

Mortgage Life Insurance

# Protecting your mortgage



*Medbh and Muireann are well covered, Bandon 2008.*

Mortgage Life Insurance is provided by Irish Life Assurance plc.



**National Adult Literacy Agency**  
An Áisíneacht Náisiúnta Litearthachta do Aosaigh

**Important note:**

As well as offering advice when you take out a plan, EBS will also help you with any questions about your plan(s) and offer you a financial review annually in return for any remuneration we receive.

Mortgage Life Insurance is brought to you by EBS d.a.c. and provided by Irish Life Assurance plc (Irish Life). Any reference to 'we' or 'us' from this point onwards refers to Irish Life as Irish Life is the provider of the product. Your EBS Specialist Adviser can answer any questions you might have.

Terms and conditions apply. EBS d.a.c. is tied to Irish Life Assurance plc. EBS d.a.c. is regulated by the Central Bank of Ireland. Irish Life Assurance plc is regulated by the Central Bank of Ireland. For more information or to apply, drop into any EBS office, call 1850 654 321 or visit [www.ebs.ie](http://www.ebs.ie)

All information including the terms and conditions of your plan will be provided in the English language.

The information in this booklet was correct as at December 2012 but may change.

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## Mortgage Life Insurance

Aim		To help repay your mortgage if you die or are diagnosed with one of the specified illnesses we cover during the term of your plan.
Cost of cover		The cost of your cover will stay the same throughout the term of your plan.
Time period		Life cover: Five to 40 years, up to age 80 Specified illness cover: Five to 40 years, up to age 75
Jargon-free		Yes

## Our guarantee to you

There is no financial jargon in this booklet and everything you need to know is written in an upfront and honest way. The paper in this booklet came from a managed forest.

We provide all information, including the terms and conditions of your plan, in English.

# 1 Introduction

This booklet will give you details of the benefits available on the Mortgage Life Insurance plan. It is designed as a guide that allows us to explain the product to you in short and simple terms. There will be more specific details and rules in your terms and conditions booklet which you should read carefully.

### Taking out cover has never been easier

We want to make the process of applying for cover as simple and hassle-free as possible for you.

- We have an electronic application form that your EBS Specialist Adviser can fill in with you. Once you apply for cover using this, your EBS Specialist Adviser should know, within 24 hours, if we have accepted your application at normal rates (this means you have no existing medical conditions) and if not, what the next step is for you.
- You can track where your application is at any time by contacting your EBS Specialist Adviser, or calling us on 01 704 1010.

### You can change your mind

We want to make sure that you are happy with your decision to take out Mortgage Life Insurance. If after taking out this plan you feel it is not suitable, you have 30 days to cancel the plan. If you decide to do this, we guarantee to refund any payments you have made within the first 30 days of sending you details of your plan. The 30-day period starts from the day we send you your EBS Mortgage Life Insurance welcome pack.

### Keeping it simple – clear communication

Because financial products can be complicated and difficult to understand, we are committed to using clear and straightforward language on all our communications to you.

### Keeping you up to date

We are committed to keeping you informed about your plan. Because of this, every year we will send you a statement to tell you what your protection benefits are.

### Online services

We have a range of online services available for you. If you visit our website, you can also get information on our full range of protection products, visit [www.ebs.ie/insurance](http://www.ebs.ie/insurance) for more information.

You can check the details of your cover online by visiting our website [www.irishlife.ie](http://www.irishlife.ie) and logging into My Online Services. You will need a PIN, which you would have received when you started your plan. If you have lost your PIN or need a new one, contact our customer service team on 01 704 10 10.

## European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004

If a financial service or product is provided on a 'distance basis' (in other words, with no face-to-face contact), we have to give you certain information. We have included this information under various headings in this booklet, in the customer information notice at the back of this booklet, in the terms and conditions booklet and in your terms of business letter. All information (including the terms and conditions of your plan) will be in English.

## How to contact us

If you want to talk to us, just phone our award-winning, Irish-based customer service team on 01 704 10 10. They can answer questions about your plan.

Our lines are open:

8am to 8pm Monday to Thursday

10am to 6pm Friday

9am to 1pm Saturday.

In the interest of customer service, we will record and monitor calls.

You can also contact us in the following ways.

Email: [ebs@irishlife.ie](mailto:ebs@irishlife.ie)

Fax: 01 680 3303

Write to: EBS Team, Irish Life, 1 Lower Abbey Street, Dublin 1.

Website: [www.ebs.ie/insurance](http://www.ebs.ie/insurance)

## Any problems?

If you experience any problems, please call your EBS Specialist Adviser or contact our customer service team. We monitor our complaint process to make sure it is of the highest standard. We hope you never have to complain. However, if for any reason you do, we want to hear from you. If, having contacted the customer service team, you feel we have not dealt fairly with your query, you can contact:

The Financial Services Ombudsman  
3rd Floor Lincoln House  
Lincoln Place  
Dublin 2.  
Lo-call: 1890 88 20 90  
Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)  
Fax: 01 662 08 90  
Website: [www.financialombudsman.ie](http://www.financialombudsman.ie).

