

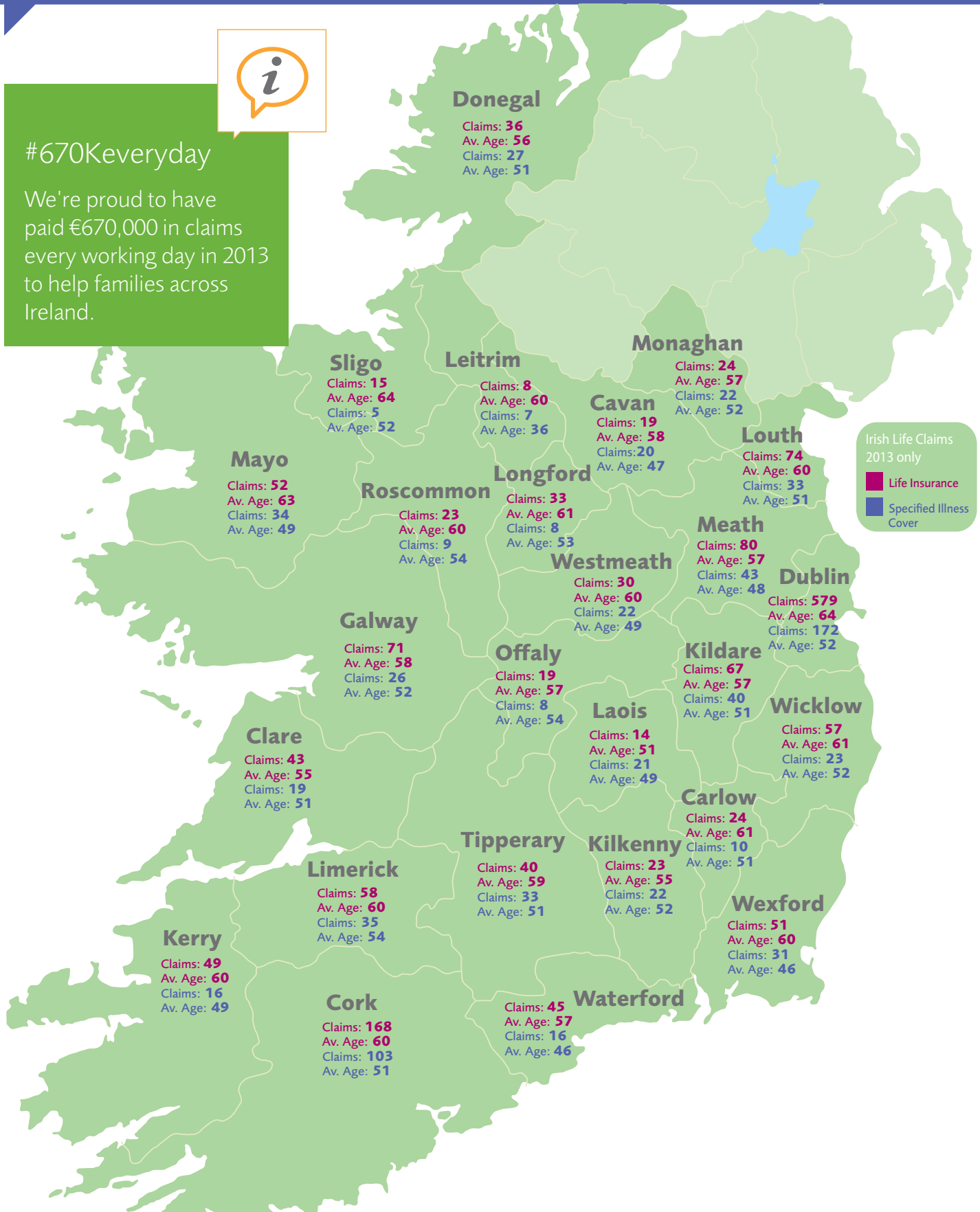


Irish Life - We love to pay claims!



#670Keveryday

We're proud to have paid €670,000 in claims every working day in 2013 to help families across Ireland.



The claims information shown in this leaflet includes the specified illness cover and Life insurance claims paid by Canada Life in 2013.

Irish Life has Ireland covered!

Life Insurance:



Most of us know that we need to protect our families against the financial hardship that could be caused by an unexpected death in the family. Basically, protection plans aim to replace lost income and provide finances when they are needed most. You must keep up payments to stay on cover.

What's around the corner?

We never know - that's why it's so vital for families in particular to protect themselves with life insurance.

- **1 in 5 death claims** were on **plans started within the last 5 years**
- We paid a death claim last year for **€183,000 for a heart attack** where the **cover had started 11 months earlier**.

Under age 50? – almost 1 in 5 (18%) of our death claims were for people younger than 50.

Under 40? – almost every second death claim (47%) for under 40s was **accident related**.

People in their 30s and 40s tend to have big mortgages and young children. Unfortunately, when sudden deaths occur, they tend to result in very significant financial burdens for the remaining family.

Make sure you have the right cover

- **€65,560 – our average death claim paid in 2013.**
- It makes financial sense to protect your family against an unexpected death, so talk to a financial adviser today about your Protection options and to help you decide what level of life insurance you should have and how long you should have insurance for.

Specified Illness Cover:



With continual medical advances it's more likely than ever that you will survive a serious illness. Still, for many of those who survive, life may never be the same again. It's up to you to protect yourself and your family against the financial impact of a serious illness. Specified Illness Cover from Irish Life offers you cover against 44 named illnesses and a partial payment for a further 21 conditions. You must keep up payments to stay on cover. For details on situations where we would not pay a claim, please see the relevant product booklets.

What's around the corner?

If you suffer from a serious illness, you may be forced to take a significant amount of time off work or even give up permanently. You may need care if you become disabled and in some cases you could need surgery – which can be expensive.

- **157 of the specified illness cover claims** paid were for **amounts over €100,000.**
- We paid a specified illness cover claim last year for **€250,000 for malignant cancer** where the **cover had started 17 weeks earlier.**
- **Just under 1 in 6** (15%) of all specified illness cover claims were on **plans started within the last 3 years.**

Under age 50? – just under 2 in 5 (39%) of all specified illness cover claims were for people younger than 50.

Make sure you have the right cover:

- **€69,638 – our average specified illness cover claim paid in 2013.**
- **4-5 times your income plus the amount of any outstanding private residential mortgage** – the recommended amount of specified illness cover.

ClaimsCare - our promises

Our claims promise to you is that we will:

- provide a personal claims expert to look after your claim;
- deliver a quick and efficient process – currently 2 out of 3 specified illness claims are paid within 4 weeks;
- keep you informed regularly; and
- make your claim as easy and straightforward as possible.

Free Counselling for Claimants

We know that making a claim can seem daunting at an already difficult time so we also provide access to three free counselling sessions with the Clanwilliam Institute for all of our specified illness cover claimants.

For full details, please log on to irishlife.ie/claimscare.