

# Decreasing Term Assurance Comparison Report

THIS REPORT HAS BEEN PREPARED FOR

**lion.ie Customers (only)**

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# Detailed Feature Comparison

An analysis of your circumstances and needs resulted in the following product / provider variations being evaluated in greater detail. Below you will find the list of product features that have been assessed to be most relevant to your needs and current circumstances.



Children's Life Cover	€5,000	€7,000	€4,000	€5,000	€0
Conversion Option	No	Yes	Yes	Yes	Yes
Dual Life Cover 2nd Event	Yes	Yes	Yes	Yes	Yes
Family Care	Yes	No	No	No	No
Free Cover	No	No	No	Yes	Yes
Guaranteed Insurability	Yes	Yes	Yes	Yes	Yes
Max Age at Entry Conversion	0	64	59	64	64
Max Age at Entry Level	74	80	74	74	74
Max Expiry Age Conversion	0	79	64	69	87
Max Expiry Age Life Cover	89	84	84	89	89
Max Term	40 Yrs.	50 Yrs.	40 Yrs.	40 Yrs.	40 Yrs.
Medical 2nd opinion	Yes	Yes	No	Yes	No
Minimum Premium	€10 /Mth.	€13 /Mth.	€10 /Mth.	€10 /Mth.	€10 /Mth.
Minimum Term	2 Yrs.	5 Yrs.	5 Yrs.	5 Yrs.	5 Yrs.
Optional Flexibility	No	Yes	Yes	No	No
Reinstatement	Yes	Yes	Yes	Yes	Yes
Rolling Conversion Option	No	No	Yes	Yes	Yes

Separation Option	No	No	No	Yes	No
Temporary Accidental Death Benefit	Yes	Yes	Yes	Yes	Yes
Terminal Illness Benefit	Yes	Yes	Yes	Yes	Yes
Waiver of Premium )	No	No	No	No	Yes
Advance Payment of Heart Surgery	Yes	Yes	Yes	Yes	Yes
Booster Payment	No	No	No	No	Yes
Children's Partial Specified Illness Cover	Yes	Yes	Yes	Yes	No
Children's Specified Illness Cover	Yes	Yes	Yes	Yes	No
Max Age at Entry Specified Illness Cover	69	69	64	69	64
Max Expiry Age Specified Illness Cover	74	74	74	74	74
Overseas Surgery	No	No	No	No	Yes
Partial Specified Illness Cover	Yes	Yes	Yes	Yes	Yes
Specified illness Cover Accelerated	Yes	Yes	Yes	Yes	Yes
Surgery Payment	No	Yes	Yes	No	No
Hospital Cash Cover	No	No	No	No	Yes
Personal Accident Cover	No	No	No	No	Yes
Total Permanent Disability Cover	No	Yes	No	Yes	Yes

## Notes & Conditions

Each of the features outlined above may have very specific conditions or criteria that apply for a given provider. Please review these conditions and associated notes carefully.

### Children's Life Cover

#### Aviva

€5,000 or 10% of the death benefit, whichever is lower. Child must be aged between 30 days or 21, or 25 if in full time education

## Irish Life

Max age of child is 25.

## New Ireland

Max age of child is 18 or 21 if the child is in full time education.

## Royal London

Max age of child is 18 or 21 if the child is in full time education.

### Conversion Option

## Irish Life

You cannot take out a guaranteed payment whole of life or level or increasing plan using this option.

## Royal London

Royal London will allow a policyholder convert their policy to another decreasing term assurance plan or a type that is offered by them at the time.

### Dual Life Cover 2nd Event

## Zurich Life

Unlike Joint Life Mortgage Protection which pays out on the first death only - Dual life Mortgage Protection pays out on both deaths. It pays off the mortgage on the first death and then continues to provide Life Protection on the remaining life.

### Family Care

## Aviva

Aviva Family Care gives your client access to a wide variety of specialised forms of therapy, including counselling and Cognitive Behavioural Therapy. It's Provided by Teledoc Health and their professional team of Psychologists can help people struggling with a bereavement, feeling overwhelmed, low, stressed or anxious or just in need of some help managing the emotional impact of life events. When your client's get in touch, they will have an initial telephone assessment with a customer service agent who will note their details and make an appointment with one of their team of Psychologists. It's available to your client, their spouse or partner their children up to 18 (23 in full time education). Patients under 18 years of age are supported with a single assessment session during which they will benefit from a formal diagnosis. At the end of the consultation, practitioner Psychologists will make recommendations and support the patient as well as their carer/guardian/parent, to access specialised services.