## Consumer Credit Act 1995

You can get details of the proposed mortgage loan, including a statement of the Annual Percentage Rate (APR), from your lender. If the interest rate for your mortgage is variable, your lender may change the payment rates on the mortgage.

**WARNING: Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.**

# 2 Mortgage Life Insurance

## Life Cover

You never know what's around the corner or what life throws at you next. That's why planning ahead with protection is so important.

If you die during the term of your plan, whatever is left of your mortgage will be paid off, as long as your mortgage repayments are up to date and your mortgage interest rate has not, on average, risen above the interest rate we have assumed.

## Mortgage Life Insurance

Normally, you will transfer ownership of your Mortgage Life Insurance plan to your mortgage lender. As you pay off your mortgage, your cover will reduce to reflect the reducing amount you owe on your mortgage. The fact that the level of cover reduces over the term of your plan helps to keep the cost of this plan lower than other forms of life assurance.

The payments and benefits under this plan are guaranteed. That means you will always know how much you are paying and how much we will pay out. The amount of life cover you need and the length of time you should be protected for will depend on the amount of your mortgage and how long you have left to pay it off.

There are two options for Mortgage Life Insurance and who you can protect.

### You can protect:

- 1 yourself (single cover), which means we will make the payment if you die during the term of the plan; or
- 2 yourself and your partner (joint cover), which means that we will make the payment if you or your partner die during the term of the plan. Under this option, we will only pay once.

If you take out life cover, your children are automatically covered also.

## How much do I pay?

The amount you pay will depend on:

- your age;
- your health;
- whether you smoke;
- how much protection you want; and
- how long you want the cover for.

## What if I want to change my level of cover and the amount I pay?

In general it is not possible to change your benefits as we have kept the plan as simple as possible to keep the costs down. However, some flexibility is available up to your fifth anniversary. Please see page 20 for details.

## Will you review the premium I pay for my Mortgage Life Insurance in any way?

We guarantee that the rate you pay will not increase for the whole of the period for which you are covered.

## What are the charges that I pay for Mortgage Life Insurance?

We include the following charges in your payments.

- The cost of setting up and managing the plan, including sales and commission costs.
- The cost of the life cover benefit.
- If you choose it, the cost of the specified illness benefit.

a	Life cover	Pays a lump sum if you die.
b	Specified illness cover	Pays you a lump sum if you are diagnosed with one of the 44 conditions we cover. We may also make partial payments on a further 21 conditions. Please see pages 13 to 18 for details.

## How do I pay?

We want to make paying as hassle-free as possible. As a result, with Mortgage Life Insurance you pay by direct debit. You can choose to pay a set amount every month, every three months, every six months or every year.

## How long will I be insured for?

### Life cover

If you take out life cover, you decide how long you want to be insured for between five and 40 years. However, cover cannot continue after your 80th birthday. At the end of the period of cover you have chosen, you will no longer be protected.

## Important points about life cover

- You must be aged 18 to 74 to start this cover.
- The maximum term is 40 years or up to age 80, whichever is earlier (some benefits end earlier than age 80).
- The amount you pay is guaranteed to stay the same for the whole period you are insured for.
- If you stop making your regular payments, you will no longer be protected and we will not return your money to you.
- If you choose 'guaranteed cover again', you can change your cover to another guaranteed plan. Please see the 'Extra benefits' section on page 19 for more information on this.
- We will not pay claims in certain circumstances. For example, if you have not given us full information about your health, occupation, pastimes or hobbies. (You will find a summary of these situations in the section at the end of this booklet.)
- You cannot cash in a Mortgage Life Insurance plan; it is not a savings plan.

## Suitability snapshot

### Mortgage Life Insurance might suit you if you:

- ✓ are looking for a mortgage protection plan for a fixed term (this cover decreases in line with the balance on your outstanding mortgage);
- ✓ are looking for a plan with guaranteed payments that will never increase or decrease;
- ✓ are aged 18 to 74;
- ✓ want life cover for five to 40 years (to a max of age 80) and specified illness cover for five to 40 years (to a max of age 75);
- ✓ can afford regular payments of at least €13 a month.

### Mortgage Life Insurance might not suit you if you:

- ✗ are looking for flexible payments and the possibility to change your cover in the future;
- ✗ want cover for the rest of your life;
- ✗ Are younger than 18 or older than 74;
- ✗ have less than €13 a month to pay for cover;
- ✗ want mortgage cover that gives you some excess cover.

If you feel the Mortgage Life Insurance plan may not be suitable for you, please speak to your EBS Specialist Adviser about the excellent range of products we offer.

# 3 Specified illness cover

## Specified illness cover

Specified illness cover is a benefit which, if you choose to take it out, pays you a lump sum if you are diagnosed with one of the 44 conditions we cover, such as malignant cancer, heart attack (diagnosed) and stroke (which leaves permanent symptoms). You and your family can use this lump sum to pay off the mortgage.

Based on our recent claims experience we have also identified a further 21 conditions that we will make an independent partial payment on. The partial payment is €15,000 or half your specified illness benefit amount, whichever is lower. However, for coronary angioplasty the partial payment is €40,000, or 75% of your specified illness cover amount - whichever is lower. Please see page 15 for details. These 21 conditions are automatically covered once you have chosen the specified illness cover benefit.

