



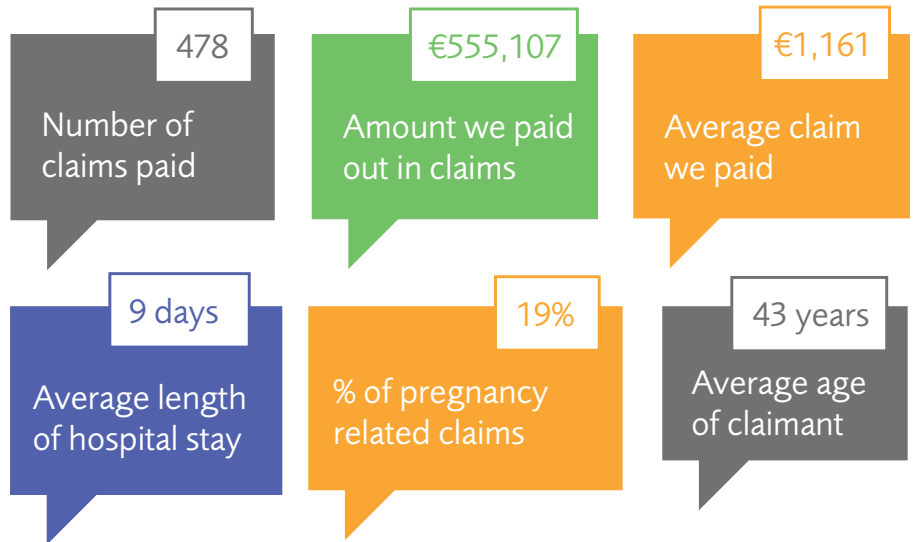
ClaimsCare

Hospital Cash Cover - Irish Life Retail Claims 2013

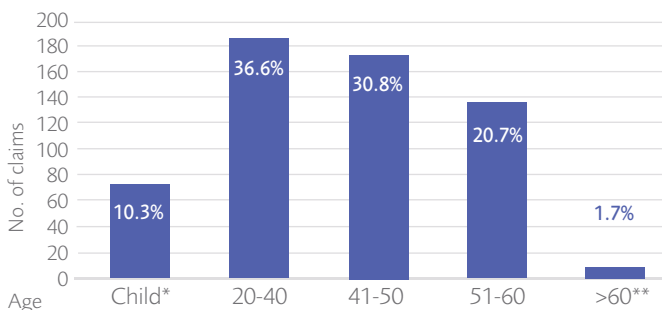
What is Hospital Cash Cover?



Hospital Cash Cover helps you to pay some of your day-to-day bills if you are in hospital for more than 3 consecutive days (72 hours). You can be covered for a daily amount between €70 and €260. You are covered for 365 days over the period of cover which ends on your 60th birthday. Some further restrictions and exclusions apply - for further information, please speak to your financial adviser and refer to the relevant product booklets.



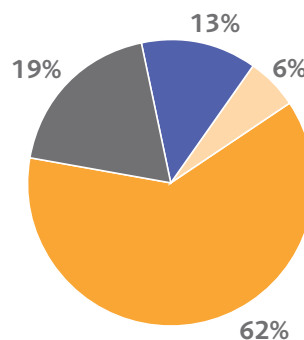
Age of customers who have claimed



*Important: This is an extra benefit associated with childrens cover, for further details please see the relevant product booklets.

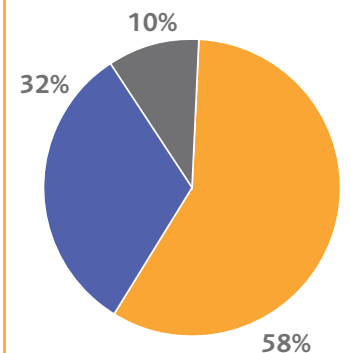
**The 1.7% shown in the age >60 category represents claims on older policies where customers could claim up to age 65. Please check your plan details and product booklet for more information.

Hospital Cash claims by cause



- Accident
- General illness
- Pregnancy
- Specified illness related

Analysis of Hospital Cash Cover claims paid



- Female
- Male
- Child

A sample of claims paid by Irish Life in 2013

Age	Cause of claim	Benefit Paid	Duration of stay in Hospital
5	Brain tumour	€2,912	84 days
28	Pregnancy	€1,264	4 days
36	Heart valve surgery	€2,200	22 days
53	Accident (traumatic head injury)	€1,728	27 days
54	Cancer (non-hodgkins disease)	€6,804	88 days



ClaimsCare

Accident Cash Cover - Irish Life Retail Claims 2013



What is accident cash cover?

If you are out of work for more than 2 weeks because of a specific accident, Irish Life will pay you a weekly amount of between €120 and €400. This weekly benefit is payable for up to 1 year or until you go back to work. We also make some up front payments with Accident cash cover. Please refer to the relevant product booklets for information on Accident cash cover.

For upfront payments we pay:

- 4 weeks upfront for
 - Fractured vertebrae, ribs, collar bone, jaw or skull
 - A dislocated hip, ankle, elbow or shoulder
- 6 weeks upfront for
 - A fractured wrist or foot
- 10 weeks upfront for
 - A fractured arm, ankle or leg below the knee
- 12 weeks upfront for
 - A fractured leg above the knee

Important: No accident cash cover claims are payable within the first 6 months of cover, unless it's a specific lump sum payment for a fracture or a dislocation. Please refer to the relevant product booklets for more information.

153

Number of claims paid

€272,429

Amount we paid out in claims

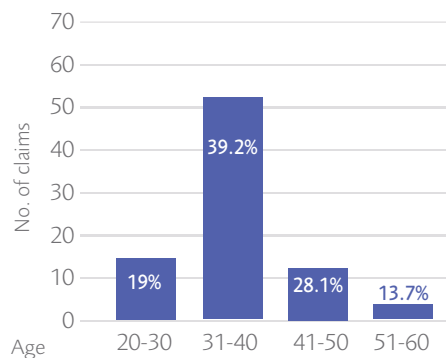
€1,780

Average claim we paid

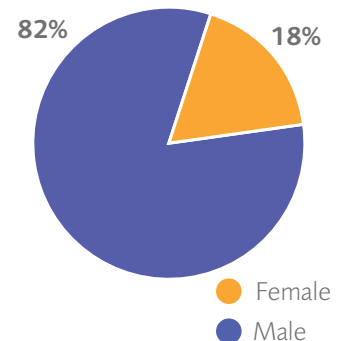
40 years

Average age of claimant

Age of customers who have claimed



Analysis of Accident Cash Cover claims paid



A sample of claims paid by Irish Life in 2013

Age	Cause of claim	Benefit paid	Duration of cover to date of accident
34	Accidental fall	€1,680	1.5 years
36	Torn cartilage	€6,019	3.5 years
38	Road traffic accident (soft tissue damage to back)	€4,980	10 years
40	Back injury	€742	6 months
40	Fractured ankle	€2,300	11 weeks