### Free Cover

## Zurich Life

Cover commences from the policy issue date. If the policy is issued 3rd January 2022 with a start date of 1st February 2022 - the client is on cover from 3rd January w/o having to pay to be on cover for the period up until the start date.

## Guaranteed Insurability

### Aviva

If a client increases their mortgage or if they extend the term of their mortgage, but not beyond their 70th birthday, they may use their guaranteed insurability option to meet their increased needs for life cover. The new plan is for life insurance only, SIC cannot be included. No further evidence of their medical health will be required, provided that the term of the policy matches that of their extended mortgage, and any increase in their cover is not more than €40,000 or; 1. If they lower their level of original cover or 2. If lower, the increase in the amount of cover required Cannot be used if original plan was issued with special terms. Policy must be assigned as collateral security for a mortgage.

### Irish Life

Irish Life will allow a client to increase to the lower of 50% original life cover or specified illness sum insured or €125,000. Irish Life will allow this option to be used in the event of a mortgage, re-mortgage, birth or adoption of child, marriage. Irish Life will also allow the benefit to be exercised in the event of the life assured change in job or promotion. Irish Life require client to be under age 55 in order to exercise this option. Irish Life allows this option to be exercised only twice and to a maximum of €250,000.

## New Ireland

With New Ireland a client can increase the level of the lump sum on death benefit applying to a life insured within 3 months of the occurrence of any of the following life events without providing evidence of the life insureds current health and occupation:

- (a) The life insured has increased a mortgage associated with this policy because the life insured has moved principal residence;
- (b) The life insured has married;
- (c) The life insured or a spouse of the life insured has given birth to a child or legally adopted a child. In the case of each life insured, the option to increase a benefit without medical evidence will only apply if the life insured is already covered for that benefit within the policy.

The total amount of the relevant benefit after exercising the life events option cannot exceed the maximum of (1) and (2) as follows:

- (1) The amount of the benefit provided by this policy at the time of exercising the option plus The lesser of: (a) 50% of the amount of the benefit at the policy start date (or, if the benefit was subsequently added to your policy, at the time it was first added), and (b) €100,000, and
- (2) The lesser of: (a) The amount of the benefit at the policy start date (or, if the benefit was subsequently added to your policy, at the time it was first added), and (b) €500,000. Where the life events option is exercised on more than one occasion, then the amount in (1) is restricted to a cumulative maximum increase of €200,000. If you exercise the medical-free conversion option, then the maximum a benefit amount can be increased to under the life events option, without providing additional medical evidence, is restricted to €200,000 over the amount of the benefit at the policy start date or, if the benefit was subsequently added to your policy, at the time it was first added to the policy. Where you have more than one policy with the Company, increases to other policies which have taken place under a life events option will be taken into account for the purposes of calculating the maximum increase under this policy. The life events option is subject to all of the following:

When exercising this option the life insured (or the older life insured in the case of a dual life policy) is under 55 years of age on the date of application to exercise this option. A policyholder must notify New Ireland that they wish to exercise this option within 3 months after the date of the life event described in (a) to (c) above and provide New Ireland with the following evidence: - Confirmation of the loan draw-down for the mortgage in the event of an increase in the mortgage and moving principal residence. - A marriage certificate in the event of marriage. - A birth certificate in the event of a birth/ legal adoption of a child together with a copy of an appropriate adoption order. - The premiums must be paid in full when due up to the date of the exercise of the option.

## Royal London

Events: Mortgage, marriage, birth/adoption maximum lower €100,000 or 50% original level of cover. There is a maximum €200,000 increase over term. Before 55. acc SIC must match Life Cover, however can increase the Life Cover only. Maximum increase is the lower of €200,000 and the level of cover for that benefit.

