenly stops beating, sometimes because

of an abnormal heart rhythm (arrhythmia) or coronary heart disease. This can stop the heart from pumping blood which prevents oxygen being delivered to the body. Lack of oxygen to the brain causes loss of consciousness which in turn means that you stop breathing. A brain injury or death can occur if the arrest goes untreated.

A device known as an Implantable Cardioverter Defibrillator (ICD or CRT-D) can be implanted inside your body which will monitor the rhythm in your heart. If the rhythm becomes abnormal, the device will deliver an electric pulse or shock which will restore the rhythm back to normal and prevent a cardiac arrest.

You can claim if you have had a cardiac arrest followed by the permanent insertion of an ICD or CRT-D. A cardiac arrest not accompanied by the insertion of an ICD or CRT-D is not covered under this condition. A cardiac arrest secondary to illegal drug abuse is not covered under this condition.

## 11. CARDIOMYOPATHY - RESULTING IN A MARKED LOSS OF ABILITY TO DO PHYSICAL ACTIVITY

### Plan Definition:

A definite diagnosis of cardiomyopathy by a Consultant Cardiologist. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classification of functional capacity\*. The diagnosis should be supported by a current echocardiogram or cardiac MRI showing abnormalities consistent with the diagnosis of cardiomyopathy.

*\* New York Heart Association Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.*

For the above definition, the following are not covered:

- Cardiomyopathy secondary to alcohol or drug abuse.
- All other forms of heart disease, heart enlargement and myocarditis.

**In simpler terms:**

Cardiomyopathy is a disorder affecting the muscle of the heart, the cause of which is unknown. It may result in enlargement of the heart, heart failure, abnormal rhythms of the heart (arrhythmias) or an embolism (blockage of a blood vessel).

You can claim if you suffer cardiomyopathy which is permanent and causing symptoms which significantly hinder your normal everyday activities. To qualify for payment your physical ability must be measurable and limited to a specific degree (New York Heart Association Class 3). The NYHA Function Classification is a measure used to classify the extent of heart failure.

**12. CHRONIC PANCREATITIS – OF SPECIFIED SEVERITY**

**Plan Definition:**

A definite diagnosis of Chronic Pancreatitis by a consultant gastroenterologist. The diagnosis must be evidenced by the following:

- Calcification of the pancreas.
- Malabsorption due to failure of secretion of pancreatic enzymes.
- Chronic inflammation of the pancreas as shown by Endoscopic Retrograde Cholangiopancreatography (ERCP) or Magnetic Resonance Cholepancreatography (MRCP).
- Pancreatic duct dilatation, beading and stricture.

For the above definition, the following are not covered:

- Chronic pancreatitis secondary to alcohol or drug abuse.
- Acute pancreatitis.

**In simpler terms:**

Pancreatitis is an inflammation of the pancreas, an organ that is important in both the digestive and endocrine systems of the body. Chronic pancreatitis is an ongoing, inflammatory process with continued and permanent injury to the pancreas. Acute pancreatitis is a sudden inflammation of the pancreas. It can be serious with severe complications. However, it usually settles and the patient can make a full recovery. ERCP (endoscopic retrograde cholangiopancreatography) is a procedure that uses an endoscope (a thin, flexible telescope) to look at the bile duct and pancreatic duct. A dye can be injected into the bile duct and pancreatic duct so that these can be seen clearly on an X-ray.

MRCP (magnetic retrograde cholangiopancreatography) is a medical imaging technique that uses magnetic resonance imaging to visualise the biliary and pancreatic ducts.

**13. COMA – WITH ASSOCIATED PERMANENT SYMPTOMS**

**Plan Definition:**

A state of unconsciousness with no reaction to external stimuli or internal needs which:

- Requires the use of life support systems for a continuous period of at least 96 hours; and
- Results in associated permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:

- Medically induced coma
- Coma secondary to illegal drug abuse.
- Coma secondary to alcohol where there is a history of alcohol abuse.

**In simpler terms:**

A coma is a state where a person is unconscious and cannot be brought round. Someone in a coma will have little or no

response to any form of physical stimulation and will not have control of their bodily functions. Comas are caused by brain damage, most commonly arising from a head injury, a stroke or lack of oxygen.

#### 14. CORONARY ARTERY BY-PASS GRAFTS

##### Plan Definition:

The undergoing of surgery on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts via a thoracotomy, a thoroscope or mini thoracotomy.

For the above definition, the following are not covered:

- balloon angioplasty, atherectomy, insertion of stents and laser treatment or any other procedures.

##### In simpler terms:

Coronary artery surgery may be necessary if one or more coronary arteries (the arteries which supply blood to the heart) are narrowed or blocked. The surgery is done to relieve the pain of angina or if the blocked artery is life-threatening.

Coronary artery bypass surgery is carried out by taking a healthy blood vessel and using it to direct blood past the diseased or blocked artery.

You are not covered under this definition for any other intervention techniques to treat coronary artery disease such as angioplasty or laser relief.

#### 15. CREUTZFELDT-JAKOB DISEASE – RESULTING IN PERMANENT SYMPTOMS

##### Plan Definition:

Confirmation by a Consultant Neurologist of a definite diagnosis of Creutzfeldt-Jakob disease resulting in permanent neurological deficit with persisting clinical symptoms\*.

*\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:*

*Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.*

*Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.*

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms.
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms.
- Symptoms of psychological or psychiatric origin.

##### In simpler terms:

CJD is a degenerative condition of the brain. As the disease progresses muscular coordination diminishes, the intellect and personality deteriorate and blindness may develop.

You can claim if your Consultant Neurologist confirms the diagnosis of CJD which has resulted in permanent neurological deficit.

#### 16. CROHN'S DISEASE – OF SPECIFIED SEVERITY

##### Plan Definition:

A definite diagnosis by a consultant gastroenterologist of Crohn's disease resulting in all of the following:

- surgical resection to remove part of the small intestine or bowel on at least two separate occasions, and there must also be evidence of continued inflammation with on-going symptoms, despite optimal therapy with

diet restriction, medication use and surgical interventions.

**In simpler terms:**

Crohn's disease is a chronic condition that causes inflammation of the digestive tract. While there is no known cure for Crohn's disease, therapies can reduce symptoms and bring about remission.

The condition must be as severe as is described in the definition.

In order to claim you must have had at least two separate surgeries and have continued inflammation and symptoms despite optimal therapy or surgery.

**17. DEAFNESS – TOTAL, PERMANENT AND IRREVERSIBLE**

**Plan Definition:**

Permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.

**In simpler terms:**

You can claim if you have a severe form of deafness (to the degree described in our definition) as measured by a pure tone audiogram. A pure tone audiogram is a key hearing test used to identify hearing threshold levels in an individual. The test establishes the quietest sounds you are able to hear at different frequencies or pitches. A decibel is a measure of the volume of a sound.

You cannot claim if you have reduced hearing in one or both ears which does not meet this definition. You cannot claim if the deafness can be improved by the use of medical aids.

**18. DEMENTIA – RESULTING IN PERMANENT SYMPTOMS**

**Plan Definition:**

A definite diagnosis of dementia by a Consultant Neurologist, Psychiatrist or Geriatrician. There

must be permanent clinical loss of ability to do all of the following:

- Remember;
- Reason; and
- Perceive, understand, express and give effect to ideas.

For the above definition, the following is not covered:

- Dementia secondary to alcohol or illegal drug abuse.

**In simpler terms:**

Dementia is a term used to describe a number of signs and symptoms characterised by the loss of cognitive functioning and intellect, and behavioural changes. Areas of cognition affected may be memory, concentration, language and problem solving.

A claim can be made if the life covered has been diagnosed by a consultant neurologist or consultant geriatrician or psychiatrist, as having Dementia and his/her judgement, understanding and rational thought process have been seriously affected. These symptoms must be permanent.

**19. ENCEPHALITIS – RESULTING IN PERMANENT SYMPTOMS**

**Plan Definition:**

A definite diagnosis of Encephalitis by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms\*.

*\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:*

*Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.*

*Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia*

*(difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.*

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms.
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms.
- Symptoms of psychological or psychiatric origin.

### **In simpler terms:**

Encephalitis is an acute inflammation of the brain. The illness can vary from mild to life-threatening. Most people with a mild case can recover fully. More severe cases of Encephalitis may recover but there may be damage to the nervous system. This damage can be permanent.

You can claim if you have a diagnosis of Encephalitis confirmed by a Consultant Neurologist and where there are neurological symptoms which the Neurologist deems to be permanent.

## **20. HEART ATTACK – DEFINITE DIAGNOSIS**

### **Plan Definition:**

Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- New characteristic electrocardiographic (ECG) changes
- or
- Other positive changes on diagnostic imaging tests, and the characteristic rise of cardiac enzymes or Troponins

The evidence must show a definite acute myocardial infarction.

For the above definition, the following are not covered:

- Other acute coronary syndromes
- Angina without myocardial infarction

### **In simpler terms:**

A heart attack (myocardial infarction) happens when an area of heart muscle dies because it does not get enough blood containing oxygen. It is usually caused by a blocked artery and causes permanent damage to the part of the heart muscle affected. The blockage is usually caused by a clot (thrombosis) where the artery has already grown narrow.

