

# Term Assurance Comparison Report

THIS REPORT HAS BEEN PREPARED FOR  
**Your Eyes Only (Customers of lion.ie )**

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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.



## Term Assurance

	AVIVA	Irish Life	NEW IRELAND ASSURANCE	ROYAL LONDON	ZURICH
Anytime Conversion Option	Yes	Yes	Yes	Yes	Yes
Children's Life Cover	€5,000	€7,000	€4,000	€5,000	€7,000
Convert to Whole of Life)	No	Yes	No	No	No
Family Care	Yes	No	No	No	No
Free Cover	No	No	No	Yes	Yes
Funeral Expenses Accelerated Payment	No	No	No	Yes	Yes
Guaranteed Insurability	No	Yes	Yes	Yes	Yes
Long Term Care Conversion	No	No	No	No	No
Max Age at Entry Level	74	82	74	74	74
Max Term	50 Yrs.	50 Yrs.	40 Yrs.	51 Yrs.	40 Yrs.
Maximum Age at Entry Life Cover Conversion	64	64	59	74	64
Maximum Age at Expiry Life Cover	89	85	84	90	89
Maximum Age at Expiry Life Cover Conversion	84	85	64	85	87
Medical 2nd opinion	Yes	Yes	No	Yes	No
Minimum Cover	€12,000	€0	€25,000	€10,000	€5,000
Minimum Premium	€10 /Mth.	€15 /Mth.	€10 /Mth.	€15 /Mth.	€10 /Mth.
Minimum Term	2 Yrs.	2 Yrs.	5 Yrs.	5 Yrs.	2 Yrs.

Monthly Income on Death	No	No	Yes	No	Yes
Optional Flexibility	No	Yes	Yes	No	No
Partial Payment Life Cover	No	Yes	No	No	No
Reinstatement	Yes	Yes	Yes	Yes	Yes
Rolling Conversion Option	Yes	Yes	Yes	Yes	Yes
Separation Option	No	No	No	Yes	No
Smoker Amendment at Conversion	Yes	Yes	Yes	Yes	No
Temporary Accidental Death Benefit	Yes	Yes	Yes	Yes	Yes
Terminal Illness Benefit	Yes	Yes	Yes	Yes	Yes
Benefit Indexation	3 - 4%	3 - 4.5%	3%	3 - 4%	3 - 4.5%
Advance Payment of Heart Surgery	Yes	Yes	Yes	Yes	Yes
Booster Payment	No	No	No	No	Yes
Children's Overseas Surgery	No	No	No	No	Yes
Children's Partial Specified Illness Cover	Yes	Yes	Yes	Yes	Yes
Children's Specified Illness Cover	Yes	Yes	Yes	Yes	Yes
Donor Recipient Cover	No	No	No	Yes	No
Life Benefit	Yes	No	No	No	No
Maximum Age at Entry Specified Illness Cover	69	64	64	69	64
Maximum Age at Entry Specified Illness Cover Conversion	59	64	59	64	72
Maximum Age at Expiry Specified Illness Cover	74	75	74	74	74
Maximum Age at Expiry Specified Illness Cover Conversion	69	75	64	69	72

Overseas Surgery	No	No	No	No	Yes
Partial Payment Specified Illness Cover	Yes	Yes	Yes	Yes	Yes
Specified Illness Cover Condition	14 Days	14 Days	14 Days	10 Days	14 Days
Broken Bones Payment	No	No	Yes	No	No
Children's Hospital Cash	No	Yes	Yes	No	Yes
Continuation Benefit	No	No	Yes	No	No
Hospital Cash Cover	No	Yes	Yes	No	Yes
Personal Accident Cover	No	Yes	Yes	No	Yes
Standalone Cancer Cover	No	No	No	No	Yes
Surgical Cash Benefit	No	No	Yes	No	Yes
Total Permanent Disability Cover	No	Yes	Yes	Yes	Yes
Waiver of Premium	No	No	No	No	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.

### Anytime Conversion Option

#### New Ireland

Subject to terms and conditions outlined in the policy conditions.

#### Zurich Life

Anytime conversion is not available on the monthly income on death benefit from Zurich Life

### Children's Life Cover

#### Aviva - Term Assurance

€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 and is covered from date of birth

## New Ireland

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

## Royal London

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

## Zurich Life

Max age of child is 18 or 25 if in full time education

### Convert to Whole of Life)

## Irish Life

Must happen before age 75.

### Family Care

## Aviva - Term Assurance

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

## Royal London

Max 1 month 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.

