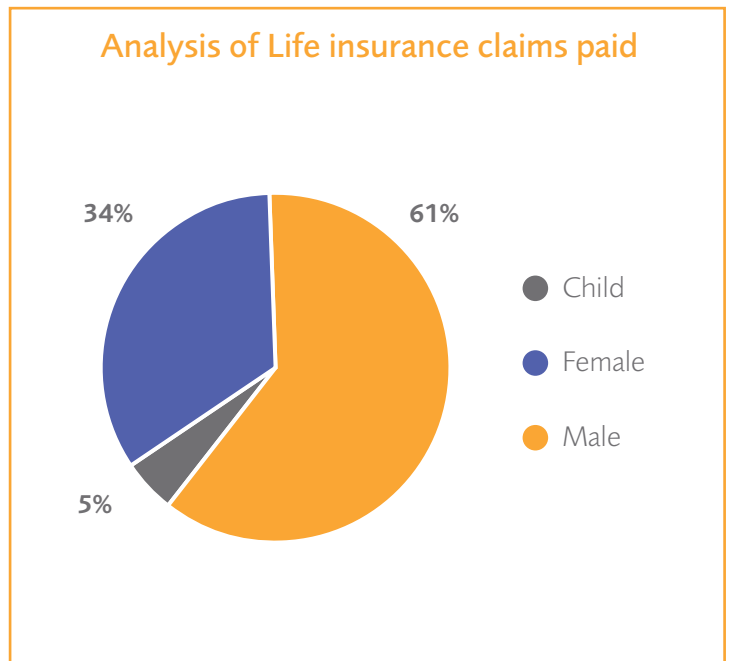
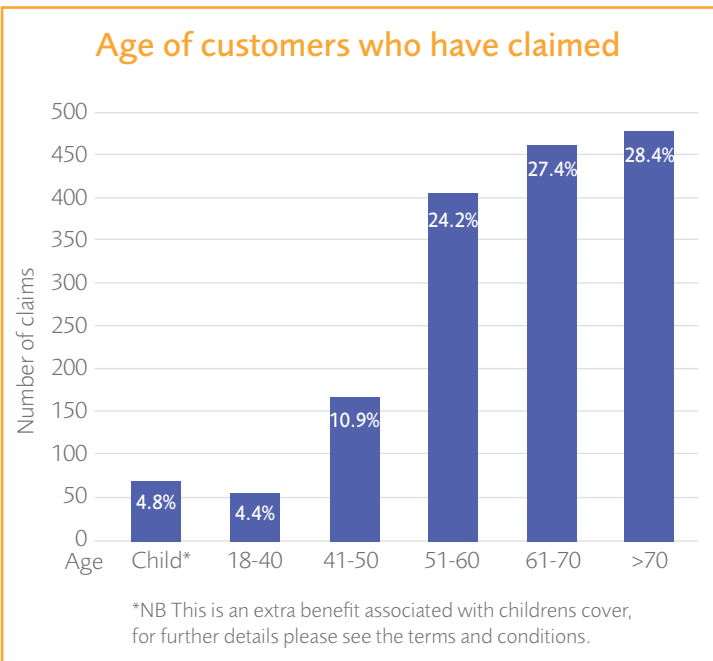
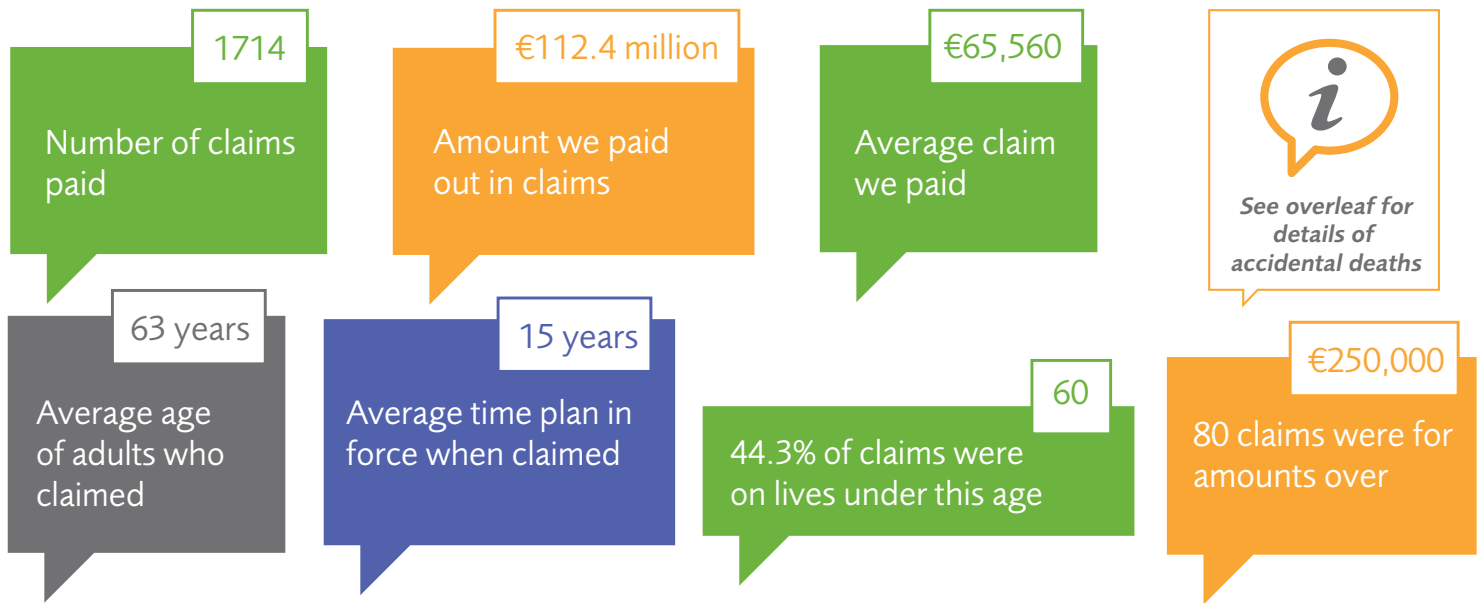