Specified illness cover under your Mortgage Life Insurance plan is an 'accelerated' benefit. This means that if we pay your specified illness cover claim, we will reduce your life cover by the amount you receive. If your specified illness cover is the same as your amount of life cover, all cover under the plan will end. If we make a partial payment under your specified illness cover plan, this is totally separate to your life and specified illness cover.

If you have life cover with accelerated specified illness cover, you can choose for us to pay all or part of your life cover if you are diagnosed as having one of the 44 conditions we cover. If you do, we will reduce your life cover by the amount you receive.

## How long will I be covered for?

### Specified illness cover

If you take out specified illness cover, you decide how long you want to be insured for between five and 40 years. However, cover cannot continue after your 75th birthday. At the end of the period of cover you have chosen, you will no longer be protected.

## Who will the specified illness cover protect?

You can protect:

- yourself (single cover),
- you can protect you and your partner (joint cover)
- You can also protect your children if you take out specified illness cover. We will cover each of your children aged 30 days to 21, for €25,000 or half your specified illness benefit amount, whichever is lower, for as long as you are covered.

## The illnesses we cover

We have identified 44 conditions that could change your life so much that you would need financial help. Within this we have a condition called 'loss of independence'. We include this condition to make your total cover more wide-ranging. It will be particularly valuable as you get older.

We have also identified a further 21 conditions that we will make partial payments on.

Listed below are the 44 conditions we cover for full payment. You will find detailed descriptions of these from page 30 onwards.

1. Alzheimer's disease – resulting in permanent symptoms
2. Aorta Graft Surgery – for disease or traumatic injury
3. Aplastic anaemia – of specified severity
4. Bacterial meningitis – resulting in permanent symptoms
5. Benign Brain Tumour – resulting in permanent symptoms or requiring surgery
6. Benign spinal cord tumour – resulting in permanent symptoms or requiring surgery.
7. Blindness – permanent and irreversible
8. Brain injury due to anoxia or hypoxia – resulting in permanent symptoms
9. Cancer – excluding less advanced cases
10. Cardiac arrest – with insertion of a defibrillator
11. Cardiomyopathy – resulting in a marked loss of ability to do physical activity
12. Chronic Pancreatitis – of specified severity
13. Coma - resulting in permanent symptoms
14. Coronary artery by-pass grafts
15. Creutzfeldt-Jakob Disease – resulting in permanent symptoms
16. Crohn's Disease – of specified severity
17. Deafness – total, permanent and irreversible
18. Dementia – resulting in permanent symptoms
19. Encephalitis – resulting in permanent symptoms
20. Heart attack – of specified severity
21. Heart valve replacement or repair
22. Heart structural repair
23. HIV infection – caught in the European Union, Norway, Switzerland, North America, Canada, Australia and New Zealand, from a blood transfusion, a physical assault or at work in the course of performing normal duties of employment.
24. Intensive Care – requiring mechanical ventilation for 10 consecutive days
25. Kidney failure – requiring ongoing dialysis
26. Liver failure – irreversible and end stage
27. Loss of independence – permanent and irreversible

28. Loss of one limb – permanent physical severance
29. Loss of speech – permanent and irreversible
30. Major organ transplant – specified organs
31. Motor Neurone Disease – resulting in permanent symptoms
32. Multiple Sclerosis or Neuromyelitis Optica ( Devic's Disease)
33. Paralysis of one limb – total and irreversible
34. Parkinson's Disease (idiopathic) – resulting in permanent symptoms
35. Parkinsonian Plus Syndromes – resulting in permanent symptoms
36. Peripheral Vascular Disease – with bypass surgery
37. Pneumonectomy – the removal of a complete lung
38. Pulmonary Arterial Hypertension (idiopathic) – of specified severity
39. Pulmonary Artery Surgery – with surgery to divide the breast bone
40. Respiratory Failure of specified severity
41. Severe Burns/3rd Degree Burns
42. Stroke – resulting in permanent symptoms
43. Systemic lupus erythematosus – of specified severity
44. Traumatic head injury – resulting in permanent symptoms

We do not make a full payment for any other conditions. Once you claim for your full specified illness cover, your specified illness cover ends and you cannot make any further specified illness claims, including a partial-payment claim.

## Partial payment

At the time of suffering an illness we know that the last thing you want to worry about is your finances. We have identified 21 conditions that we will make an extra separate partial payment on if you have specified illness cover. This partial payment is €15,000 or half of your specified illness cover amount, whichever is lower. For coronary angioplasty, the partial payment is €40,000 or 75% of your specified illness cover amount, whichever is lower. (We will pay €10,000 on a single vessel angioplasty and a further €30,000 on an angioplasty to a second artery. Please see your terms and conditions booklet for more.)

The partial payment on these illnesses is totally separate from your main specified illness cover benefit. That means it does not generally affect the amount you could receive if you need to make a specified illness claim for one of the 44 conditions we cover on a full payment basis at a later date. We will only make one partial payment for each partial illness covered, for each person under any specified illness cover plan. The total amount of partial payments is limited to your specified illness amount.

