



Irish Life

PROTECT YOURSELF FINANCIALLY FROM SERIOUS ILLNESS OR ACCIDENT

Lets face it... nobody is invincible. That's why planning ahead to protect yourself financially were you to suffer from a serious illness, is important.

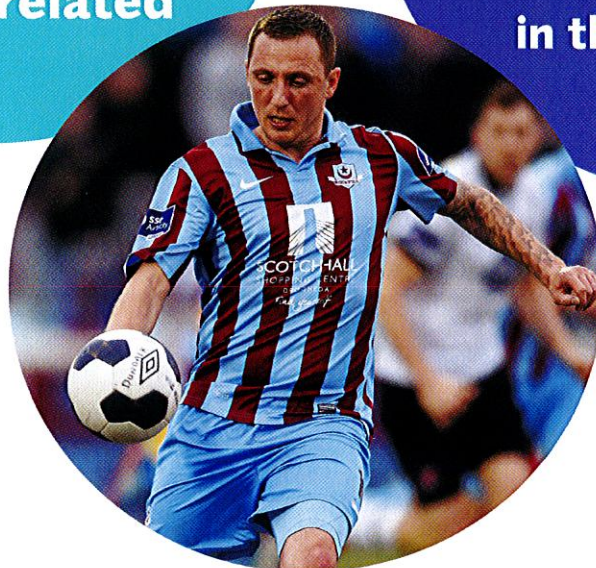
Specified illness cover pays you a lump sum should you suffer from one of a list of illnesses covered. This can be used to help maintain your standard of living, pay for medical bills and help you to cope during a difficult time.

We all like to think that it won't happen to us but, in the last five years, Irish Life has paid **745** protection claims to customers under age 40 - a total of **€42.8** million in benefits.

FOR CUSTOMERS UNDER AGE 40

60%
of Specified
Illness
Claims in the last five
years were
cancer-related

Irish Life has
paid out
247
cancer-related
claims
in the last five years



SPECIFIED ILLNESS COVER: the benefits

1. It gives you a lump sum should you suffer from one of a list of illnesses covered.
2. This is yours to spend as you wish, for medical bills or to adapt your home to make your day-to-day life easier.

HOSPITAL CASH COVER (additional option): the benefits

1. It pays you a daily amount once you have been in hospital for more than 72 hours.
2. This is yours to spend as you wish.
3. You can choose a benefit of between €70 and €260 per day.
4. You must have at least €25,000 Life Cover to take out Hospital Cash Cover.

ACCIDENT CASH COVER (additional option): the benefits

1. If you are out of work for more than two weeks because of an accident, Irish Life will pay you a weekly amount of between €120 and €400.
2. You can cover yourself for up to 40% of your earnings before deductions to a maximum of €400 a week.
3. 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.
4. You must have €25,000 Life cover to take out accident cash cover

YOU CAN CHOOSE THE COVER THAT BEST SUITS YOUR NEEDS.

SPECIFIED ILLNESS COVER CAN START FROM AS LITTLE AS €15 A MONTH!

This is based on Term Life Insurance plan for a healthy 25 year old non-smoker with €75,000 standalone Specified Illness Cover for 10 years and no underwriting loadings. The actual cost depends on your age, health, term, type of plan and amount of cover that you need. You must keep up payments to stay on cover.

To get a detailed quote talk to Chris Malone at Malone Insurances which is regulated as a Multi-Agency Intermediary and has a single agency with Irish Life.

Malone Insurances

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B and P Malone Ltd trading as Malone Insurance is regulated by the Central Bank of Ireland.



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