To confirm the diagnosis, your doctor will usually test your heart using a machine called an electrocardiograph (ECG). This tells the doctor if there have been any changes in the heart's function and if it is likely that you have had a heart attack. You may also undergo diagnostic imaging tests (e.g Cardiac CT or MRI scan).

Your doctor will also take a blood sample. This can show that markers are present in the blood (in the form of enzymes or troponins) at a much higher level than is normally expected.

You can claim if you are diagnosed as having suffered death of heart muscle. Your claim must be supported by an increase in cardiac enzymes or troponins that are typical of a heart attack (released into the bloodstream from the damaged heart muscle) and new ECG changes typical of a heart attack (or other positive changes on diagnostic imaging tests).

## **21. HEART VALVE REPLACEMENT OR REPAIR**

### **Plan Definition:**

The actual undergoing of a surgical procedure (including balloon valvuloplasty) to replace or repair one or more heart valves on the advice of a Consultant Cardiologist.

### **In simpler terms:**

Heart valves regulate and control the flow of blood to and from the heart. The valves

may become narrow or leak, and if one of the four heart valves is not working properly, an operation may be necessary to repair or replace the valve.

You will be able to claim if you undergo surgery to replace or repair a heart valve on the advice of a Consultant Cardiologist.

## 22. HEART STRUCTURAL REPAIR

### Plan Definition:

The undergoing of heart surgery requiring thoracotomy on the advice of a consultant cardiologist, to correct any structural abnormality of the heart.

### In simpler terms:

Structural abnormalities include openings in the wall separating the left and right chambers of the heart.

You will be able to claim if you have surgery where the surgeon cuts into the chest wall to correct a structural abnormality of the heart.

## 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.

### Plan Definition:

Infection by Human Immunodeficiency Virus resulting from:

- a blood transfusion given as part of medical treatment;
- a physical assault;
- an accident occurring during the course of performing normal duties of employment;

after the start of the policy and satisfying all of the following:

- The incident must have been reported

to appropriate authorities and have been investigated in accordance with the established procedures.

- Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident.
- There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.
- The incident causing infection must have occurred in the European Union, Norway, Switzerland, North America, Canada, Australia and New Zealand.

For the above definition, the following is not covered:

- HIV infection resulting from any other means, including sexual activity or illegal drug abuse.

### In simpler terms:

Human immunodeficiency virus (HIV) is generally recognised as the virus that causes acquired immune deficiency syndrome (AIDS). The virus can be passed on in several ways including through contaminated blood, bloodstained bodily fluids and infected needles. This benefit is designed to cover people who get HIV through their work or who have become infected as a result of a physical assault or a blood transfusion in the European Union, Norway, Switzerland, North America, Canada, Australia and New Zealand. The infection must happen after the start date of the plan and must be reported and investigated in line with established procedures.

## 24. INTENSIVE CARE - REQUIRING MECHANICAL VENTILATION FOR 10 CONSECUTIVE DAYS

### Plan Definition:

Any sickness or injury resulting in the Life



assured requiring continuous mechanical ventilation by means of tracheal intubation for 10 consecutive days (24 hours per day) or more in an intensive care unit in an acute care hospital.

For the above definition, the following are not covered:

- sickness or injury as a result of drug or alcohol misuse or other self-inflicted means;
- children under the age of 90 days.

#### **In simpler terms:**

Mechanical ventilation involves using a machine to take over breathing for a patient. Tracheal intubation means placing a tube into the trachea (windpipe) to keep the airway open in patients if they cannot breathe on their own.

You can claim if there has been continuous tracheal intubation for 10 days or more.

## **25. KIDNEY FAILURE – REQUIRING PERMANENT DIALYSIS OR TRANSPLANT**

#### **Plan Definition:**

Chronic and end stage failure of both kidneys to function, as a result of which permanent regular dialysis is necessary and ongoing or a kidney transplant is necessary.

#### **In simpler terms:**

The kidneys act as filters which remove waste materials from the blood. When the kidneys do not work properly, waste materials build up in the blood. This may lead to life-threatening problems. The body can function with only one kidney, but if both kidneys fail completely, dialysis (kidney machine treatment) or a kidney transplant will be necessary. In some circumstances it is possible for the kidneys to fail temporarily and recover following a period of dialysis.

You will be able to claim if both your kidneys fail completely and the condition is chronic and you need permanent regular dialysis or a kidney transplant.

## **26. LIVER FAILURE – IRREVERSIBLE AND END STAGE**

#### **Plan Definition:**

A definite diagnosis, by a Consultant Physician, of irreversible end stage liver failure due to cirrhosis resulting in all of the following:

- Permanent jaundice,
- Ascites, and
- Encephalopathy.

For the above definition, the following is not covered:

- Liver failure secondary to alcohol or illegal drug misuse.

#### **In simpler terms:**

Liver failure is the inability of the liver to perform its normal synthetic and metabolic function. Liver failure occurs when a large portion of the liver is damaged.

You can claim if you are diagnosed by a Consultant Physician as having incurable liver failure caused by cirrhosis and showing particular symptoms. Jaundice is a yellow discoloration of the skin and eye whites due to abnormally high levels of bilirubin (bile pigment) in the blood stream. This jaundice must be a permanent feature. Ascites is a fluid build-up in the abdomen caused by fluid leaks from the surface of the liver and intestines. It can occur if the blood or lymphatic flow through the liver is blocked. Encephalopathy caused by liver failure is the deterioration of brain function due to toxic substances building up in the blood which are normally removed by the liver.

You cannot claim if the liver failure occurs as a direct or indirect result of excess alcohol consumption or illegal drug use.

## 27. LOSS OF INDEPENDENCE – PERMANENT AND IRREVERSIBLE

### Plan Definition:

The permanent and irreversible loss of the ability to function independently which is defined as follows:

1. Permanent confinement to a wheelchair, or
2. Being permanently hospitalised or resident in a nursing home as a result of a medical impairment on the advice of a registered medical practitioner, or
3. Being permanently unable to fulfill at least three of the following activities unassisted by another person:
  - ≈ The ability to walk 100 metres unaided.
  - ≈ The ability to get into and out of a vehicle unaided.
  - ≈ The ability to put on, take off, secure and unfasten all necessary garments and any braces, artificial limbs or other surgical appliances.
  - ≈ The ability to feed oneself once food and drink has been prepared and made available.
  - ≈ The ability to wash in the bath or shower (including getting into and out of the bath or shower) such that an adequate level of personal hygiene can be maintained.
  - ≈ The ability to climb stairs without the assistance of special aids.
  - ≈ The ability to manage bowel and bladder functions such that an adequate level of personal hygiene can be maintained.
4. Or suffer from severe and permanent intellectual impairment which must,
  - a. result from organic disease or trauma, and
  - b. be measured by the use of recognized standardized tests and
  - c. have deteriorated to the extent that requires the need for continual supervision and assistance of another person.

The diagnosis must be confirmed to the satisfaction of the professional opinion of Irish Life's Chief Medical Officer and by a consultant physician, neurologist or geriatrician of a major hospital in Ireland or the UK.

In all of the above permanent means that, even with the best treatment available, the life assured is not expected to recover. The condition must continue for at least six months following diagnosis before the benefit can be claimed.

### In simpler terms:

This benefit is intended to make your total cover more wide-ranging and will be particularly valuable as you get older. By focusing on the disability rather than the specific illness, extra cover is provided for a variety of events which may radically change your life.

## 28. LOSS OF LIMB – PERMANENT PHYSICAL SEVERANCE

### Plan Definition:

Permanent physical severance of 1 or more hands or feet at or above the wrist or ankle joints.

If a life assured loses a limb as a result of their own deliberate act, or a penalty imposed by a court of law, we will not pay you any benefit under the plan.

### In simpler terms:

You will be able to claim if you have lost a limb above the wrist or ankle joint either by injury or because it has had to be removed. This loss must be permanent.

We will not make a payment for loss of any individual fingers or toes or combination of fingers and toes.

If you lose a limb as a result of your own deliberate act, or a penalty imposed by a court of law, we will not pay you any benefit under the plan.

## 29. LOSS OF SPEECH – PERMANENT AND IRREVERSIBLE

### Plan Definition:

Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.

### In simpler terms:

You will be able to claim only if you suffer from total and permanent loss of speech as a result of physical damage or disease.

## 30. MAJOR ORGAN TRANSPLANT – SPECIFIED ORGANS FROM ANOTHER DONOR

### Plan Definition:

The undergoing as a recipient of a transplant from another donor, of bone marrow or of a complete heart, kidney, liver, lung, or pancreas, or a lobe of liver or a lobe of lung or inclusion on an official Irish or UK waiting list for such a procedure.

For the above definition, the following is not covered:

- Transplant of any other organs, parts of organs, tissues or cells.