For example, if you were diagnosed as having one of the 21 conditions we cover for partial payment, and you received the partial payment, if at a

later date you were diagnosed as having one of the 44 conditions we cover on the full-payment basis, you would still generally receive the full specified illness cover benefit.

For serious accident cover only one partial payment will be paid resulting from the same accident.

Listed below are the 21 conditions we cover for partial payment. You will find detailed descriptions of these from page 64 onwards.

- A. Brain Abscess drained via craniotomy
- B. Carcinoma in Situ – Oesophagus, treated by specific surgery
- C. Carotid Artery Stenosis – treated by endarterectomy or angioplasty
- D. Cerebral aneurysm – with surgery or radiotherapy
- E. Cerebral arteriovenous malformation – treated by craniotomy, stereotactic radiosurgery or endovascular repair
- f. Coronary angioplasty – to 2 or more coronary arteries. Single vessel angioplasty payment
- G. Crohn's disease – treated with surgical intestinal resection
- H. Ductal Carcinoma in situ – Breast, treated by surgery
- I. Early stage urinary bladder cancer – of specified advancement
- J. Implantable cardioverter defibrillator (ICD) for primary prevention of sudden cardiac death
- K. Low Level Prostate Cancer with Gleason score between 2 and 6 – and with specific treatment
- L. Liver resection
- M. Peripheral vascular disease – treated by angioplasty
- N. Pituitary tumour – resulting in permanent symptoms or surgery
- O. Serious Accident Cover – resulting in at least 28 consecutive days in hospital
- P. Severe Burns/3rd degree burns covering at least 5% of the body's surface
- Q. Significant visual impairment – permanent and irreversible
- R. Single lobectomy – the removal of a complete lobe of a lung
- S. Surgical removal of one eye
- T. Syringomelia or Syringobulbia – treated by surgery
- U. Ulcerative Colitis – treated with total colectomy

## Mary's story

This is how specified illness cover can help you in your time of need. Mary has €100,000 life cover and €75,000 accelerated specified illness cover with us. Mary is diagnosed with kidney failure which is one of the 44 conditions we cover on a full payment basis:

- We will pay her €75,000 accelerated specified illness cover. As Mary has claimed the full specified illness cover payment, she has no specified illness cover left and no option to claim for a partial payment.

## Paying surgery benefit immediately

If you are diagnosed as needing aorta graft surgery, coronary artery bypass graft or heart-valve replacement or repair or heart structural repair and you have given us the evidence we need about your condition, we will pay your specified illness cover (up to €30,000) immediately. We provide this benefit automatically with specified illness cover. It means that you will have a cash lump sum to help you decide when and where you will have your surgery. We will take the amount we pay from your total specified illness benefit.

In addition if you are diagnosed as needing a major organ transplant, we will pay out your full specified illness cover amount up front. You must be on the official waiting list programme of a major Irish or UK hospital to receive the specified illness cover payment. You will find full definitions of the surgery we cover in your terms and conditions booklet.

## Important points about specified illness cover

- Once you claim your full payment for specified illness cover, that cover ends and we cannot make any further payment.
- The 21 conditions we cover for partial payment are totally separate from your main specified illness cover benefit. This means if you are diagnosed at a later date with one of the 44 conditions we cover for full payment, generally, you can still claim for the full specified illness payment.
- If you make a claim for specified illness cover on a full-payment basis for a related specified illness condition that happens (or is diagnosed) within 30 days of you suffering (or being diagnosed with) a specified illness condition for partial payment, we will only make one payout for your full specified illness cover amount. Please see your terms and conditions booklet for more information.
- You can only receive a partial payment if you have taken out specified illness cover.

- If you have children, they are also covered for one partial payment of €7,500 or half your specified illness benefit amount, whichever is lower. For more information, please see your terms and conditions booklet.
- You must be aged between 18 and 59 to take out specified illness cover.
- The maximum term for specified illness cover is 40 years.
- Specified illness cover will end on the plan anniversary before your 75th birthday.
- We will not pay the specified illness cover if you die, only if you are diagnosed during the term of your plan with one of the 44 conditions we cover.
- At the start of the plan we may not agree to cover you against all these illnesses. If this is the case, we will tell you and we will refer to it in your plan schedule.
- You can only receive one full payment with specified illness cover. For example, you cannot claim for a heart attack and then claim for a stroke.
- You can receive more than one partial payment under specified illness cover. If you were later diagnosed as having one of the 44 conditions we cover, you would still receive your full payment. Please see your terms and conditions booklet for details.
- The partial payment is totally separate from your main specified illness cover benefit. However, you cannot claim under both the partial payment specified illness cover benefit and a full specified illness cover benefit for related conditions if the diagnoses or events leading to your claim are within 30 days of each other. In these circumstances the total amount we pay will be the full payment specified illness cover benefit. Please see your terms and conditions booklet for details.
- However, we will pay €10,000 on a single vessel angioplasty and a further €30,000 on an angioplasty to a second artery (Payment may be less in some situations – see terms and conditions for details).
- Once you claim your full specified illness cover payment, you will have no specified illness cover left and no option to claim for a partial payment.
- We guarantee the rates we charge won't change over the lifetime of your plan. This means your payment will not change so you will always know how much your regular payments will be.
- If you stop making your payments, you will no longer be protected and we will not return any money to you. You cannot cash in your plan. It is not a savings plan.
- For serious accident cover we will only pay one amount – full or partial payment that arises from the same event.

