

We have turned down your  
application for cover

**Your questions answered**



**Irish Life**

We have turned down your application for cover at this time.

## What does this mean?

This means that we cannot offer you the cover you asked for. This is because of your health history or a recent medical finding.

## How did you reach this decision?

We came to this decision only after very carefully considering the details from your application for cover and perhaps details from your own GP, or following a medical examination done on our behalf. We also have access to and use large banks of statistical information in arriving at these decisions.

Please remember that we have made the decision and not your own GP or any doctor who may have examined you. Most decisions to refuse cover are based on known medical histories such as raised blood pressure, heart problems, cancer and so on, rather than new previously unrecognised findings.

If our decision relates to income protection cover, we may have taken your occupation into account as well as your past health history.

## How can I find out more?

When we refuse an application for cover like this, our Chief Medical Officer will generally write a letter to your own GP explaining why we cannot offer cover. So, we would suggest that you discuss the situation with your GP

## Why can you not tell me directly the reason for the decision?

We get medical reports from doctors on the basis that we will treat them as strictly private and confidential between the doctor and our Chief Medical Officer. Your own GP is in the best position to explain to you the precise medical basis for our decision.

## What if my own GP does not agree?

We will be happy to review your application if your own GP is willing to send us new extra information. However, please remember that before reaching this decision, we must have been satisfied that we already had enough detailed information about your health. We will not pay any medical fees for other tests or investigations you or your GP decide to arrange independently.

## What options do I have now?

You should discuss the situation with your financial adviser. They are in the best position to give you advice about any other options that may be available. For example, another form of cover might be available which may go some way to meeting your needs.

## As I have been refused the cover, will I have to tell other insurance companies?

Yes, you should give them this information. However, the other insurance company will make its own decision based on a careful assessment of all the medical evidence available at that time and the type of cover you want.

If your GP wants to contact our Chief Medical Officer about the medical aspects of our decision, please write to:

Chief Medical Officer  
c/o Underwriting Team  
Irish Life Assurance plc  
Irish Life Centre  
Lower Abbey Street  
Dublin 1.



**Irish Life**

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Irish Financial Services Regulatory Authority.