ClaimsCare

Life insurance - Irish Life Retail Claims 2013



A sample of claims paid by Irish Life in 2013

Age	Cause of claim	Benefit Paid	Duration of cover to date of diagnosis
41	Cancer - Kidney	€45,600	6 years
45	Cardiac Arrhythmia	€210,700	9 years
48	Heart Attack	€88,800	18 years
49	Sudden Adult Death Syndrome	€100,000	2 years
52	Surgical complications	€798,000	4.5 years
55	Heart Disease	€1,150,000	6 years
62	Brain Tumour	€275,000	2 years



Death is so often unexpected - which highlights the importance of having life insurance for you and your family.

- We paid 138 life insurance claims that were as a result of an accident
- 8% of all life insurance claims paid were as a result of an accident
- €16.5 million was paid in respect of accident related death
- The average age of the 129 adult accidental death cases was 48
- 25 life insurance claims (€2m paid) were as a result of a road traffic accident
- 47% of all life cover for claimants under 40 were results of accidents
- Alcohol was a factor in 6% of all accident claims paid.



Make sure your family is fully covered.

Potential weekly income generated from average claim amount of €65,000	€74.11
State widow/widower's contributory pension	€230.30
Combined income	€304.41

Could your family live on this amount weekly?

The average life insurance amount that Irish Life Retail paid out in 2013 to protection customers was €65,000. If this full amount was invested as a lump sum in a deposit account, it would generate a weekly income of €74.11 for 20 years (assuming 3% deposit interest p.a. for 20 years, with no remaining capital at the end of the 20 years and 41% dirt tax on interest). The state widow/widower's contributory pension is currently only €230.30 (aged between 66 and 80) each week. Combined, this would give your family a weekly income of only **€304.41**. Could you cover your family's day-to-day living expenses on **€304.41** a week? If not, talk to us today about your Protection options.



Did you know:

Irish Life paid out €449,800 in Life insurance claims every working day during 2013.

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;
- 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 Life insurance claimants.

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