# 4 Extra benefits

There is a wide range of added and optional benefits that are available with Mortgage Life Insurance. We have explained them in this section.

## Optional benefit

You will pay extra for this option. Please speak to your financial adviser for more information.

## Guaranteed cover again (conversion option)

Guaranteed cover again, also known as a conversion option allows you to convert your cover to another Mortgage Life Insurance plan (or equivalent) at any stage throughout the term of your plan. If you wish to avail of this option, you must take it at the start of your plan. Then you will not have to provide any new evidence of health for your new plan. The payments you make will reflect this.

## Why do I need guaranteed cover again?

In future years you can get cover without providing evidence of your health.

## How guaranteed cover again works

- As EBS Mortgage Life Insurance is a decreasing term plan, you can take out a new decreasing term plan for any amount up to the remaining sum assured on your existing plan.
- You cannot increase the level of cover.
- This option to convert cover applies to life cover up to age 80 and specified illness cover up to age 75.
- You must be aged 18 to 60 to choose this option.
- The option will apply to a life cover sum assured of no more than €5,000,000 and a specified illness cover sum assured of no more than €1,000,000. These limits apply to the total cover extended across all the policies you have with us.
- If you take this option, it will be reflected in the payments you make.
- The amount of cover available on the new plan is limited to the sum assured on your current plan just prior to your conversion.

## Added Benefits

There is no additional cost for these benefits.

## Protection flexibility

We know that when you take out one of our plans, sometimes your needs and circumstances can change. So, up to the fifth policy anniversary, we have introduced a flexibility option into our Mortgage Life Insurance plans.

This allows you to make significant changes to your level of benefits or the term of your benefits without going through the hassle of cancelling your existing plan and taking out a new one. There are no extra costs for this flexibility option. However, when you change the benefits or term of your plan we will work out a new plan premium at that time. This means the cost of your plan could go up or down.

**With this flexibility option you can now:**

- reduce or increase the term of your plan; and
- reduce or increase your existing cover.

**The main rules applying to the flexibility option are as follows:-**

- You can only change the term if the original term you chose was more than 10 years.
- To increase benefit or extend the term:
  - you must be aged under 50;
  - your current life cover must not be more than €500,000 for each life covered; and €300,000 for Specified Illness Cover
- You cannot increase your benefit by more than 20% of the current benefit.
- You cannot extend the term by more than five years.
- You can only increase a benefit, or extend its term, or a combination of both, once.

There are detailed rules, restrictions and requirements related to this option. These are set out in your terms and conditions booklet.

## Guaranteed Insurability

This benefit is available on both life and specified illness cover plans.

If you take out life cover and before the age of 55 you then get married, become a registered civil partner, have a child, take out a new or extra mortgage or get an increase in salary, you can ask us to set up a new life cover plan for:

- €125,000;
  - half of your current benefit; or
  - half of your original benefit;
- whichever is lower.

You won't have to provide any information about your health.

This option is only available twice. Please see your terms and conditions booklet for detailed information.

## Early payment if you are diagnosed with a terminal illness

A terminal illness is a condition that, in the opinion of the appropriate hospital consultant and our chief medical officer, meets both of the following.

- The illness has either no known cure or has progressed to a point where it cannot be cured.
- The illness is expected to lead to your death within 12 months.

## Life cover

If you have life cover and are diagnosed as having a terminal illness, we will pay up to your full life cover benefit straight away.

## Specified illness cover

This is an accelerated benefit, so the specified illness cover you have left will reduce by this amount. We will pay this benefit only if the terminal illness does not arise from one of the 44 conditions we cover on a full-payment basis.

Please see your terms and conditions booklet for detailed information.

## Accidental death benefit

This is a temporary automatic benefit, available while you are in the process of taking out life cover. We will pay the death benefit (up to €150,000) if you die as a result of an accident.

It covers you from the time we receive your filled-in application form, until any one of the following happen.

- We accept your application.
- We offer special terms.
- We refuse your application.
- We postpone your application.
- 30 days have passed.

This benefit only applies if you are younger than 55. Once we have accepted you for life cover, this benefit will stop and your regular life cover starts.

## Children's life and specified illness cover

### Life cover

- If you take out life cover, we also automatically cover each of your children under 21 for €6,000 life cover for as long as you are covered.
- During the first six months of the plan, we only cover them for accidental death.
- We will only pay one claim for each child no matter how many plans you have with us.