### In simpler terms:

Serious disease or injury can severely damage the heart, lungs, kidneys, liver or pancreas. The only form of treatment available may be to replace the damaged organ with a healthy organ from a donor. This is a major operation and the tissues of the donor and patient must be matched accurately. For this reason a patient could be on a waiting list for a long period waiting for a suitable organ. We will also cover a bone-marrow transplant, or transplant of a lobe of the liver or a lobe of the lung.

You can claim if you have had a transplant of any of the organs listed or are on an official Irish or UK programme waiting list for a transplant.

## 31. MOTOR NEURONE DISEASE – RESULTING IN PERMANENT SYMPTOMS

### Plan Definition:

A definite diagnosis of one of the following motor neurone diseases by a Consultant Neurologist:

- Amyotrophic lateral sclerosis (ALS)
- Primary lateral sclerosis (PLS)
- Progressive bulbar palsy (PBP)
- Progressive muscular atrophy (PMA)

There must be permanent clinical impairment of motor function.

### In simpler terms:

Motor neurone disease is a disease which affects the central nervous system that controls movement. As the nerves deteriorate the muscles weaken. There is currently no known cure and the cause of the disease is also unknown.

You can claim if there is a definite diagnosis by a consultant neurologist that you are suffering from motor neurone disease.

## 32. MULTIPLE SCLEROSIS OR NEUROMYELITIS OPTICA (DEVIC'S DISEASE) – WITH PAST OR PRESENT SYMPTOMS

### Plan Definition:

A definite diagnosis of Multiple sclerosis or Neuromyelitis Optica (Devic's Disease) by a Consultant Neurologist. There must be a history of, or continuing clinical impairment of motor or sensory function caused by multiple sclerosis or neuromyelitis optica.

### In simpler terms:

Multiple sclerosis is a disease of the central nervous system which destroys the protective covering (myelin) of the nerve fibres in the brain and spinal cord. The symptoms depend on which areas of the brain or spinal cord have been affected. They include temporary

blindness, double vision, loss of balance and lack of co-ordination.

Devic's disease or neuromyelitis optica, (NMO) is a disease that is very similar to multiple sclerosis in terms of symptoms.

However, it is recognised as a separate condition.

You can claim if you are diagnosed by a consultant neurologist as suffering from multiple sclerosis or Devic's disease and you have a history of or ongoing symptoms of the disease.

### 33. PARALYSIS OF ONE LIMB - TOTAL AND IRREVERSIBLE

#### Plan Definition:

Total and irreversible loss of muscle function to the whole of any one limb.

#### In simpler terms:

The brain controls the movement of muscles in the body by sending messages through the spinal cord and nerves. Paralysis is normally caused by an injury to the spinal cord.

You will be able to claim if you suffer complete and permanent loss of the use of an entire limb.

### 34. PARKINSON'S DISEASE (IDIOPATHIC) – RESULTING IN PERMANENT SYMPTOMS

#### Plan Definition:

A definite diagnosis of Idiopathic Parkinson's disease by a Consultant Neurologist. There must also be permanent clinical impairment that includes bradykinesia (slowness of movement) and at least one of the following:

- Tremor; or
- muscle rigidity; or
- postural instability.

For the above definition, the following are not covered:

- Parkinsonian syndromes including but not limited to those caused by alcohol or drugs.

#### In simpler terms:

Parkinson's disease is a disease of the central nervous system which affects voluntary movement. It happens when certain nerve cells (neurons) die or become impaired.

Normally, these cells produce a vital chemical known as dopamine which allows smooth, co-ordinated function of the body's muscles and movement. The term 'idiopathic' means that the cause of the disease is not known, so any form of Parkinsonian syndrome brought on by a known cause such as drugs, toxic chemicals or alcohol is not covered.

### 35. PARKINSON PLUS SYNDROMES – RESULTING IN PERMANENT SYMPTOMS

#### Plan Definition:

A definite diagnosis by a Consultant Neurologist of one of the following Parkinson Plus syndromes:

- Multiple system atrophy.
- Progressive supranuclear palsy.
- Parkinsonism-dementia-amyotrophic lateral sclerosis complex.
- Corticobasal ganglionic degeneration.
- Diffuse Lewy body disease.

There must be also permanent clinical impairment of at least one of the following:

- motor function; or
- eye movement disorder; or
- postural instability; or
- dementia.

#### In simpler terms:

Parkinsonian-plus syndromes are a group of neurodegenerative disorders which share the features of idiopathic Parkinson's disease but

with other unique characteristics specific to the condition diagnosed.

You can claim if you are diagnosed with one of the named Parkinsonian-plus syndromes and you have permanent symptoms as defined.

### 36. PERIPHERAL VASCULAR DISEASE – WITH BYPASS SURGERY

#### Plan Definition:

A definite diagnosis of peripheral vascular disease, due to atherosclerosis or Buerger's disease, with objective evidence from an ultrasound of obstruction in the arteries which results in by-pass graft surgery to an artery.

For this definition, the following is not covered:

- Angioplasty.

#### In simpler terms:

Peripheral vascular disease happens when there is significant narrowing of arteries. Symptoms vary from feeling pain in your calf when exercising (intermittent claudication) to pain when resting (critical limb ischaemia), skin ulceration, and gangrene.

Atherosclerosis is caused when fatty deposits build up along the inner walls of an artery.

Buerger's disease (thromboangiitis obliterans) is caused by inflammation of the blood vessels (vasculitis). The blood vessels tighten and can become totally blocked.

Bypass surgery is carried out by taking a healthy blood vessel and using it to direct blood past the narrowed or blocked artery.

You are not covered under this definition for any other intervention techniques such as angioplasty.

### 37. PNEUMONECTOMY – THE REMOVAL OF A COMPLETE LUNG

#### Plan Definition:

The undergoing of surgery to remove a complete lung for disease or physical injury.

For the above definition, the following are not covered:

- Removal of a lobe of the lungs (lobectomy).
- Lung resection or incision.

#### In simpler terms:

The lungs are in the chest and transport oxygen from the air into the blood and remove carbon dioxide from the blood. Serious disease or injury can severely damage the lungs. In some cases, the only form of treatment available may be to remove a damaged lung.

You can claim if you have a complete lung removed due to illness or injury.

### 38. PULMONARY ARTERIAL HYPERTENSION (IDIOPATHIC) – OF SPECIFIED SEVERITY

#### Plan Definition:

Pulmonary arterial hypertension of unknown cause that has resulted in all of the following:

- Elevated pulmonary arterial pressure.
- Right ventricular dysfunction.
- Shortness of breath.

For the above definition, the following are not covered:

- Pulmonary hypertension due to established cause.
- Other types of hypertension.

#### In simpler terms:

Pulmonary arterial hypertension is a disease which happens when blood pressure in the pulmonary artery or the major blood vessel connecting the right heart ventricle and the lungs is higher than normal. There is no apparent cause (idiopathic). A higher pulmonary artery blood pressure means the heart has to work harder to pump enough blood into the lungs. Over time, the condition progresses and often results in heart failure.

## 39. PULMONARY ARTERY GRAFT SURGERY

### Plan Definition:

The undergoing of surgery on the advice of a Consultant Cardiothoracic Surgeon for a disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.

### In simpler terms:

Pulmonary Artery surgery may be carried out for some disorders to the pulmonary artery, including pulmonary atresia (atresia means "no opening") and aneurysm. A claim can be made if the life assured undergoes heart surgery to replace the diseased pulmonary artery with a graft.

## 40. RESPIRATORY FAILURE OF SPECIFIED SEVERITY

### Plan Definition:

Confirmation by a Consultant Physician of chronic lung disease resulting in:

- The need for daily oxygen therapy on a permanent basis;
- Evidence that the oxygen therapy has been required for a minimum period of six months;
- FEV1 being less than 40% of normal; and
- Vital Capacity less than 50% of normal.

### In simpler terms:

Respiratory Failure is a condition where the level of oxygen in the blood becomes too low or the level of carbon dioxide in the blood becomes too high.

You can claim if you have severe and chronic respiratory failure, evidenced by lung function tests showing forced expiratory volume less than 40% of normal and a vital capacity less than 50% of normal and you require daily oxygen therapy. FEV and VC are ways of measuring lung function.

## 41. SPINAL STROKE – RESULTING IN PERMANENT SYMPTOMS

### Plan Definition:

Death of spinal cord tissue due to inadequate blood supply or haemorrhage within the spinal column resulting in permanent neurological deficit with persisting clinical symptoms\*

\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:-

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms
- Symptoms of psychological or psychiatric origin

### In simpler terms:

The spinal cord depends on a supply of blood to function properly. A disruption in the blood supply causes tissue damage and can block messages (nerve impulses) travelling along the spinal cord. A spinal stroke happens when the blood flow to the spinal cord has been blocked by internal bleeding (haemorrhage) or by a piece of tissue or a blood clot (a thrombus or embolus).

## 42. STROKE – OF SPECIFIED SEVERITY

### Plan Definition:

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in all of the following evidence of stroke:

- Neurological deficit with persisting clinical symptoms lasting at least 24 hours\*, and
- Definite evidence of death of tissue or haemorrhage on a brain scan.