## Zurich Life

At any stage during the term of this policy, apart from the restrictions detailed within the policy terms & conditions, a client will have the option to increase the Life, Specified Illness, and PTD (Own Occupation) sums insured on a policy, without the need to supply further medical evidence, in the event that a life insured gains approval for a new mortgage or increase to an existing mortgage and subsequently draws down these funds. The benefit can be increased by the lesser of 50% of the original benefit and €100,000. Total maximum increase across all options over the life of the policy is the lesser of €200,000 and the original sum insured at the policy start date

## Medical 2nd opinion

### Aviva

Aviva Life & Pensions offers the Best Doctors benefit. Best Doctors offers a second medical opinion service by drawing on the knowledge of medical experts from across the world. If a client has access to Best Doctors and is diagnosed with a significant medical condition, a client can call Best Doctors and a medical specialist will review their diagnosis and treatment.

The client will then be guided through the medical process. Eligible clients can contact Best Doctors at any point during the life of their policy and the service may be used as often as need be during this time. As long as they have an active policy there is no limit to the use of Best Doctors. Aviva Life & Pensions may withdraw this service at any time. Aviva's counselling service is provided by a company called Workplace Options. Workplace Options supports over 58 million employees and their families in over 90,000 organisations, across more than 200 countries and territories around the world. One person at a time.

They serve employers, EAPs, insurance providers, brokers and consultants - we are delighted to partner with them to offer their service on the Aviva Individual Protection range. This additional service is available to new Aviva Individual Protection customers and their families from the first day of cover, at no extra cost. Its open to the policyholder, their partner, their children, their parents and their partners parents. The service, along with Best Doctors Second Medical Opinion, sets Aviva apart and gives you an opportunity to offer even more added value to your Protection customers.

### Irish Life

Irish Life offer Life Care. Life Care from Irish Life contains three benefits. MedCare is a medical second opinion service from consultants in the UK & Ireland available from MediGuide. NurseCare is a 24/7 helpline connecting a client with a nurse through two services, these are NurseAssist 24/7 and Womens Health Centre. ClaimCare is a dedicated claims handler. ClaimCare also allows for three counselling sessions for next of kin with the Clanwilliam Institute. Irish Life cannot guarantee the ongoing availability of the MediGuide service to their customers and this service may be withdrawn or change in the future.

### Royal London

Royal London offer the Helping Hand benefit. Helping Hand offers one-to-one personal support from Red Arc which includes; the provision of bereavement counsellors, speech and language therapists, oncology nurses, physiotherapy, face to face second medical opinion, cardiac rehabilitation support, complementary therapies, massages and reflexology. The service can be amended or withdrawn at any time.

## Minimum Premium

### Royal London

Including levy

### Zurich Life

€10 p/m or equivalent for non-annual policies. €100 p/a for annual policies.

## Minimum Term

## Aviva

The minimum term is 2 years for Life Cover (level) and 5 years for Life Cover and Accelerated Specified Illness.

### Optional Flexibility

#### Irish Life

Benefit can only be used within the first five years of the policy. Initial term must be greater than 10 years. Client must be 49 or younger. Increase cannot exceed €500,000 per life on life cover or €300,000 per life for specified illness. Benefit allows increase of 20% of initial benefit and maximum term extension of 5 years. Will not apply to any benefit that had been originally excluded or rated. Cannot be used on cases where claim has been processed excluding hospital cash cover and accident cash cover. Term can only be extended once. Where a benefit is being increased and / or a term is being extended, a declaration of health is required. You must pass this in order for the alteration to be accepted.

#### New Ireland

Any amendments will be subject to underwriting and acceptance by the New Ireland. Where a request for such an amendment is accepted by the New Ireland, this will result in your Premium being re-calculated to take account of the changes being made and will be confirmed by an endorsement to the policy. At any stage throughout the Term of Cover you may request to amend the Term of Cover or the amount of Protection Benefits. You can also elect to add or remove a Life Insured or Protection Benefits to your policy.

### Reinstatement

#### Aviva

If your Policy terminates, because of non - payment of premiums, you may reinstate it within 6 months of the date on which the first unpaid premium was due, provided that you inform Aviva in writing and provide Aviva with such medical and other evidence of good health as the determine is required and pay all outstanding premiums together with a late payment charge determined by Aviva as it considers appropriate.