### Funeral Expenses Accelerated Payment

## Royal London

Payment can only be made to the Funeral Director directly or to the Executor(s) of the estate if they have an invoice or receipt from the Funeral Director. When probate has been granted and Royal London can pay the full claim, Royal London will pay the Executor(s) the policy sum assured minus the amount drawn down to pay for the clients funeral. When Royal London accept a life claim, which is subject to probate, they will pay up to €10,000 up-front to cover funeral costs.

## Zurich Life

Where Zurich Life has confirmed in writing that a claim under this section is valid and that benefit will be paid subject to the production of grant of Probate or grant of letters of administration, Zurich Life will, upon written request issue payment in respect of the funeral expenses of the deceased directly to the funeral director on production of the funeral directors invoice to a maximum of €10,000. Any such payment will be deducted from the life sum Insured in respect of the deceased. This option is not available where the policy has been assigned to a third party.

## Guaranteed Insurability

### Aviva - Term Assurance

Aviva Life & Pensions do not offer guaranteed insurability on their term contract. However, it is available with their decreasing term assurance contract

### Irish Life

Irish Life will allow a policyholder 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 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 amount of the increase may not exceed 50% of the initial amount of the benefit to be increased subject to a maximum increase of €100,000 in respect of each life insured. The maximum total increase over the life of the policy under this option for each benefit is 100% of the initial amount of the benefit to be increased subject to a maximum increase of €200,000 in such a benefit in respect of each life insured.

In the case of Accelerated or Standalone Specified Illness benefit, the conditions applicable to the increase and in particular the illnesses covered will be in accordance with the terms and conditions applicable at the date of the proposed increase. Income on Death with life events option, a person can increase the level and/or term of the Income on Death benefit applying to the life insured within 3 months of the occurrence of any of the following 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 amend the Income on Death benefit without medical evidence will only apply if the life insured is already covered for that benefit within the policy.

The amount of the increase may not exceed 50% of the initial amount of the Income on Death benefit to be increased subject to a maximum increase of €12,000 per annum in respect of each life insured. The maximum total increase during the term of cover under this option is 150% of the initial Income on Death benefit amount subject to a maximum increase of €24,000 per annum in respect of each life insured. The life events option is in all cases subject to 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 the 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 and provide New Ireland with the following evidence: - Confirmation of the loan draw-down 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 and a copy of an appropriate adoption order in the event of adoption of a child.

The premiums must be paid in full when due up to the date of the exercise of the option. Where a policyholder has 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.

## Royal London

Royal London will allow an increase €100,000 or 50% original level of cover to a maximum of €200,000 increase over term. It must be used before age 55. Accelerated SIC must match any LC benefit, however a policyholder can increase LC only. In the event of Marriage, birth or adoption and mortgage.

## Zurich Life

At any stage during the policy apart from after age 55, the policyholder can increase the benefit amount of any of the following without further medical evidence:

- Life Cover,
- Specified Illness,
- Childrens Cover,
- Monthly Income on Death and
- Permanent and Total Disability own occupation

In the event of any of the following:

- Birth or legal adoption of a child,
- Change of job,
- Re-mortgage or
- Marriage.

The amount of the increase cannot exceed 50% of the appropriate sum assured on the policy schedule. The total increases cannot exceed 100% of the original sum assured on the policy schedule.

Total increases across all Zurich policies for any one special event cannot exceed €100,000 and €200,000 across a term.

In the case of joint lives, increases apply to both lives. Dual lives are treated separately / individually.

The total increase in Monthly Income Sum Insured on all policies with Zurich Life under this option cannot exceed €1,000 on any one special event or €2,000 over the term of the policy. A client must advise Zurich within six months of the event.

Special terms will apply to all increases. At any stage during the term of your policy, apart from the restrictions detailed in paragraph 7 of this section, you have the option to increase or add Life Cover to your policy for a Life Insured, without the need to supply further medical evidence, on the occurrence of any of the following special events:

- The birth or legal adoption of a child by that Life Insured;
- The marriage or registered civil partnership of that Life Insured; and
- Where the Life Insured gains approval for a new mortgage or increase in an existing mortgage and subsequently draws down these funds.

If the Basis of Cover is Dual Life, you may exercise this option in respect of each Life Insured separately.

On any one special event, the Life Cover Sum Insured under this option cannot exceed 200% of the appropriate Serious Illness Sum Insured shown on your Policy Certificate.