\*"neurological deficit with persisting clinical symptoms" is clearly defined as:-

Symptoms of dysfunction in the nervous system that are present on clinical examination and last for at least 24 hours. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

For the above definition, the following are not covered:-

- Transient ischaemic attack.
- Traumatic injury to brain tissue or blood vessels.
- Death of tissue of the optic nerve or retina/ eye stroke
- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms
- Symptoms of psychological or psychiatric origin.

### In simpler terms:

The brain controls all the functions of the body, so damage to the brain can have serious effects. A stroke happens when there is severe damage to the brain caused by internal bleeding (haemorrhage) or when the flow of blood in an artery has been

blocked by a piece of tissue or a blood clot (a thrombus or embolus) resulting in the brain being starved of oxygen.

This benefit does not include 'transient ischaemic attacks' (also known as mini-strokes) where there is a short-term interruption of the blood supply to part of the brain, the main symptoms tend to be dizziness and temporary weakness or loss of sensation in part of the body or face.

## 43. SYSTEMIC LUPUS ERYTHEMATOSUS – OF SPECIFIED SEVERITY

### Plan Definition:

A definite diagnosis of systemic lupus erythematosus by a Consultant Rheumatologist resulting in either of the following:

- Permanent neurological deficit with persisting clinical symptoms\*, or
- Permanent impairment of kidney function tests as follows:  $\approx$  Glomerular Filtration Rate (GFR) below 30ml/min

\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. For the purpose of this definition - lethargy will not be accepted as evidence of permanent neurological deficit.

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms.
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms.

- Symptoms of psychological or psychiatric origin.

### In simpler terms:

Systemic lupus erythematosus (SLE) is a chronic auto-immune connective tissue disease. The immune system attacks the body's cells and tissue resulting in inflammation and tissue damage. The course of the disease is unpredictable with periods of illness alternating with remission. SLE is a multi-system disease because it can affect many different organs and tissues in the body. Systemic lupus erythematosus can be a mild condition treated by medication or there can be life-threatening complications. The condition can be present for many years without progressing to brain and kidney involvement.

You can claim if you are diagnosed with systemic lupus erythematosus by a Consultant Rheumatologist which is complicated by brain involvement resulting in permanent neurological deficit with persisting clinical symptoms or kidney involvement with a GFR below 30ml/min.

## 44. THIRD DEGREE BURNS OF SPECIFIED SURFACE AREA

### Plan Definition:

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least the following:

- 20% of the body's surface area, or
- 20% surface area of the face which for the purpose of this definition includes the forehead and the ears, or
- 50% of both hands, requiring surgical debridement and/or grafting

### In simpler terms:

There are three levels (degrees) of burns. The degree of burning depends on how badly the skin has been damaged. They are medically known as 'first', 'second' and 'third' degree. First-degree burns damage the upper layer of

skin, but can heal without scarring (a common example of this is sunburn). Second-degree burns go deeper into the layers of skin, but can heal without scarring. Third-degree burns are the most serious as they destroy the full thickness of the skin.

You will be able to claim if you have suffered third-degree burns covering 20% or more of the surface area of your body, 20% or more of the surface area of the face, or 50% of both hands requiring surgical removal of the burnt tissue and/or skin grafting. First- and second-degree burns are not covered under this definition.

## 45. TRAUMATIC BRAIN INJURY – RESULTING IN PERMANENT SYMPTOMS

### Plan Definition:

Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following is not covered:

- Injury secondary to alcohol where there is a history of alcohol abuse.
- Injury secondary to illegal drug abuse.

\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.



The following are not covered:

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms
- Symptoms of psychological or psychiatric origin.

**In simpler terms:**

A head injury caused by trauma can leave an individual with permanent brain/nerve damage.

You can claim if a Consultant Neurologist confirms that you have permanent neurological deficit with persisting clinical symptoms as a direct result of a head injury.

## *Specified illness cover - the conditions we make an additional payment on...*

If you take out specified illness cover under the Term Life Insurance plan, we have defined the 23 conditions that you are protected for additional payments on the following pages.

### **A. BRAIN ABSCESS DRAINED VIA CRANIOTOMY**

#### **Plan Definition:**

We will make a limited payment for specified illness cover if a life assured undergoes the surgical drainage of an intracerebral abscess within the brain tissue through a craniotomy by a Consultant Neurosurgeon. There must be evidence of an intracerebral abscess on CT or MRI imaging.

#### **In simpler terms:**

A brain abscess results from an infection in the brain. Swelling and inflammation develop in response to the infection. Infected brain cells, white blood cells and organisms collect in an area of the brain, a membrane forms and creates the abscess. While this immune response can protect the brain from the infection, an abscess may put pressure on delicate brain tissue.

A craniotomy is a surgical operation in which part of the skull is removed in order to access the brain.

You can claim if you are diagnosed with an intracerebral abscess which is treated by surgical drainage by craniotomy by a Consultant Neurosurgeon. A craniotomy is a surgical operation in which part of the skull is removed in order to access the brain.

### **B. CARCINOMA IN SITU – OESOPHAGUS, TREATED BY SPECIFIC SURGERY**

#### **Plan Definition:**

We will make a limited payment for specified illness cover if a life assured has a definite diagnosis of a carcinoma in situ of the oesophagus, which has been treated surgically by removal of a portion or all of the oesophagus. A carcinoma in situ is a malignancy that has not invaded the basement membrane but shows cytologic characteristics of cancer. Histological evidence will be required.

For the above definition, the following are not covered:

- Treatment by any other method is specifically excluded.

#### **In simpler terms:**

The oesophagus is a muscular, membranous tube approximately 25 cm long which connects the mouth to the stomach. Carcinoma in situ is an early form of carcinoma that involves only the cells in which it began and has not spread to other tissues.

You can claim if you have been diagnosed with a carcinoma in situ of the oesophagus and you have been treated surgically by removal of part or all of the oesophagus.

This benefit does not cover any other disease or disorder of the oesophagus.

### C. CARCINOMA IN SITU – ORAL CAVITY OR OROPHARYNX – TREATED BY SURGERY

#### Plan Definition:

We will make a limited payment under specified illness cover if a life assured is diagnosed with cancer in situ of the oral cavity or oropharynx with surgery to remove the tumour. Oropharynx includes lip, inside of cheek, floor of mouth, tongue, gums, hard palate, soft palate and tonsils.

For the above definition, the following is not covered:

- Treatment for leucoplakia

#### In simpler terms:

Carcinoma in situ is an early form of carcinoma that only involves the cells in which it began and has not spread to other tissues. You can claim if you have been diagnosed with a carcinoma in situ of the oral cavity or oropharynx (which includes the lip, inside of cheek, floor of mouth, tongue, gums, hard palate, soft palate and tonsils), which has been removed surgically.

Leucoplakia is a white patch that develops in the mouth. It is usually painless but is closely linked to an increased risk of mouth cancer.

### D. CAROTID ARTERY STENOSIS -TREATED BY ENDARTERECTOMY OR ANGIOPLASTY

#### Plan Definition:

We will make a limited payment under specified illness cover if a life assured undergoes endarterectomy or therapeutic angioplasty with or without stent to correct symptomatic stenosis involving at least 70% narrowing or blockage of the carotid artery. Angiographic evidence will be required.

#### In simpler terms:

Endarterectomy is a surgical procedure to remove atheromatous plaques (fatty tissue)

or a blockage in the lining of an artery. It is carried out by separating the plaque from the arterial wall. An angioplasty is a procedure which uses a temporarily inflated balloon on a catheter (tube) to widen a narrowed or blocked blood vessel by compressing plaque against the artery wall. A stent is a device inserted into an artery to help keep it open. You can claim if you have had a 70% narrowing or blockage of the carotid artery treated by either endarterectomy or angioplasty. We will require a copy of the angiogram report showing 70% stenosis in the carotid artery.

You cannot claim under this benefit for any other treatment of the carotid artery or vascular system.

### E. CENTRAL RETINAL ARTERY OR VEIN OCCLUSION (EYE STROKE) RESULTING IN PERMANENT VISUAL LOSS

#### Plan Definition:

We will make a limited payment for specified illness cover if a life assured is diagnosed with death of the optic nerve or retinal tissue due to inadequate blood supply or haemorrhage within the central retinal artery or vein, resulting in permanent visual impairment of the affected eye.

For the above definition, the following are not covered:

- Branch retinal artery or vein occlusion, or haemorrhage, and
- Traumatic injury to tissue of the optic nerve or retina

#### In simpler terms:

The eye depends on a supply of blood to function properly. An eye stroke happens when there is disruption in the blood supply to the optic nerve or central retinal artery or vein caused by internal bleeding (haemorrhage) or blockage resulting in permanent loss of vision in the affected eye.

**F. CEREBRAL OR SPINAL ANEURYSM  
– WITH SURGERY, STEREOTACTIC  
RADIOSURGERY OR ENDOVASCULAR  
REPAIR**

**Plan Definition:**

We will make a limited payment for specified illness cover if a life assured undergoes treatment of a cerebral or spinal aneurysm via surgery, stereotactic radiosurgery, or undergoes endovascular treatment by using coils to cause thrombosis (embolization) of a cerebral or spinal aneurysm.