#### Irish Life

A policyholder or their legal representatives have the right to pay the unpaid premiums due on the policy within 6 months of the date on which the first unpaid premium was due and have the policy reinstated. The policy can be reinstated even if a claim has arisen. This provision does not apply if the policy is cancelled by the policyholder(s). After Month 3 a Declaration of health is required.

#### New Ireland

A client or their legal representatives have the right to pay the unpaid premiums due on the policy within 12 months of the date on which the first unpaid premium was due and have the policy reinstated. The policy can be reinstated even if a claim has arisen. This provision does not apply if the policy is cancelled by the policyholder(s). After 90 days a Declaration of health is required.



## Royal London

A policyholder or their legal representatives have the right to pay the unpaid premiums due on the policy within 12 months of the date on which the first unpaid premium was due and have the policy reinstated. The policy can be reinstated even if a claim has arisen. This provision does not apply if the policy is cancelled by the policyholder(s). After 100 days a Declaration of health is required.

## Zurich Life

A client or their legal representatives have the right to pay the unpaid premiums due on the policy within 6 months of the date on which the first unpaid premium was due and have the policy reinstated. The policy can be reinstated even if a claim has arisen. This provision does not apply if the policy is cancelled by the policyholder(s).

### Separation Option

## Royal London

The cover amount on each new policy has to be less than, or equal to, the existing cover amount on your original policy when you use the benefit. This benefit is only available if Royal London accept both of the Lives Assured on your policy on standard terms. You can split a Joint or Dual Life policy and each Life Assured can take out a new single life policy, without having to provide details of their health, if they separate.

### Temporary Accidental Death Benefit

## Aviva

Should an accidental death occur before age 65 and within 12 months of an accident, that occurred whilst accidental death benefit was in place, the full amount of life insurance cover for which the client has applied will be paid out, up to a maximum of €150,000. The accidental death cover will start on the day Aviva receive the fully completed application, and will continue until the earliest of three dates; 1. The end of 3 months 2. The date that the cover provided by your plan comes into effect 3. The date you are informed that your application has not been accepted at ordinary rates

## Irish Life

Prior to cover being granted, Irish Life will pay the lesser of the death benefit payable or €150,000 between the time the application is received by Irish Life and the earlier of the following; 1. The day of the final underwriting decision 2. 30 days from the date Irish Life receive the application. The benefit is subject to a maximum age entry of 55

## New Ireland

Lump sum of death amount, up to a maximum of €150,000, less any whole of life continuation benefit amount payable. Applicant must be aged under 55.

## Royal London

With Royal London a life assured can get instant TLC for the sum assured they applied for, up to a maximum of €500,000 across all applications. Its available to all new applications for customers aged 60 or below. A broker must use Royal London's reflexive underwriting to avail of this.

## Zurich Life

Provided from the time Zurich Life receive the fully completed application form accompanied by a valid direct debit mandate or premium cheque form up until policy goes live. Maximum of €150,000 for a lump sum . Cover ceases on earlier of application being accepted or declined and 30 days.

### Terminal Illness Benefit

#### Aviva

Paid as a Specified illness benefit only if Specified Illness is shown on the Policy Schedule

#### Irish Life

If a policyholder is diagnosed with a terminal illness and is deemed by an attending consultant to be beyond treatment and within 12 months of death, the life cover will be paid. Available on policies that include life cover and SIC. If policy does not include life cover but has stand alone SIC, Irish Life will pay the lesser of 50% of SIC benefit or €15,000 as a life cover benefit.

#### New Ireland

Lump sum on death will be paid out if the policy holder is deemed to be within 12 months of death. Must be at least 18 months remaining on the policy.

#### Royal London

Must have less than 12 months to live.

#### Zurich Life

Must be 12 months remaining on policy.

### Waiver of Premium )

#### Royal London

Royal London do not offer this benefit

#### Zurich Life

In joint life cases, it only applies to the first life insured, if selected. In dual life cases, it can be selected by each life separately, and in the case of a claim, only the relevant life insured's premium will be waived. Selected before age 59 (next birthday) and ceases age 60 (exact age). This benefit provides for the payment of premiums by Zurich Life if a client is unable to work because of accident or illness for a period longer than 13 weeks

### Advance Payment of Heart Surgery

#### Aviva

If a life/lives insured requires one of the listed surgeries, Aviva Life & pensions will pay out the lesser of €30,000 or 50% of the specified illness benefit before the surgery

#### Irish Life

The lesser of €30,000 or the amount of specified illness cover Noted in policy conditions as pre-payment of surgery.

