

# Specified illness cover from Irish Life – we tick all the boxes!

Choosing the best insurance provider for your client's specified illness cover used to be difficult; trying to decide who offers the most comprehensive cover at the right price was not always easy. However, with Irish Life's recent specified illness cover enhancements – we believe we've made this choice very simple for you.

**13** conditions covered for partial payment **+38** conditions covered for full payment  
**=51 conditions covered by Irish Life's super specified illness cover!**

Please see below for conditions covered under full payment.

	Irish Life	Aviva	Caledonian Life	Canada Life	Friends First	New Ireland	Zurich Life
Alzheimers Disease	✓	✓	✓	✓	✓	✓	✓
Angioplasty (Two vessel)	✓#	✓	✗	✗	✓#	✓#	✓#
Aorta Graft Surgery	✓	✓	✓	✓	✓	✓	✓
Aplastic Anaemia	✓	✓	✓	✗	✓	✓	✓
Bacterial Meningitis	✓	✓	✓	✓	✓	✓	✓
Balloon Valvuloplasty	✓	✗	✓	✗	✓	✓	✓
Benign Brain Tumour	✓	✓	✓	✓	✓	✓	✓
Benign Spinal Cord Tumour	✓	✗	✗	✗	✓	✓	✓
Blindness	✓	✓	✓	✓	✓	✓	✓
Burns (Third Degree)	✓	✓	✓	✓	✓	✓	✓
Cancer (invasive)	✓	✓	✓	✓	✓	✓	✓
Cardiomyopathy	✓	✓	✓	✓	✓	✓	✓
<b>NEW</b> Cardiac Arrest – with insertion of a defibrillator	✓	✗	✗	✗	✗	✗	✗
Chronic Lung Disease	✓	✓	✓	✓	✓	✓	✓
Coma	✓	✓	✓	✓	✓	✓	✓
Coronary heart surgery	✓	✓	✓	✓	✓	✓	✓
Creutzfeld-Jacob Disease	✓	✓	✓	✓	✓	✓	✓
Dementia	✓	✓	✗	✗	✗	✓	✓
Encephalitis	✓	✓	✓	✓	✓	✓	✓
Heart Attack	✓	✓	✓	✓	✓	✓	✓
Heart Valve Replacement /Repair	✓	✓	✓	✓	✓	✓	✓
Heart Structural Repair	✓	✗	✗	✗	✓	✓	✓
HIV/AIDS	✓	✓	✓	✓	✓	✓	✓
Kidney Failure	✓	✓	✓	✓	✓	✓	✓
Liver Failure	✓	✓	✓	✓	✓	✓	✓
Loss of Hearing	✓	✓	✓	✓	✓	✓	✓
Loss of Independent Existence (LIE)	✓ (ADL)	✓ (PTD;ADL/ADW)	✓ (ADL)	✓ (ADL)	✓ (PTD;ADL)	✓ (ADL)	✓ (ADL)
Loss of Limbs - two or more	✓	✓	✓	✓	✓	✓	✓
Loss of Speech	✓	✓	✓	✓	✓	✓	✓
Major Head Trauma	✓	✓	✓	✓	✓	✓	✓
Major Organ Transplantation	✓	✓	✓	✓	✓	✓	✓
Motor Neurone Disease	✓	✓	✓	✓	✓	✓	✓
Multiple Sclerosis	✓	✓	✓	✓	✓	✓	✓
Muscular Dystrophy	✓ (LIE;ADL)	✓	✓	✓	✓ (ADL)	✓	✓ (LIE;ADL)
Paralysis	✓	✓	✓	✓	✓	✓	✓
Parkinsons Disease	✓	✓	✓	✓	✓	✓	✓
Permanent & Total Disability	✓ (LIE;ADL)	✓ (ADL/ADW)	✓ (LIE;ADL)	✓ (ADL)	✓ Optional (ADL)	✓ (LIE;ADL)	✓ (ADW)
Primary Pulmonary Hypertension	✓	✗	✓	✓	✓	✓	✓
Progressive Supranuclear Palsy	✓	✓	✓	✓	✓	✓	✓
Pulmonary Artery Surgery	✓	✓	✓	✓	✓	✓	✓
Rheumatoid Arthritis	✓ (LIE;ADL)	✗	✓	✓	✓ (ADL)	✓	✓
Stroke	✓	✓	✓	✓	✓	✓	✓
Systemic Lupus Erythematosus	✓	✗	✓	✓	✓	✓	✓
Terminal Illness	✓	✓	✓	✓	✓	✓	✓
<b>i</b> Specified Illness claims data published for over 17 years	✓	✗	✗	✗	✗	✗	✗

#partial payment - see over leaf. Some illnesses may be covered by LIE or PTD, subject to measurement of Activities of Daily Living (ADL) or Activities of Daily Work (ADW). Check appropriate terms and conditions for details. Source: www.adviserplus.ie May 2011.



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**Did you know?** Irish Life make a partial payment of €15,000 or 50% the specified illness benefit amount, whichever is lower, if clients are diagnosed with one of 12 life altering conditions detailed below. This independent partial payment, if paid, does not generally impact on the remaining specified illness cover on the plan. For Coronary Angioplasty Irish Life make a partial payment of €40,000 or 75% of the specified illness cover, whichever is lower. Under the new partial payment benefit, children are also covered for one partial payment of €7,500 or half of one parent's specified illness benefit amount, whichever is lower.

Please see below for conditions covered under partial payment:

	Irish Life	Aviva	Caledonian Life	Canada Life	Friends First	New Ireland	Zurich Life
<b>NEW</b> Serious Accident Cover -28 consecutive days in hospital	✓	✗	✗	✗	✓	✗	✗
<b>NEW</b> Significant Visual Impairment -permanent and irreversible	✓	✗	✗	✗	✗	✗	✗
<b>NEW</b> Removal of one or more Lobes of the Lung	✓	✗	✗	✗	✗	✗	✗
Ductal carcinoma in situ – breast (treated by specific surgery)	✓	✗	✗	✗	✓	✗	✓
Low Level Prostate Cancer with Gleason score between 2 and 6 (treated by specific surgery)	✓	✗	✗	✗	✓	✗	✓
Coronary Angioplasty* to 2 or more coronary arteries	✓	✓	✗	✗	✓	✓	✓
Carotid Artery Stenosis treated by endarterectomy or angioplasty	✓	✗	✗	✗	✓	✗	✓
Severe burns/3rd degree burns covering at least 5% of the body or 25% of the surface area of the face.	✓	✗	✗	✗	✓	✗	✓
Surgical removal of an eye	✓	✗	✗	✗	✓	✗	✓
Loss of Limb	✓	✗	✗	✗	✓	✗	✓
Carcinoma in situ – oesophagus	✓	✗	✗	✗	✓	✗	✓
Cerebral arteriovenous malformation treated by craniotomy or endovascular repair	✓	✗	✗	✗	✓	✗	✓
Brain Abscess drained by craniotomy	✓	✗	✗	✗	✓	✗	✓
<b>NEW</b> Multiple partial payment	✓	✗	✗	✗	✗	✗	✗

This information on payments and conditions is correct based on research of all sources available to us May 2011.

**\*Coronary Angioplasty –**

Irish Life pays a claim under Coronary Angioplasty when **any** 2 coronary arteries are treated, unlike our competitors, who only pay a claim if 2 **main** Coronary arteries are treated. We've paid €4.4m to 75 claimants for Angioplasty over the last 5 years. The average age of the claimant is 52 and the vast majority of claims were on male lives (71 out of 75).

Speak to your account manager or log onto [www.bline.ie](http://www.bline.ie) TODAY!