For the above definition, the following is not covered:

- Cerebral arteriovenous malformation.

**In simpler terms:**

A cerebral or spinal aneurysm is a weakness in the wall of a cerebral or spinal artery or vein resulting in a swelling of the blood vessel. A cerebral or spinal aneurysm can rupture, bleeding into surrounding tissue. Some cerebral aneurysms, particularly those that are very small, do not bleed or cause any problems.

You can claim if you have a surgery, stereotactic radiosurgery, or endovascular treatment using coils under the care of a consultant neurologist or radiologist, as appropriate, to treat a cerebral or spinal aneurysm.

Stereotactic radiosurgery is a form of radiation therapy that focuses on a small area of the body. Endovascular treatment uses the natural access to the brain through the bloodstream via the arteries using catheters, balloons and stents.

**G. CEREBRAL OR SPINAL  
ARTERIOVENOUS MALFORMATION  
– WITH SURGERY, STEREOTACTIC  
RADIOSURGERY OR ENDOVASCULAR  
REPAIR**

**Plan Definition:**

We will make a limited payment for specified

illness cover if a life assured undergoes treatment of a cerebral or spinal arteriovenous fistula or malformation via surgery or stereotactic radiosurgery or undergoes endovascular treatment by a consultant neurosurgeon or radiologist using coils to cause thrombosis (embolization).

For the above definition, the following is not covered:

- Intracranial or spinal aneurysm.

**In simpler terms:**

A cerebral arteriovenous malformation (AVM) is an abnormal connection between arteries and veins in the brain or spine that interrupts normal blood flow between them. An AVM is characterised by tangles of abnormal and enlarged blood vessels. In serious cases, the blood vessels rupture. An arteriovenous fistula is an abnormal passageway between an artery and a vein. Normally blood flows from arteries into capillaries and back to your heart in veins. When an arteriovenous fistula is present, blood flows directly from an artery into a vein, bypassing the capillaries. If the volume of blood flow diverted is large, tissues downstream receive less blood supply. Also, there is a risk of heart failure due to the increased volume of blood returned to the heart.

You can claim if you have surgery, stereotactic radiosurgery, or endovascular treatment using coils under the care of a consultant neurologist or radiologist, as appropriate, to treat a cerebral AVM or AV fistula.

Stereotactic radiosurgery is a form of radiation therapy that focuses on a small area of the body. Endovascular treatment uses the natural access to the brain through the bloodstream via the arteries using catheters, balloons and stents.

## H. CORONARY ARTERY ANGIOPLASTY – OF SPECIFIED SEVERITY

### Plan Definition:

We will make a limited payment for specified illness cover if a life assured undergoes coronary artery angioplasty, atherectomy, laser treatment or stent insertion on the advice of a consultant cardiologist to correct:

- narrowing or blockages of at least 70%, confirmed by angiographic evidence, or
- narrowing or blockages where there is a fractional flow reserve ratio of <0.8.

Provided the above requirements are met, we will make the following payments:

- €10,000 (subject to limits above) on completion of coronary artery angioplasty, atherectomy, rotablation, laser treatment and/or insertion of stent(s) in one coronary artery.
- An additional €30,000 (subject to limits above) will be paid if the life assured undergoes a further coronary artery angioplasty, atherectomy, laser treatment or stent insertion provided it is not performed on the same coronary artery or its branches.
- €40,000 (subject to limits above) will be paid if the life assured undergoes coronary artery angioplasty, atherectomy, laser treatment or stent insertion in 2 or more coronary arteries, where no previous claim has been made under this benefit.

### In simpler terms:

Arteries can become blocked with fatty deposits, like the 'furring up' of a kettle. If the blockages are in the coronary arteries close to the heart, this causes extra strain on the heart, which then may lead to more serious heart disease. We will need a copy of the angiogram reports showing at least 70% stenosis (narrowing) in the coronary arteries. The fractional flow reserve (FFR) is defined as the pressure after a narrowing in an artery compared to the pressure before the

narrowing. FFR is a procedure that accurately measures blood pressure and flow through a specific part of the coronary artery. FFR is carried out at the same time as the angiogram.

Balloon angioplasty involves a surgeon passing a fine balloon catheter (a flexible plastic tube) down one of the arteries to the heart (a coronary artery). When the balloon reaches the place where the artery has narrowed, it is inflated to force the walls of the artery apart.

Atherectomy and laser treatment are also techniques which involve passing a catheter into the blocked artery.

## I. CROHN'S DISEASE – TREATED WITH SURGICAL INTESTINAL RESECTION

### Plan Definition:

We will make a limited payment if a life assured is diagnosed with Crohn's disease and has undergone surgery to remove part of the small or large intestine.

A definite diagnosis of Crohn's disease must be confirmed by a consultant gastroenterologist or by histological confirmation.

For the above definition, the following are not covered:

- Other types of inflammatory bowel disease.
- Intestinal biopsy.

### In simpler terms:

Crohn's disease is a chronic condition that causes inflammation of the digestive tract. While there is no known cure for Crohn's disease, therapies can reduce symptoms and bring about remission.

You can claim if you have had an operation to surgically remove part of the small or large intestine (bowel) as a result of Crohn's disease.

We will not consider a claim for a diagnosis of Crohn's disease unless it has resulted in surgery as shown in the definition.

## **J. DUCTAL CARCINOMA IN SITU – BREAST, TREATED BY SURGERY**

### **Plan Definition:**

We will make a limited payment for specified illness cover if a life assured has a definite diagnosis of a ductal carcinoma in situ of the breast, which has been removed surgically by mastectomy, partial mastectomy, segmentectomy or lumpectomy. A carcinoma in situ is a malignancy that has not invaded the basement membrane but shows cytologic characteristics of cancer. Histological evidence will be required.

### **In simpler terms:**

Carcinoma in situ is an early form of carcinoma that involves only the cells in which it began and has not spread to other tissues. The term 'ductal' refers to the ducts in the milk glands in the breast.

You can claim if you are diagnosed as having a ductal carcinoma in situ of the breast which is removed surgically.

No benefit is payable under this benefit for any other breast disorder.

## **K. EARLY STAGE URINARY BLADDER CANCER – OF SPECIFIED ADVANCEMENT**

### **Plan Definition:**

We will make a limited payment for specified illness cover if a life assured is diagnosed by histological confirmation of having urinary bladder cancer that has progressed to either:

- stage Tis - Carcinoma in situ – diffuse 'flat' non-papillary tumour; or
- stage T1 - Carcinoma which has invaded the sub-epithelial connective tissue.

For the above definition, the following is not covered:

- Any urinary bladder tumour which has been histologically classified as stage Ta (non-invasive papillary carcinoma).

### **In simpler terms:**

Bladder cancer is often detected at an early stage because usually it shows signs and symptoms that are very noticeable before it becomes advanced.

'TNM classification' is a worldwide measure of how serious cancer is, and whether it has spread beyond the original site, in this case the bladder. The letter T is followed by numbers or letters (or both) to describe how far the main tumour has grown through the bladder wall and whether it has grown into nearby tissues. Higher T numbers mean more extensive growth. Tis and T1 tumours of the bladder are covered under this definition. We do not cover Ta tumours as they generally have a better prognosis and are easily treatable.

## **L. IMPLANTABLE CARADIOVERTER DEFIBRILLATOR (ICD) FOR PRIMARY PREVENTION OF SUDDEN CARDIAC DEATH**

### **Plan Definition:**

We will make a limited payment for specified illness cover if a life assured undergoes the insertion of an Implantable Cardioverter-Defibrillator (ICD) on the advice of a Consultant Cardiologist for primary prevention of sudden cardiac death.

For the above definition, the following is not covered:

- Insertion of a pacemaker.

### **In simpler terms:**

An implantable cardioverter defibrillator (ICD) is a small electrical device implanted in patients who are at risk of sudden death due to life-threatening, irregular heart rhythms. The ICD monitors the rhythm of the patient's heartbeat. When the ICD records arrhythmia (abnormal electrical activity in the heart), it acts to restore rhythm.

We do not cover inserting a pacemaker as this is a different device and is used to treat conditions that are generally less serious.

## M. LIVER RESECTION

### Plan Definition:

We will make a limited payment under specified illness cover if a life assured undergoes a partial hepatectomy (liver resection) on the advice of a specialist surgeon in gastroenterology and hepatology.

For the above definition, the following are not covered:

- Surgery relating to liver disease resulting from alcohol or drug abuse.
- Surgery for liver donation (as a donor).
- Liver Biopsy.

### In simpler terms:

A liver resection is surgery to remove part of the liver. There are many reasons for removing part of the liver, including benign tumours, cysts, or traumatic injury.