### Specified illness cover

- Your children between the ages of 30 days and 21 are covered for up to €25,000 or half of your specified illness benefit amount, whichever is lower, for as long as you are covered.
- We will cover them for the same illnesses you are covered for.
- If you have more than one plan with us, we will pay only one claim for each child.
- They must also live for at least 14 days after they have been diagnosed or have had surgery.
- Your children are also covered for a partial payment of €7,500 or half your specified illness benefit amount, whichever is lower, for the 21 illnesses shown on page 17.
  - We will pay only one partial payment for each child, even if you have more than one contract with us. If at a later date the child is diagnosed with one of the 44 conditions we cover, we would still pay the full child specified illness cover amount.

As we do not ask for any medical details about your children before we include them in your plan, we will not pay a claim:

- For any medical condition you knew about before they reached the age of 30 days or before the specified illness cover started.
- For Brain injury due to anoxia or hypoxia and intensive care requiring mechanical ventilation for 10 consecutive days, before the age of 90 days old.

For more information, please see your terms and conditions booklet.

## Health Lines

### - NurseAssist 24/7

This benefit is available on life and specified illness cover plans.

This confidential service allows you to phone a team of trained nurses who can help you answer a full range of questions or concerns you might have about your family's health.

You can call NurseAssist 24/7 on 1850 22 88 33 at any time, day or night. You will need to give them your customer number, which is the same as your Mortgage Life Insurance plan number. This will be on your welcome pack.

NurseAssist 24/7 is a confidential advisory service. It is not designed to replace your doctor. The team of nurses will not have access to your plan details or application form.

### - Women's Health Centre

The Women's Health Centre is a confidential help-line so that you can speak directly to a team of experienced and professionally trained midwives and nurses about any number of female health queries like:

- Menstruation and fertility
- Pregnancy
- Cancer prevention
- Sexually Transmitted Infections (STI's)
- Osteoporosis and menopause

Call the Women's Health Centre on 1850 22 88 33. You will need to give them your member number (which is the same as your Mortgage Life Insurance plan number). This will be on your welcome pack. The nurses will not have access to your plan details or application form.

The Women's Health Centre is an advisory service. It is not designed to replace your doctor.

### Counselling service

If you or your family are making a claim to help you during this difficult period, we offer you up to three counselling sessions at no extra cost with the Clanwilliam Institute. The Clanwilliam Institute is a registered Irish Charity that was established in 1982. The Institute provides counselling and psychotherapy services for individuals, couples and families who are going through difficulties such as serious illness and bereavement.

For more information visit [www.clanwilliam.ie](http://www.clanwilliam.ie).

If you would like to use this service, please contact the Clanwilliam Institute to arrange an appointment on 01 676 13 63 or 01 676 28 81.

Any counselling sessions you have with the Clanwilliam Institute will be strictly confidential.

The Clanwilliam Institute has offices in Dublin, Portlaoise, Kilkenny, Wexford, Dundalk, Wicklow, Roscommon, Galway, Sligo, Nenagh, Roscrea, Limerick, Cork and Dungarvan.

# 5 A guide to making a claim

In the unfortunate event that you or your family have to make a life or specified illness cover claim, take a look below at the best way to go about it.

## How to make a life cover claim?

- When your personal representatives need to make a claim, they should contact your EBS Specialist Adviser or our customer service team on 01 704 1010.
- We will send them a claim form and explain what to do. We will always need a filled-in claim form, the plan schedule, and the original death certificate.
- In some circumstances, we will need a certified copy of the Will and grant of probate. If there is no Will, we may need letters of administration. It is our policy to start paying interest on any life cover claim from two months after the date of death. This is in line with industry standards.
- When we receive all the documents and information we need, we will normally make a payment within five days. If our payment is delayed, as a gesture of goodwill, we will pay interest from the date of death rather than from two months after the date of death.
- If your benefit has been legally transferred to your mortgage lender, we will pay the benefit to the lender. We do not pay any extra claim amount to cover the level of interest built up on a mortgage between the date of your death and the date we settle the claim.

## How do I make a specified illness cover claim?

- To make a claim, contact your EBS specialist advisor or our customer services team. One of our experienced claims assessors will speak to you by phone.
- We will send you a claim form, asking for details of your condition and details of the doctors or consultants you have seen. We will try to pay all valid claims as soon as possible.
- You must let us know that you are making a claim within six months of when your condition is diagnosed or when you had surgery. We will need evidence from your doctor or consultant (or both). In some circumstances, we may ask for other medical examinations or tests to confirm the diagnosis.
- If your benefit has been legally transferred to your mortgage lender, we will pay the benefit to the lender. We do not pay any extra claim amount to cover the level of interest built up on a mortgage between the date you are diagnosed with a specified illness and the date we settle the claim.

## Situations where we will not pay a claim

We have listed a summary of these situations below.

We may refuse to pay a claim if you have given incorrect information or did not tell us something that would have affected our assessment of your application when you first took out the plan. You must tell us, on your application form, everything relevant about your health, occupation, hobbies and pastimes. If you do not and you make a claim, we may not pay your benefit. We will send you a summary of the medical information in your application form. You should check this to make sure that you have answered all the health questions accurately.

### We will not pay life cover benefit if:

- your death is caused by suicide, or execution in a foreign country, within a year of the plan starting.