## New Ireland

New Ireland will pay an advanced amount of 50% of the SIC benefit to a maximum of €32,500 if a consultant from an Irish or UK hospital confirms to the CMO that surgery is needed immediately for

- Coronary Artery By-pass Grafts - with surgery to divide the breastbone,
- Heart Structural Repair Heart Valve Replacement or Repair - with surgery to divide the breastbone,
- Pulmonary Artery Graft Surgery - with surgery to divide the breastbone or
- Aorta Graft Surgery - for disease or traumatic injury and that the life assured is on a major UK or Irish hospital waiting list.

Paid as an acceleration of the SIC. Must be notified within 90 days of diagnosis or the surgery. SIC will not be paid if life assured dies within 14 days of diagnosis or surgical procedure, coronary artery bypass grafts with surgery to divide the breast bone, heart structural repair heart valve replacement or repair with surgery to divide the breast bone, pulmonary artery graft surgery with surgery to divide the breast bone, aorta graft surgery for disease or traumatic injury

## Royal London

For heart surgery- Royal London pay up to €20,000 of SIC if a client needs aorta graft surgery, coronary artery bypass graft surgery, pulmonary artery surgery or heart valve replacement or repair.

## Zurich Life

Zurich Life will pre pay 50% of the specified illness benefit to a maximum of €30,000 should the life assured be put on a waiting list for any one of the following 4 surgeries; -aorta graft surgery - coronary artery bypass surgery -heart structural surgery or -heart valve re-placement surgery

### Booster Payment

## Zurich Life

200% of full SA (subject to a maximum of €50k) on proof that a Booster Critical Event has happened after the policy issue date to a life insured (who subsequently survived for 14 days after the date of the event).

### Children's Partial Specified Illness Cover

## Aviva

€5,000 or 25% of the specified illness cover, whichever is lower. Child must be aged between 30 days or 21, or 25 if in full time education

## Irish Life

The lower of 50% of sum assured or €7,500. Max age of child is 25

## Royal London

50% of sum assured to a maximum of €7,500. Max age of child is 18 or 21 if in full time education.

### Children's Specified Illness Cover

## Aviva

The lower of 50% of sum assured or €25,000. Child must be aged between 30 days or 21, or 25 if in full time education

## Irish Life

€25,000 or half of the specified illness benefit amount, whichever is lower. Max age of child is 25

## New Ireland

New Ireland will provide the lower of 50% or €25,000 of the sum assured. Max age of child is 18 or 21 if in full time education

## Royal London

The cover is 50% of the level of specified serious illness cover at the date of diagnosis, up to a maximum of €25,000. Max age of child is 18 or 21 if in full time education.

## Zurich Life

Zurich Life do not offer this benefit

### Overseas Surgery

## Zurich Life

Lump sum of €12,500 if surgery needed as a result of one of the specified illnesses and the surgery cannot be provided for in the UK & Ireland.

### Partial Specified Illness Cover

## Aviva

50% of SIC in place to a maximum of €20,000. If angioplasty-single vessel max 50% or €5,000.

## Irish Life

Irish Life will pay 50% of the SIC benefit to a maximum of €15,000 for diagnosis of any of the specified partial illnesses. Separate levels of partial payments for angioplasty events. For the illness coronary artery angioplasty of specified severity, the amount Irish Life will pay on single vessel coronary artery angioplasty is €10,000 or 18.75% of the amount of SIC the life assured has, whichever is lower. When the life assured goes on to have a 2nd coronary angioplasty to another artery, Irish Life will pay €30,000 or 56.25% of the amount of SIC the life assured, whichever is lower. Where the life assured undergoes a coronary angioplasty in two or more coronary arteries where no previous claim has been made under this benefit, Irish Life will pay €40,000 or 75% of the SIC the life assured has, whichever is lower.