## N. LOW LEVEL PROSTATE CANCER WITH GLEASON SCORE BETWEEN 2 AND 6 – AND WITH SPECIFIC TREATMENT

### Plan Definition:

We will make a limited payment for specified illness cover if a life assured is diagnosed with a prostate cancer which has been histologically classified as having a Gleason score between 2 and 6 provided:

- The tumour has progressed to at least clinical TNM classification T1N0M0; and
- The client has undergone treatment by prostatectomy, external beam or interstitial implant radiotherapy

For the above definition, the following are not covered:

- Treatment with cryotherapy, transurethral resection of the prostate, 'experimental' treatments or hormone therapy.

### In simpler terms:

With increased and improved screening, prostate cancer is being detected at an earlier stage. If prostate cancer is caught early, when it is still classified as 'low-grade', there is a good chance that treatment will be successful and the long-term outlook is good. The 'Gleason score' and the 'TNM classification' are ways of measuring and describing how serious the cancer is, and whether it has spread beyond the prostate gland based on its microscopic appearance. Cancers with a Gleason score less than or equal to 6 are less aggressive and have a better prognosis.

## O. PERIPHERAL VASCULAR DISEASE - TREATED BY ANGIOPLASTY

### Plan Definition:

We will make a limited payment under specified illness cover if a life assured undergoes a balloon angioplasty, atherectomy, laser treatment or stent insertion on the advice of a cardiologist or vascular surgeon to correct at least 70% narrowing or blockage to an artery of the legs. Angiographic evidence will be required.

### In simpler terms:

Peripheral vascular disease happens when there is significant narrowing of arteries. Symptoms vary from calf pain on exercise (intermittent claudication) to rest pain (critical limb ischaemia), skin ulceration, and gangrene.

Balloon angioplasty involves a surgeon passing a fine balloon catheter (a flexible plastic tube) into the narrowed artery. When the balloon reaches the place where the artery has narrowed, it is inflated to force the walls of the artery apart.

Atherectomy and laser treatment are also techniques which involve passing a catheter into the blocked artery.

If you have balloon angioplasty, atherectomy or laser treatment, you can claim if the treatment is to correct a 70% narrowing of an artery of the legs.

Under this definition, we do not cover peripheral vascular disease treated by any other method, including changing your lifestyle and medication.

**P. PITUITARY TUMOUR – RESULTING IN PERMANENT SYMPTOMS OR SURGERY**

**Plan Definition:**

We will make a limited payment for specified illness cover if a life assured has a definite diagnosis of a non-malignant tumour in the pituitary gland resulting in either of the following:

- Permanent neurological deficit with persisting clinical symptoms\*; or
- Treatment of the tumour by surgery or stereotactic radiosurgery.

For the above definition, the following are not covered:

- Where symptoms of pituitary tumour are absent with on-going medical treatment.
- Tumours in the brain.

*\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:*

*Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.*

*Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.*

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms.
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms.

- Symptoms of psychological or psychiatric origin.

**In simpler terms:**

The pituitary gland makes hormones that control many other glands in the body. A pituitary tumour is a growth of abnormal cells in the pituitary gland. Most tumours of the pituitary gland are benign and slow-growing. However, they can cause a variety of symptoms including headache, loss of vision, and infertility. Treatment may include surgery, radiation therapy and drug therapy.

We do not cover pituitary tumours where symptoms are controlled by ongoing medication only.

**Q. SERIOUS ACCIDENT COVER – RESULTING IN AT LEAST 28 CONSECUTIVE DAYS IN HOSPITAL**

**Plan Definition:**

We will make a limited payment if a life assured suffers a serious accident resulting in severe physical injury where the life assured is immediately admitted to hospital for at least 28 consecutive days to receive medical treatment.

Severe physical injury means injury resulting solely and directly from unforeseen, external, violent and visible means and independent of any other causes.

We will also cover treatment in an inpatient rehabilitation centre, if the client is transferred directly from hospital to the rehabilitation centre for continuous treatment.

Only one additional payment or full payment will be paid resulting from the same accident.

For the above definition, the following are not covered:

- Stays in hospital of less than 28 consecutive days.
- Serious accident secondary to alcohol where there is a history of alcohol abuse.
- Serious accident secondary to illegal drug abuse.



### **In simpler terms:**

You can claim if you have a serious accident and are hospitalised for at least 28 consecutive days to receive medical treatment for your injuries. The 28 consecutive days can include time spent in a rehabilitation centre if you are transferred there directly from the hospital to continue your treatment. You can only make one claim for additional payment resulting from the same accident.

## **R. SEVERE BURNS/ 3RD DEGREE BURNS COVERING AT LEAST 5% OF THE BODY'S SURFACE**

### **Plan Definition:**

We will make a limited payment for specified illness cover if a life assured suffers burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 5% and less than 20% of the body's surface area.

### **In simpler terms:**

There are three levels (degrees) of burns. The degree of burning depends on how badly the skin has been damaged. They are medically known as 'first', 'second' and 'third' degree. First-degree burns damage the upper layer of skin, but can heal without scarring (a common example of this is sunburn). Second-degree burns go deeper into the layers of skin, but can heal without scarring. Third-degree burns are the most serious as they destroy the full thickness of the skin.

You will be able to claim if you have suffered third- degree burns covering at least 5% and less than 20% of the surface area of your body.

## **S. SIGNIFICANT VISUAL IMPAIRMENT – PERMANENT AND IRREVERSIBLE**

### **Plan Definition:**

We will make a limited payment for specified illness cover if a life assured suffers the permanent and irreversible reduction in the sight of both eyes to the extent that even when tested with the use of visual aids (with glasses or lenses), vision is measured by an ophthalmologist to be either of the following:

- Vision is measured at 6/18 or worse in the better eye using a Snellen eye chart,
- or visual field is reduced to 50 degrees or less of an arc

### **In simpler terms:**

You can only claim if you have irreversible loss of sight in both eyes to the extent that even using eye glasses or other visual aids, the sight in your better eye is confirmed by an Ophthalmologist or Consultant Physician and to the satisfaction of our Chief Medical Officer, as 6/18 or worse using the recognised sight test known as the Snellen eye chart. A Snellen chart is the test the Optician uses when you are asked read rows of letters. 6/18 is the measure when you can only see at six metres what someone with perfect sight would see at 18 metres away or your visual field is reduced to 50 degrees or less of an arc. The visual field is the area of your surroundings that you can see at any one time. A visual field test will measure your entire scope of vision.

It is possible to be "registered blind" (as certified by an eye specialist) even though the loss of sight may be only partial. Even if you are "registered blind", your claim will only be met if the loss of sight meets the criteria outlined in our definition and cannot be corrected.

## **T. SINGLE LOBECTOMY – THE REMOVAL OF A COMPLETE LOBE OF A LUNG**

### **Plan Definition:**

The undergoing of medically essential surgery to remove a complete lobe of a lung for disease or traumatic injury.

For the above definition, the following are not covered:

- Partial removal of a lobe of the lungs (segmental or wedge resection).
- Any other form of lung surgery.

### **In simpler terms:**

The right lung is divided into three lobes and the left lung into two. The lobes of the lungs are further divided into segments. A lobectomy is an operation to remove one or more of the lobes from a lung.

You can claim if you have an operation to remove an entire lobe from the lung because it is diseased or because of a wound or an injury. You will not be able to claim if a segment of the lobe is removed, or for any other type of lung surgery. The operation to remove the entire lobe must be deemed medically essential by our Chief Medical Officer.

## **U. SURGICAL REMOVAL OF ONE EYE**

### **Plan Definition:**

We will make a limited payment for specified illness cover if a life assured undergoes surgical removal of a complete eyeball for disease or trauma. To qualify for payment, the removal of the eyeball must happen on a date after the start date and before cover ends.

### **In simpler terms:**

You can claim if you have to have an eyeball removed as a result of disease or injury.

No benefit is payable for loss of sight in one eye unless it was medically necessary to proceed and remove the eyeball.

## **V. SYRINGOMELIA OR SYRINGOBULBIA - TREATED BY SURGERY**

### **Plan Definition:**

We will make a limited payment if a life assured is diagnosed with a definite diagnosis of Syringomyelia or Syringobulbia by a Consultant Neurologist, which has been surgically treated. This includes surgical insertion of a permanent drainage shunt.

### **In simpler terms:**

Syringomyelia is a disorder in which a cyst or cavity forms within the spinal cord. The cyst can increase over time, destroying the centre of the spinal cord. If not treated surgically, syringomyelia can lead to progressive weakness, pain and loss of sensation in the arms and legs.

Syringobulbia is the same as syringomyelia, but the cyst or abnormal cavity exists within the brainstem.

## **W. TOTAL COLECTOMY, INCLUDING COLECTOMY FOR ULCERATIVE COLITIS**

### **Plan Definition:**

We will make a limited payment if a life assured suffers a condition which is treated by the removal of the entire colon (large bowel).

The need for surgery to remove the entire colon must be confirmed by a consultant surgeon.

For the above definition, the following are not covered:

- Total colectomy as a result of Crohn's disease
- Partial removal of the colon

### **In simpler terms:**

Ulcerative colitis is a chronic inflammatory bowel disease that affects the large intestine (colon) and the rectum. There is inflammation and ulceration of the innermost lining of the intestine. Common symptoms include diarrhoea, an urgent need to go to the toilet, rectal bleeding and abdominal pain.