Over the term of your policy, the total increase in the Life Cover Sum Insured cannot exceed 400% of the appropriate Serious Illness Sum Insured shown on your Policy Certificate.

The total increase in your Life Sums Insured on all your policies with Zurich Life under this option and the Guaranteed Insurability Option cannot exceed €100,000 on any one special event or €200,000 over the term of your policy.



## Max Term

### Aviva - Term Assurance

Aviva Life & Pensions maximum term for this assurance product is 50 years for life cover and 40 years for specified illness.

## Maximum Age at Expiry Life Cover Conversion

### Royal London

Or a client can go to 80 years age exact (also known as 81 age next birthday) if converting to another convertible term policy.

## Medical 2nd opinion

### Aviva - Term Assurance

Aviva Life & Pensions offer 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 across 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 and sick claimants 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 Cover

#### Aviva - Term Assurance

Aviva Life & Pensions have a minimum level of cover of €12,000 for life cover and specified illness.

#### Irish Life

Irish Life have no set minimum level of cover. The lowest level of cover that can be obtained will be based on the applicant age, smoker status, and the minimum premium at the time of applying.

#### New Ireland

Minimum amount of cover provided by New Ireland is €25,000

#### Royal London

Minimum amount of cover provided by Royal London is €10,000 for level term & for specified illness it must be at least 10% of level term provided

#### Zurich Life

Minimum amount of cover provided by Zurich Life is €5,000

### Minimum Premium

#### Royal London

Excluding levy

### Minimum Term

#### Aviva - Term Assurance

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

#### Irish Life

Minimum term is 5 years where SIC is added to policy

### Monthly Income on Death

#### New Ireland

Minimum sum assured is €500. Maximum sum assured is €20,000

## Zurich Life

Minimum amount of monthly income on death that can be selected with the Zurich Life contract is €500 per month. Maximum is €30,000.

### 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 a 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. Can also reduce cover or term.

#### New Ireland

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. 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.

### Partial Payment Life Cover

#### Aviva - Term Assurance

However if standalone SIC 5% of SIC paid on death if no SIC claim ever made.

#### Irish Life

Irish Life will also pay a partial benefit in addition to life cover of €5,000 if a life assured is diagnosed with any of five pregnancy related illnesses during the term of a plan 1. Disseminated intravascular coagulation (DIC) 2. Ectopic pregnancy 3. Hydatidiform mole 4. Placental abruption 5. Eclampsia. Policyholder must be aged 45 or below. This can only be claimed once during one pregnancy and three times over the entire term of a plan. This benefit is automatic and not subject to u/w.

#### Zurich Life

Zurich Life do not offer this benefit

### Reinstatement

#### Aviva - Term Assurance

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 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). After Month 3 a Declaration of health is required.

## New Ireland

If a premium has not been paid within 30 days from the date it was due for payment then the policy and Protection Benefits will be cancelled. However, the policy may be restarted at New Ireland's discretion within one year from the date that the first unpaid premium was due. Restarting the policy is subject to payment of all premiums outstanding and the completion of a declaration of health form (after 90 days) by each life insured.

## 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

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. 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.

### Smoker Amendment at Conversion

## Irish Life

Client must be under the age of 50 to avail of this option

### Temporary Accidental Death Benefit

## Aviva - Term Assurance

With Aviva Life & Pensions this benefit will not be provided to applicants over age 65. Provides a lump sum in the event of accidental death prior to policy inception. Aviva Life & Pensions offer lesser of life cover or €150,000. Cover ceases on earlier of application being accepted or declined and 90 days

## 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. The policy will pay a benefit of the chosen income on death benefit amount, up to a maximum of €1,000, for the chosen term of cover, subject to a maximum term of 15 years. 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 your fully completed application form accompanied by a valid direct debit mandate or premium cheque up until policy goes live. Maximum of €150,000 for a lump sum and maximum of €1,000 per month for 15 years for monthly income on death. Cover ceases on earlier of application being accepted or declined and 30 days.

## Terminal Illness Benefit

### Aviva - Term Assurance

Life benefit paid out if diagnosed with terminal illness & longer than 12 months remain on the policy.. The illness must be expected to lead to death within 12 months.

### Irish Life

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. Available on policies that include life cover and SIC. 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.