### We will only pay specified illness and terminal illness claims if:

- you were living in the European Union, Australia, Canada, New Zealand, Norway, South Africa, Switzerland or the United States of America. If you move outside of these countries, you must let us know immediately so that we can decide whether your benefits should continue.

### We will not pay specified illness cover benefit for:

- coma, loss of limb, loss of independence, brain injury due to anoxia or hypoxia and intensive care requiring mechanical ventilation for 10 consecutive days, paralysis of a limb, severe burns/3rd degree burns or traumatic head injury, and will not pay limited payments for severe burns/3rd degree burns covering at least 5% of the body surface or surgical removal of one eye or surgical removal of an eye in the following situations:
  - We will send you a claim form, asking for details of your condition and details of the doctors or consultants you have seen. We will try to pay all valid claims as soon as possible.
  - You must let us know that you are making a claim within six months of when your condition is diagnosed or when you had surgery. We will need evidence from your doctor or consultant (or both). In some circumstances, we may ask for other medical examinations or tests to confirm the diagnosis.
  - If your benefit has been legally transferred to your mortgage lender, we will pay the benefit to the lender. We do not pay any extra claim amount to cover the level of interest built up on a mortgage between the date you are diagnosed with a specified illness and the date we settle the claim.

## Will any tax have to be paid on the benefits?

Usually tax does not have to be paid on life or specified illness benefits. In some circumstances tax may have to be paid on life cover. For example, if you die within the term of the plan and your life cover is paid to your estate, your beneficiaries may have to pay inheritance tax on the proceeds from the plan. You should ask your tax adviser or your accountant to tell you about the tax situation.

We will collect any levies or taxes imposed by the Government. The current government levy on life insurance payments is 1% (December 2012).

# 7 Specified illness cover definitions

Plain English Campaign's Crystal Mark does not apply to the following text.

## Specified illness cover - the conditions we make a full payment on

If you decide to take out specified illness cover under the Mortgage Life Insurance plan, we have defined the 44 conditions that you are protected for on the following pages.

### Explanatory notes

The notes in the sections headed 'In simpler terms' are meant to provide a less technical explanation of the illness definitions, and some of the medical terms used in that definition. They are not an alternative definition of the illness and will not be used to assess claims. If there is any dispute, the illness 'definition' overrules the 'In simpler terms' explanation.

## 1. Alzheimer's disease – resulting in permanent symptoms

A definite diagnosis of Alzheimer's disease by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be permanent clinical loss of the ability to do all of the following:

- remember;
- reason; and
- perceive, understand, express and give effect to ideas.

For the above definition, the following are not covered:

- Other types of dementia.

### In simpler terms:

Alzheimer's disease occurs when the nerve cells in the brain deteriorate over time and the brain shrinks. There are various ways in which this can affect someone, for example, severe loss of memory and concentration and mental ability gradually failing.

A claim can be made if the life covered has been diagnosed by a consultant neurologist or consultant geriatrician as having Alzheimer's disease and his/her judgement, understanding and rational thought process have been seriously affected.

## 2. Aorta graft surgery – for disease or traumatic injury

The undergoing of surgery for disease to the aorta with excision and surgical replacement of a portion of the diseased aorta with a graft.

The term aorta includes the thoracic and abdominal aorta but not the branches.

For the above definition, the following are not covered:

- Any other surgical procedure, for example the insertion of stents or endovascular repair.

We also cover surgery for traumatic injury to the aorta needing excision and surgical replacement of a portion of the aorta with a graft.

### In simpler terms:

The aorta is the main artery of the body. It supplies blood containing oxygen to other arteries. The aorta can become narrow (often because of a build-up of fatty acids on its walls) or it may become weakened because of a split (dissection) in the internal wall. The aorta may also weaken because of an 'aneurysm' which means that the artery wall becomes thin and expands. A graft might be necessary to bypass the narrowed or weakened part of the artery.

You can claim if you have had surgery to remove and replace a part of the thoracic or abdominal aorta, to correct narrowing or weakening, with a graft.

Surgery to the branches of the aorta are not covered as this surgery is generally less critical.

### 3. Aplastic anaemia - of specified severity

A definite diagnosis by a Consultant Haematologist of permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least one of the following:

- Blood transfusion
- Marrow stimulating agents
- Immunosuppressive agents
- Bone marrow transplant

For the above definition, the following are not covered:

- All other types of anaemia

#### In simpler terms:

Aplastic anaemia is a failure of the bone marrow to produce sufficient blood cells for the circulation. When this function of the marrow declines, the main blood constituents (red cells, white cells, platelets) decline or cease production and the individual becomes progressively more dependent on blood transfusions.

You can claim if a Consultant Haematologist diagnoses permanent bone marrow failure which is treated by blood transfusion, agents to stimulate the bone marrow, immunosuppressive agents or a bone marrow transplant.

### 4. Bacterial Meningitis – resulting in permanent symptoms

A definite diagnosis of Bacterial Meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit with persisting clinical symptoms\*. The diagnosis must be confirmed by a Consultant Neurologist.