If ulcerative colitis does not respond to medical treatment, surgery may be needed. Surgery involves permanently removing the colon (colectomy).

You can claim if you have had a colectomy to treat ulcerative colitis.

We will not consider a diagnosis of ulcerative colitis treated by medication unless it has resulted in removing the entire colon.

You can also claim if you have had your entire colon surgically removed due to another medical condition, but Crohn's disease is specifically excluded.

## CUSTOMER INFORMATION NOTICE - CIN

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Plain English Campaign's Crystal Mark does not apply to this customer information notice.

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# INTRODUCTION

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## INTRODUCTION

This notice is designed to highlight some important details about the plan and, along with the Term Life Insurance booklet, is a guide to help you understand your plan. Full details on the specific benefits and options that apply to you will be contained in your plan schedule (or certificate of membership, if applicable), Terms and Conditions booklet and personalised customer information notice which you will receive when the contract is in place. It is important that you should read these carefully when you receive them as certain exclusions and conditions may apply to the benefits and options you have selected.

## ANY QUESTIONS?

If you have any questions on the information included in this customer information notice you should contact your Financial Adviser or your insurer Irish Life, who will deal with your enquiry at our Customer service team, Irish Life Centre, Lower Abbey Street, Dublin 1.

# A. INFORMATION ABOUT THE POLICY

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## 1. MAKE SURE THE POLICY MEETS YOUR NEEDS!

The Term Life Insurance plan is a regular payment term assurance plan. The plan provides protection benefits only i.e. life cover, specified illness cover and also a number of optional protection benefits over a fixed term. If you opt for the indexation option the level of benefits will automatically increase each year. The payment you make will also increase each year. Currently, the rate of increase for benefits is 3% each year and the rate of increase for the payment is 4.5% each year.

You are entering into a commitment to make a regular payment over a relatively long term. Unless you are fully satisfied as to the nature of this commitment having regard to your needs, resources and circumstances, you should not enter into this commitment.

Your Financial Adviser must indicate whether paragraph a) or paragraph b) below applies.

- a) This plan replaces in whole or in part an existing plan with Irish Life, or with another insurer. Your Financial Adviser will advise you as to the financial consequences of such replacement and of possible financial loss as a result.

You will be asked at the beginning of your application form to confirm this in writing. Please ensure that you have completed this section of the form and that you are satisfied with the explanations provided by your Financial Adviser before you complete the rest of the application form.

- b) This plan does not replace in whole or in part an existing plan with Irish Life or with any other insurer.

## 2. WHAT HAPPENS IF YOU WANT TO CASH IN THE POLICY EARLY OR STOP PAYING PREMIUMS?

The plan does not acquire a cash or surrender value at any stage.

If you stop making payments, all cover under the plan will end and we will not refund any of your payments.

### 3. WHAT ARE THE PROJECTED BENEFITS UNDER THE POLICY?

The following payment and benefit details are for a typical Term Life Insurance plan. The figures will obviously vary based on each individual's personal details and choice of protection benefits. The payment quoted below is correct as at July 2016. Figures for your specific plan details will be shown in your customer information notice in your welcome pack. The figures below are based on the following details.

Protection Benefits: Life cover of €160,000

Accelerated specified illness cover of €50,000

Cover is on a dual life basis.

Lives Covered: Male, non-smoker aged 38 next birthday. Female, non-smoker aged 37 next birthday.

Payments: €70.08 a month payable by direct debit. This plan has guaranteed cover again. No indexation option has been selected.

Term: The term of the plan is 19 years.

All figures are exclusive of the 1% government levy.

The plan provides protection benefits up until the expiry date of the plan. The plan does not acquire a cash or surrender value at any stage.

#### ILLUSTRATIVE TABLE OF PROJECTED BENEFITS AND CHARGES

	A	B	C	D	E = A + B - C - D
Year	€	€	€	€	€
	Total amount of premiums paid into the policy to date	Projected investment growth to date	Projected expenses and charges to date	Projected cost of protection benefits to date	Projected policy value after payment of taxation
1	841	-	408	433	-
2	1,682	-	782	900	-
3	2,523	-	1,120	1,403	-
4	3,364	-	1,419	1,945	-
5	4,205	-	1,675	2,530	-
6	5,046	-	1,886	3,160	-
7	5,887	-	2,046	3,841	-
8	6,728	-	2,147	4,580	-
9	7,569	-	2,184	5,385	-
10	8,410	-	2,184	6,226	-
11	9,251	-	2,184	7,067	-
12	10,092	-	2,184	7,908	-
13	10,932	-	2,184	8,748	-
14	11,773	-	2,184	9,589	-
15	12,614	-	2,184	10,430	-
16	13,455	-	2,184	11,271	-
17	14,296	-	2,184	12,112	-
18	15,137	-	2,184	12,953	-
19	15,978	-	2,184	13,794	-

The payment made through the term of the plan includes the cost of the protection benefits, and all charges, expenses, intermediary remuneration and sales remuneration associated with your plan.

The payments shown exclude any taxes or government levies that may be payable.

The charges shown in column C include the cost of intermediary/sales remuneration incurred by Irish Life, as described in section 4.

#### 4. WHAT INTERMEDIARY/SALES REMUNERATION IS PAYABLE?

The level of intermediary/sales remuneration shown is based on the typical plan outlined in section 3 above. The figures will vary based on the exact plan details in each case. Figures for your specific plan details will be shown in your welcome pack.

##### ILLUSTRATIVE TABLE OF INTERMEDIARY SALES REMUNERATION

Year	€	€
	Premium payable in that year	Projected total intermediary / sales remuneration payable in that year
1	841	1043
2	841	0
3	841	336
4	841	0
5	841	0
6	841	336
7	841	25
8	841	25
9	841	25
10	841	25
15	841	25
19	841	25

The projected intermediary/sales remuneration shown above includes the costs incurred by Irish Life in relation to the provision of sales advice, service and support for the plan. These costs are included in the plan charges set out in column C of the illustrative table of projected benefits and charges in section 3.



## 5. ARE RETURNS GUARANTEED AND CAN THE PREMIUM BE REVIEWED?

The payment is guaranteed to provide protection cover for a fixed term, assuming no changes to your payment or benefits (other than indexation increases).

## 6. CAN THE POLICY BE CANCELLED OR AMENDED BY THE INSURER?

We may cancel your plan if you stop making payments.

You must provide any information or evidence which we need to administer the plan.

If we receive evidence that your date of birth as shown on your application form is incorrect, we will adjust the benefits appropriately.

We may end your cover and refuse to pay a claim if you do not give us information (or if you give us incorrect information) regarding an illness or condition that will affect our assessment of your application for this plan. If that information is not true and complete or if we do not receive all relevant information, we may end your cover and refuse to pay any claim.

If this happens you will lose all rights under the plan and we will not refund your payments. Relevant information includes anything that a reputable insurer might regard as likely to influence the assessment and acceptance of your application. We will provide a copy of the information you gave us in your application or any other forms that you have filled in for us if you ask.

## 7. INFORMATION ON TAXATION ISSUES

Under current Irish tax law (July 2016), tax does not usually have to be paid on life cover or specified illness cover benefits, but in some circumstances tax may be due. For example, if the life cover is paid to your estate, your beneficiaries may have to pay inheritance tax (there is no inheritance tax due on an inheritance between a married couple or registered civil partners).

Any taxes or levies imposed by the government will be collected by Irish Life and passed directly to the Revenue Commissioners.

Where the plan is owned by a company or where payments are made by anyone other than the legal owner of the plan, for example from a company or business account, there may be tax implications. In these circumstances we recommend that a Financial Adviser be consulted regarding any possible taxation implications.

Please contact your Financial Adviser or Irish Life if you do not fully understand the likely tax treatment of any benefits payable in connection with your Term Life Insurance plan.

However, we recommend that you seek independent tax advice in respect of your own specific circumstances.

## 8. ADDITIONAL INFORMATION IN RELATION TO YOUR POLICY

### What are the benefits and options provided under this plan?

You may select benefits from the following options in order to meet your particular needs.

#### Life cover

We will pay the life cover you select plus any increases due to indexation in the event of the death of one of the lives covered during the term of the plan. If there is more than one life covered, this benefit can be paid on the death of either or both of the lives covered. If, at any stage, you choose to reduce your benefits and payments, the amount we pay in the event of death will be reduced accordingly.

#### Independent specified illness cover

If this benefit applies we will pay the independent specified illness cover plus any increases due to indexation if either, or both, of the lives covered is diagnosed during the term of the plan as having one of the 45 specified illnesses listed in the Terms and Conditions booklet, and survives for a certain period after having the surgery or being diagnosed as having any of the conditions covered. If one or more of those illnesses or conditions is not covered, this will be referred to in the plan schedule (or certificate of membership, if applicable).

No other illnesses or conditions are covered.

Independent specified illness cover is not payable in the case of death.

If, at any stage, you choose to reduce your benefits and payments, the amount we pay in the event of illness will be reduced accordingly.