## New Ireland

With New Ireland, New Ireland pay the lower of €15,000 or 50% of the specified illness benefit on confirmation that a life insured has suffered a partial specified illness. Accelerated or standalone SIC will reduce if a partial payment is paid for one of the following; Chrones disease treated with surgical intestinal resection, early stage urinary bladder cancer, peripheral vascular disease treated by angioplasty, serious accident cover resulting in at least 28 consecutive days in hospital. Angioplasty for Coronary Artery Disease - of specified severity, the maximum amount New Ireland will pay is the lower of: €50,000 or; 75% of the Life Insureds Accelerated or Standalone Specified Illness Benefit at the time of the procedure taking place.

## Royal London

Lower of 50% of sum assured or €15,000. In the case of Coronary Angioplasty (of specified severity) the partial payment will be €50,000 or 50% of the Specified Illness Cover as at the date of the procedure, whichever is lower. Royal London will pay €5,000 for a single angioplasty event and a further €45,000 on an angioplasty to a second artery, subject to the overall maximum payment.

## Zurich Life

50% of the sum insured up to a maximum of €15,000. The amount of the Relevant Angioplasty Benefit payment on a first Single Angioplasty Event will be the lesser of: 50% of the Relevant Serious Illness Sum Insured in force, or €5,000 The amount of the Relevant Angioplasty Benefit payment on a second Single Angioplasty Event on the same Life Insured will be the lesser of: 50% of the Relevant Serious Illness Sum Insured in force, or €95,000 The amount of the Relevant Angioplasty Benefit payment on a Double Angioplasty Event will be the lesser of: 50% of the Relevant Serious Illness Sum Insured in force, or €100,000

### Surgery Payment

## Irish Life

€30,000 or the amount of SIC, whichever is lower. Advance payment for a child is €7,500.

### Hospital Cash Cover

## Zurich Life

If a client is admitted to hospital as an inpatient for more than three days (72 hours), Zurich shall pay the amount of hospital cash benefit chosen multiplied by the number of days (24 hours) the client is in hospital to a maximum of one year (365 days). Hospital cash benefit will not be paid for periods of hospitalisation arising from psychiatric, mental or nervous illnesses or any related symptoms. Max age entry 60 (next birthday) max age expiry 65 (exact age), €30 - €300.

### Personal Accident Cover

## Zurich Life

The amount of the personal accident benefit is equal to the lesser of the personal accident benefit sum insured for that life insured and 50% of the life insured's weekly earnings for each week of temporary disablement to a maximum of 52 weeks. Personal accident benefit ceases on the earlier of the death, recovery and 60th birthday of a life insured. Personal accident benefit will not be paid for the first 14 days of temporary disability. €100 - €400. Max age entry 55 (next birthday) and max age expiry 60 (exact age). The policyholder cannot claim within the first 6 months of this benefit being in place, unless such disability is caused by a broken bone and results in a total inability of the Life Insured to carry out his occupation

### Total Permanent Disability Cover

## Irish Life

Specified Illness must be shown on the policy Schedule. With Irish Life, 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 Lifes Chief Medical Officer and by a consultant physician, neurologist or geriatrician of a major hospital in Ireland or the UK. 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.

## Royal London

Specified Illness benefit must be shown on the policy schedule .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 fulfil at least three of the following activities listed below without the help of another person, but with the use of appropriate assistive aids and appliances; and the disability is irreversible with no reasonable prospect of there ever being any improvement.  
washing - 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 dressing - the ability to dress and undress, ability to fasten and unfasten all necessary clothing including any surgical devices worn. 21 transferring - the ability to move from a bed to an upright chair, or wheelchair, or to get on or of a commode or toilet. mobility - the ability to move from one room to another on a level surface continence - the ability to manage bowel and bladder functions such that an adequate level of personal hygiene can be maintained feeding - the ability to eat and drink, once food or drink has been prepared and made available. 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 by a Consultant neurologist, physician or geriatrician of a major hospital in Ireland or the UK

## Zurich Life

This benefit is payable if you or someone covered on your policy becomes permanently, totally and irreversibly unable by reason of sickness or bodily injury to carry out the duties pertaining to his normal gainful occupation as stated in the application form. This option is always paid as an acceleration of the Serious Illness sum insured. Maximum age of entry at 60 (next birthday). Maximum age of cessation is 65. If a client changes their occupation Zurich Life will need to be notified immediately.