### New Ireland

Lump sum on death, income on death and whole of life continuation 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

Royal London will pay out the life benefit if diagnosed with terminal illness and longer than 12 months remain on policy

### Zurich Life

The monthly income sum insured will be payable until the end of the insurance term shown on the policy but for a minimum of two years. The policy will cease on payment of the terminal illness benefit, single and joint. Must be 12 months remaining on policy. Zurich Life will pay the relevant life sum insured in force and commence paying the relevant monthly income sum insured subject to specific restrictions.

## Benefit Indexation

### Royal London

No indexation for clients over age 65 Benefit increases by 3% premium by 4%

### Zurich Life

4.5% for premium, 3% for sum insured.

## Advance Payment of Heart Surgery

### Aviva - Term Assurance

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

Available for coronary artery bypass surgery, heart valve replacement or repair, heart structural repair or aorta graft surgery. Client must provide proof of need of surgery before payment. If claimed in conjunction with specified illness benefit then the specified illness benefit will be reduced. Irish Life will pay out €30,000 or the specified illness sum insured, whichever is the lower.

### 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
- Heart Structural Repair Heart Valve Replacement or Repair
- Pulmonary Artery Graft Surgery 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 major heart surgeries only as per the advanced payment for heart surgery benefit. Up to €20,000 for aorta graft surgery, coronary artery bypass graft surgery, pulmonary artery surgery, 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, heart valve replacement surgery

## Booster Payment

### Zurich Life

200% of the full SA (subject to a max additional payment of €50k) if diagnosed under age 45 for: Alzheimers disease, Dementia ,Motor neurone disease, Parkinsons disease, Parkinson Plus Syndromes.200% of the full SA (subject to a max additional payment of €50k) if a claim for Blindness, Coma, Loss of Independent Existence, Loss of one Limb, Loss of Speech, Paralysis, Third Degree Burns, Traumatic Brain Injury.

## Children's Overseas Surgery

### Zurich Life

If surgery is required overseas the Life Company will provide a lump sum of €25,000 to cover relevant cost.. The child will qualify for Child Overseas Surgery Benefit if aged between one year and less than 18 years (25 only if in full-time education) at the date of surgery.

## Children's Partial Specified Illness Cover

### Aviva - Term Assurance

For partial payment illnesses, they cover children for €5,000 or a quarter of your cover amount, whichever is lower. By 'children' or 'child' they mean any child, stepchild or adopted child of yours who is aged 30 days or more and who is under the age of 21 or under the age of 25 if in full time education.

### Irish Life

The lesser of €7,500 or half of the specified illness benefit for a single life.. Max age of child is 25

### New Ireland

The lower of €7,500 or 50%. Max age of child is 18 or 21 if in full time education.

### Royal London

50% of specified illness benefit up to a maximum of €7,500. Max age of child is 18 or 21 if in full time education

### Zurich Life

50% of specified illness benefit up to a maximum of €7,500. Max age of child is 18 or 25 if in full time education

## Children's Specified Illness Cover

### Aviva - Term Assurance

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 50% of the specified illness benefit amount, whichever is lower. Max age of child is 25

## New Ireland

Lower of 50% of sum assured or €25,000. 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. Child is covered from birth.

## Zurich Life

Zurich Life will provide the lower of 50% of specified illness up to a maximum of €25,000. Max age of child is 18 or 25 if in full time education.

Zurich also have a unique illness offering in the Irish Market, covering -

- Cystic Fibrosis - A definite diagnosis of cystic fibrosis by a hospital consultant. Cystic Fibrosis is caused by a genetic disorder that means cells in the human body are unable to move salt and water around effectively, resulting in a build-up of thick mucus in the lungs and digestive system, as well as a number of other effects.
- Cerebral Palsy - A definite diagnosis of cerebral palsy made by an attending paediatrician and it results in one of the following; Ataxia, Athetosis Dyspraxia Rigidity; or Spasticity Cerebral Palsy is the name for a group of permanent conditions that affect movement and co-ordination, caused by problems with the brain that occurs before, during or soon after birth. A claim can be made if the child of a Life Insured is diagnosed as having one of the following permanent conditions - ataxia, athetosis, dyspraxia, rigidity or spasticity - by a paediatrician.
- Spina Bifida - A definite diagnosis of spina bifida myelomeningocele by an attending paediatrician. For the above definition, the following are not covered: Spina bifida occulta Spina bifida meningocele. Spina bifida myelomeningocele is the most severe type of spina bifida, when the neural tube has failed to close and the neural tissue is exposed on the babys back.

## Donor Recipient Cover

### Royal London

Royal London will pay out a partial benefit if, Specified Serious Illness Cover is included as part of the policy, this benefit will provide cover in the event that you need to donate a living organ to a family member.