#### Accelerated specified illness cover

If this benefit applies we will pay the accelerated specified illness cover plus any increases due to indexation if either, or both, of the lives covered is diagnosed during the term of the plan as having one of the 45

specified illnesses listed in the Terms and Conditions booklet. If one or more of those illnesses or conditions is not covered, this will be referred to in the plan schedule (or certificate of membership, if applicable).

No other illnesses or conditions are covered.

The amount of life cover for a person will be reduced by the amount of any accelerated specified illness cover payment.

If, at any stage, you choose to reduce your benefits and payments, the amount we pay in the event of illness will be reduced accordingly.

#### Additional payment illness benefit

If specified illness cover applies, as well as the 45 specified illnesses mentioned above, we will pay €15,000 (or 50% of your specified illness cover amount, whichever is lower) if you are diagnosed with one of 23 other illnesses. This is separate from your main specified illness benefit. The total amount we will pay through additional payments is limited to the amount of your specified illness cover as shown on your plan schedule (or your certificate of membership, if applicable). You are only allowed to claim once for each of the 23 illnesses. For details, please see your Terms and Conditions booklet.

#### Hospital cash cover

We will pay the hospital cash cover daily benefit shown on your plan schedule (or certificate of membership, if applicable) plus any increases due to indexation if either of the lives assured are in hospital for more than 72 hours in a row (3 days). Each of the lives assured are covered for a maximum of 365 days in total over the duration of the plan.

Hospital cash cover ends on the policy anniversary before your 60th birthday if this is before the end of your plan.

#### Accident cover

If this benefit applies, we will provide a specified cash payment if either of the lives covered are unable to work as a direct result

of an injury sustained in an accident. We will pay the benefit from the start of the third week out of work until that person is fit enough to return to work. Throughout the term of the plan we will pay a maximum of 52 weeks benefit. Where either of the lives covered suffers one of 10 named fractures or 4 dislocations we will immediately pay a fixed number of weeks benefit. The maximum we will pay is 40% of your gross earnings less any similar insurance either of the lives covered may have.

Accident cover ends on the policy anniversary before your 60th birthday if this is before the end of your plan.

### **Accidental death benefit**

This is an automatic additional benefit. We will pay the death benefit (to a maximum of €150,000) on accidental death between the time the application is received by Irish Life (together with a completed direct debit) and the earlier of the following:

- the day of the final underwriting decision if terms are being offered,
- the day of the underwriting decision if we are declining or postponing cover,
- 30 days from the date we receive the application.

For this benefit, "Accidental Death" means death caused solely and directly as a result of an accident caused by violent, visible and external means and independently of any other cause.

There are the following restrictions:

- The benefit payable is subject to the lower of the life sum assured or €150,000.
- The benefit is subject to a maximum entry age of 55.
- Exclusions apply around the nature of the death e.g. suicide or intentional self-inflicted injury causing death are excluded. There are further details of the exclusions in the Terms and Conditions booklet.

We will only pay once under Accidental Death Benefit in respect of any life, regardless of the number of plans or applications a person has with Irish Life.

### **Guaranteed cover again**

This valuable option allows you to take out another Irish Life protection plan with the same level of cover provided under this plan, without having to provide medical evidence. This option will be subject to the plan conditions and the benefits we offer at the time the option is exercised. This option will apply to a maximum life cover sum assured of €5,000,000 and a maximum specified illness cover sum assured of €1,000,000.

You have the choice of two types of plan when you exercise the guaranteed cover again option, assuming we have such a product option available at that time:

1. Take out another fixed term protection plan which will provide cover for a specified term, after which your cover will cease. To avail of this option you must apply in writing before the expiry date of the relevant benefit, subject to the plan conditions and benefits we offer at that time.
2. Take out a whole of life protection plan with Irish Life which will provide life cover for the remainder of your life, as long as you continue to pay the premiums. To avail of this option you must apply in writing before the expiry date of the life cover benefit, subject to the plan conditions and benefits we offer at that time. There is no Specified Illness Cover available on a whole of life plan.

The cost of the new plan will be based on terms applying at the time the new plan is taken out. This option ends if the plan has been cancelled for any reason before the expiry date e.g. as a result of not making payment or the payment of a benefit. If this plan is assigned to someone else, for example to a lender as security on a mortgage, you will need the approval from the party to which this plan is assigned

before this option can be exercised. Please read your Terms and Conditions booklet for details applying to this option.

### **Guaranteed insurability option**

This is an automatic additional benefit. If cover has not ended, you can ask us to set up a new Term Life Insurance plan for the lesser of

- 50% of your life and/or specified illness cover benefit; or
- €125,000

without having to provide evidence of health, within three months of:

- being granted a new mortgage or an increase in an existing mortgage (the increase in cover cannot be higher than the mortgage or increase in mortgage), where the new or increased mortgage arises from a move to a new house or significant improvements to the existing house. The mortgage must be drawn down.
- getting married; or
- having or adopting a child; or
- an increase in the life insured's salary, as a result of a change in job or getting a promotion. In this instance, the percentage increase in the sum assured is limited to the percentage increase in salary. Your employment status must be employee / employed. This is not available where your employment status is self-employed, company director or partner.

You must be aged 55 or under in order to exercise this option.

The maximum number of times you may exercise this option is twice.

The cost of the new plan will be based on terms applying at that time.

You will need to provide independent proof of the mortgage, marriage, birth,

adoption or salary increase before we can set up a new plan. You must ask for a new plan under this paragraph within three months of the marriage, birth, adoption or salary increase, or the date of the mortgage drawdown. Please refer to your Terms and Conditions booklet for more details.

If you want to take out additional specified illness cover, you must take out the plan before the specified illness cover benefit comes to an end.

### **What is the term of the contract?**

The plan provides protection benefits for a fixed term. The specified illness cover may stop before the end of your plan term. Specified illness cover cannot continue past the policy anniversary before your 75th birthday.

### **Are there any circumstances under which the plan may be ended?**

We may cancel your plan if you stop making payments

### **Is there an opportunity to change your mind?**

You have an opportunity to cancel this plan if you are not satisfied that the benefits meet your needs. You may do this by writing to our Customer Services team at Irish Life within 30 days of the date we send you the details of your plan. On cancellation all benefits will end and Irish Life will refund your payments.

### **Law applicable to your plan**

Irish Law governs the plan and the Irish Courts are the only courts that are entitled to settle disputes.

## **What to do if you are not happy or have any questions?**

If for any reason you feel that this plan is not right for you, or if you have any questions, you should contact the Irish Life Customer Services Team, Irish Life Centre, Lower Abbey Street, Dublin 1 who will deal with your enquiry. Our Customer Services Team also operate an internal complaints procedure and any complaints you may have will, in the first instance, be fully reviewed by them. If you feel we have not dealt fairly with your complaint, you should contact the Financial Services Ombudsman at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

## B. INFORMATION ON SERVICE FEE

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There are no charges payable to Irish Life other than those set out in your table of benefits and charges and in your Terms and Conditions Booklet.

## C. INFORMATION ABOUT THE INSURER/ INSURANCE INTERMEDIARY/SALES EMPLOYEE

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There are no charges payable to Irish Life other than those set out in your table of benefits and charges and in your Terms and Conditions Booklet.

### **Insurer**

The Term Life Insurance plan is provided by Irish Life Assurance plc, a company authorised in Ireland. Irish Life Assurance plc is regulated by the Central Bank of Ireland. You can contact us at Irish Life Centre, Lower Abbey Street, Dublin 1, by telephone at 01 704 1010, by fax at 01 704 1900, and by e-mail at [customerservice@irishlife.ie](mailto:customerservice@irishlife.ie).

In the interest of customer service, we will record and monitor calls.

### **Insurance Intermediary**

The Financial Adviser should insert details of their name, legal status, their address for correspondence and a contact telephone number/fax number or e-mail address and where relevant, the companies with whom agencies are held.

No delegated or binding authority is granted by Irish Life to your sales adviser in relation to underwriting, claims handling or claims settlement.

## D. INFORMATION TO BE SUPPLIED TO THE POLICYHOLDER DURING THE TERM OF THE INSURANCE CONTRACT

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We at Irish Life are obliged by law to tell you if any of the following events occurs during the term of your contract:

- we change our name;
- our legal status changes;
- our head office address changes;
- an alteration is made to any term of the contract which results in a change to the information given in paragraph A(8) of this document.



PENSIONS  
INVESTMENTS  
LIFE INSURANCE



**Irish Life**

## CONTACT US

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**PHONE:** 01 704 1010  
8am to 8pm Monday to Thursday  
10am to 6pm on Fridays  
9am to 1pm on Saturdays

**FAX:** 01 704 1900

**EMAIL:** [customerservice@irishlife.ie](mailto:customerservice@irishlife.ie)

**WEBSITE:** [www.irishlife.ie](http://www.irishlife.ie)

**WRITE TO:** Irish Life Assurance plc, Irish Life Centre, Lower Abbey Street, Dublin 1.

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In the interest of customer service we will record and monitor calls.

Irish Life Assurance plc, Registered in Ireland number 152576, VAT number 9F55923G.

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

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