Royal London will pay €2,500 as a once off lump sum if you donate any of the following organs:

- Kidney;
- Portion of Liver; or
- Portion of Lung; or
- Bone Marrow Transplant provided that the recipient has undergone pre-conditioning with myeloablative chemotherapy and/or radiotherapy.

For the above definition, the following are not covered: If before the start date the recipient had symptoms or an illness that eventually resulted in the transplant being necessary; Stem cell donation; Islet cell donation. The policy will not end upon payment of the lump sum and the level of Specified Serious Illness will not be reduced. Royal London will only pay this benefit once in respect of each Life Assured.



## Life Benefit

### Aviva - Term Assurance

Refers to Standalone Specified Illness Cover. If a policyholder dies while the plan is in force, but without a specified illness benefit having become payable, a life assurance benefit of 5% of the sum insured will be paid. If the plan only covers the policyholder themselves, the benefit will be paid on their death. If the plan covers the policyholder and another person on a joint life basis, the benefit will be paid on the death of the second person to die. If the plan covers the policyholder and another person on a dual life basis, separate benefits will be payable on each death.

## Maximum Age at Expiry Specified Illness Cover Conversion

### Aviva - Term Assurance

Indexation not available on their converted policy

## 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 Ireland

## Partial Payment Specified Illness Cover

### Aviva - Term Assurance

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 of 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

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

On survival for 14 days after the procedure, the amount payable on a first Single Angioplasty Event will be the lessor of 50% of the level of Specified Illness Cover for the Life Assured under the policy as at the date of the procedure, or €5,000. On survival for 14 days after the procedure, the amount payable on a second Single Angioplasty Event on the same Life Assured will be the lessor of 50% of the level of Specified Illness Cover for the Life Assured under the policy as at the date of the procedure, or €45,000. On survival for 14 days after the procedure, the amount payable on a Double Angioplasty Event will be the lessor of 50% of the level of Specified Illness Cover for the Life Assured under the policy as at the date of the procedure, or €50,000. After payment for a second Single Angioplasty Event or a Double Angioplasty Event, no further benefit will be paid for Coronary Angioplasty of specified severity for that Life Assured.

## 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.

## Broken Bones Payment

### New Ireland

Maximum benefit of €25,000 paid if the policy holder suffers any one of a set list of broken bones. Benefit ceases at age 65. Once maximum pay-out amount is reached benefit ceases.

## Children's Hospital Cash

### Irish Life

25% of the life assured hospital cash cover benefit.. The child must have spent more than 72 consecutive hours in hospital.

## New Ireland

New Ireland will provide €35 per day for each day admitted to hospital after day three.

## Zurich Life

The benefit is 50% of the higher of the two lives hospital cash sum insured for each complete period of 24 hours that the child is hospitalised, subject to a minimum of €30 per day, and a maximum of €60 per day.

### Continuation Benefit

## New Ireland

Maximum benefit of €50,000.

### Hospital Cash Cover

## Irish Life

Must have minimum €25,000 life cover. A client must be an inpatient for more than 72 consecutive hours. Can select a benefit of between €70 - €260 per day. Normally paid as a lump sum in arrears, but if admission to hospital is scheduled to be longer than 21 days, part payment can be made. Max age at entry is 54 Cover ceases age 60

## New Ireland

The client must be admitted to hospital for a period longer than 3 days. If the client is admitted to hospital for 3 days, is discharged and then re-admitted within 7 days, the period will be treated as one consecutive period. New Ireland will provide a benefit of up to €300 per day. Max age at entry is 60 & cover ceases age 65

## Zurich Life

If a client is admitted to hospital as an inpatient for more than three days (72 hours), Zurich Life 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, €30 - €300.

### Personal Accident Cover

## Irish Life

Client must have €25,000 life cover. A deferred period of 2 weeks applies. Maximum payment is for 52 weeks in total over the lifetime of policy. Benefit amount can be between €120 and €400 per week. Max age at entry is 54. Cannot claim after 60th birthday. Benefit paid cannot exceed 40% of clients annual income. All incomes considered (employment, state etc.). If a client is unemployed, a benefit of the lower of 50% of the benefit due or €100 will be paid. This accident cash cover will cease at age 59. If a policyholder makes a claim for an injury that is not on the qualifying injury list, The policyholder cannot claim within the first 6 months of this benefit being in place

## New Ireland

Will be the lesser of 50% of the life assureds average gross weekly earnings in the 12 month period or the amount of benefit stated. Benefit amount of between €150 and €300 per week. If temporarily disabled for more than two weeks (before 65) accident payment is payable in respect of each whole week of temporary disability due to an accident after the later of the first two weeks and the date of notification. This needs to be notified within 30 days. Taken out before age 60 and expires at age 65

## 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. You can select a benefit of between €100 - €400. Max age entry is 55 (next birthday) and max age expiry is 60 (exact).

Note that under the Personal Accident Benefit, the following restrictions apply:

- Disability which occurs as a result of lifting, twisting, turning or bending cannot be considered as having occurred as a result of external violent and visible means and therefore cannot be considered under this benefit;

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; The benefit will not be paid if the Life Insured is in any other gainful occupation; and No benefit will be payable in relation to any psychiatric, mental or nervous disability suffered directly as a result of external violent and visible means..

In the event of a second or subsequent Personal Accident Benefit claim linked to an accident from an earlier claim, no benefit will be paid for the first 14 days of the new claim if the new claim commences more than six months after the previous claim ceased.

## Standalone Cancer Cover

### Zurich Life

Zurich Life are the only company to offer this benefit. Zurich Life will provide an independent cancer specific benefit if cancer cover is selected from the outset of a policy and after a cancer specific diagnosis has been confirmed. The minimum amount of cancer cover that can be selected is €5,000. Partial payments of the lesser of 50% of the benefit of €15,000 will be paid for cancer cover partial payment events.

## Surgical Cash Benefit

## New Ireland

New Ireland will pay a benefit of 12.5% of a client's SIC up to a maximum of €32,500 in the event of a major surgery being required.

- Surgery to the brain or meninges of the brain excluding surgeries to the pituitary glands, pineal glands and cerebral arteries.
- Surgeries to the cranial nerves.
- Surgery to the lungs.
- Surgery to the liver.

In the event of the life insured undergoing one of the following procedures, the amount of benefit payable will be; 5% of the life insureds specified illness benefit subject to a maximum of €13,000.

- Hip or knee replacement,
- surgery to the intervertebral discs,
- surgery to the spinal chord or canal excluding spinal puncture or injection.
- Surgery to the kidneys or pancreas or spleen.
- Surgery to the urinary bladder, excluding surgeries or procedures for urinary incontinence, bladder prolapse, rectal prolapse, vaginal prolapse or uterine prolapse Surgery to the larynx, excluding benign polyps or nodules of the vocal chords.
- Surgery to the oesophagus including repair of hiatus hernia.
- Surgery to the colon or rectum, excluding surgeries to the anus. Surgery to the pharynx, excluding adenoids.
- Surgery to the cerebral or carotid or iliac or femoral arteries.
- Surgery to the pituitary or pineal glands.
- Surgery to the adrenal glands.
- Surgery to the stomach, duodenum, jejunum or ileum. Surgery to the thymus.
- Surgery to the thyroid or parathyroid. Surgery to the ureter.
- Surgery will only be payable a maximum of 4 times for a life insured.

The overall maximum surgery amount payable is the lesser of €130,000 and 50% of the specified illness benefit. This benefit will cease age 65

## Zurich Life

For a major surgery, the surgical cash benefit will be the lesser of 10% of the specified illness sum insured then in force for that life insured and €25,000. For an intermediate surgery, the surgical cash benefit will be the lesser of 5% of the specified illness sum insured then in force for that life insured and €12,500. Maximum age of entry is 55 (age exact) and the maximum age of expiry is 65 (age exact). 50% of the serious illness sum insured then and €125,000 is the maximum total benefit payable for each life insured to whom it applies over the life of the policy.

### 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.

## New Ireland

If New Ireland's chief medical officer deems that a policy holder is unable to carry out 3 of a list of 6 specified tasks then the permanent total disability (specified illness) benefit will be paid. Must be taken out before age 65 with New Ireland.

## 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.
- 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

Pays a lump sum benefit if the life insured becomes permanently, totally and irreversibly unable by reason of sickness or bodily injury to carry out the duties pertaining to his/her normal gainful occupation as stated on the application form. The PTD own occupation benefit sum insured is the same as the specified illness sum insured. Only available if the life (or older life if joint life cover has been chosen) is aged 60 next birthday or less. PTD cover ceases at age 65. Specified illness includes PTD on the basis of inability to perform at least 3 out of 5 activities of daily work

### Waiver of Premium

## Zurich Life

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 26 weeks. In joint life cases. 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).