For the above definition, the following are not covered:

- All other forms of meningitis including viral meningitis.
- 

(Adult and Child cover)

**\*"permanent neurological deficit with persisting clinical symptoms" is defined as:**

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms
- Symptoms of psychological or psychiatric origin.

### In simpler terms:

Bacterial meningitis is a life-threatening illness that results from bacterial infection of the meninges (the three layers of membrane that surround the brain and spinal cord). In many cases, it is possible to recover fully from bacterial meningitis with no lasting ill-effects. However, if there were lasting effects as outlined above, we would pay a claim.

You can make a claim if a consultant neurologist diagnoses bacterial meningitis which results in permanent brain/nerve damage. Examples of such damage include paralysis of the left- or right-hand side of the body or disturbed speech or hearing. All other forms of meningitis including viral are excluded.

## 5. Benign brain tumour – resulting in permanent symptoms or requiring surgery

A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms\*. The diagnosis must be made by a Consultant Neurologist or Neurosurgeon and must be supported by CT, MRI or histopathological evidence.

For the above definition, the following are not covered:

- Tumours in the pituitary gland.

- Angiomas.

The requirement for permanent neurological deficit will be waived if the benign brain tumour is treated by stereotactic radiosurgery or by surgical removal (full or partial).

**\*\*permanent neurological deficit with persisting clinical symptoms\*\*** is clearly defined as:

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms
- Symptoms of psychological or psychiatric origin.

### **In simpler terms:**

A benign brain tumour is a non-cancerous but abnormal growth of tissue. It can be very serious as the growth may be pressing on areas of the brain.

These growths can be life-threatening and may have to be treated by surgery. We will exclude other conditions that are not usually life-threatening.

The pituitary is a small gland at the base of the brain. An angioma is a benign lesion made up of a collection of small blood vessels.

You can claim if you are diagnosed as having a benign tumour of the brain and you have had either radiotherapy or surgery to treat it, or are suffering from permanent neurological deficit (nerve damage) as a result of the tumour. Examples of tumours covered include gliomas, acoustic neuromas and meningiomas. Neurological symptoms must be permanent and as defined within the definition.

## 6. Benign spinal cord tumour – resulting in permanent symptoms or requiring surgery

A non-malignant tumour of the spinal canal or spinal cord, causing pressure and/or interfering with the function of the spinal cord which requires surgery or results in permanent neurological deficit with persisting clinical symptoms\*. The diagnosis must be made by a Consultant Neurologist or Neurosurgeon and must be supported by CT, MRI or histopathological evidence.

For the above definition, the following are not covered:

- Angiomas.

The requirement for permanent neurological deficit will be waived if the benign spinal cord tumour is removed by invasive surgery or treated by stereotatic radiosurgery.

\*\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms
- Symptoms of psychological or psychiatric origin.

### In simpler terms:

A benign tumour of the spinal canal or spinal cord is a non-cancerous but abnormal growth of tissue. It can be very serious as the growth may be pressing on areas of spinal cord or spinal canal.

You can claim if you are diagnosed as having a benign spinal cord tumour and have had surgery to have it removed or are suffering from permanent neurological deficit as a result of the tumour. Neurological symptoms must be permanent. We do not cover angiomas of the spinal cord or spinal canal.

## 7. Blindness – permanent and irreversible

Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.

### In simpler terms:

You can claim only if you have irreversible loss of sight in both eyes to the extent that even using eye glasses or other visual aids, the sight in your better eye is confirmed by an Ophthalmologist or Consultant Physician as 3/60 or worse using the recognised sight test known as the Snellen eye chart. A Snellen chart is the test an optician uses, where you are asked to read rows of letters. 3/60 is the measure when you can only see at three feet away what someone with perfect sight could see at 60 feet away.

It is possible to be 'registered blind' (as certified by an eye specialist) even though the loss of sight may only be partial. Even if you are 'registered blind', your claim will only be met if the loss of sight meets the criteria outlined in our definition and cannot be corrected.

## 8. Brain injury due to anoxia or hypoxia – resulting in permanent symptoms

Death of brain tissue due to reduced oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms.\*

For the above definition the following are not covered:

- children under the age of 90 days

\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with

speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms
- Symptoms of psychological or psychiatric origin.

### In simpler terms:

Anoxia (no oxygen) or hypoxia (a poor oxygen supply) can result in permanent brain damage leaving the individual with lifelong problems. There are many causes including carbon-monoxide poisoning, near drowning, poisoning by anaesthesia and others.

## 9. Cancer – excluding less advanced cases

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue.

The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).

For the above definition, the following are not covered:

- All cancers which are histologically classified as any of the following:
  - > pre-malignant;
  - > non-invasive;
  - > cancer in situ;
  - > having either borderline malignancy; or having low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 (ie Gleason score 7 or above only) or having progressed to at least clinical TNM classification T2N0M0.

- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- Any skin cancer (including cutaneous lymphoma), other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin) ie  $\geq$ Clarks level 2.
- Basal Cell Carcinomas and Squamous Cell Carcinomas of the skin are non-malignant and are excluded from this cover.
- Any bladder cancer unless histologically classified as having progressed to at least TNM classification T2N0M0.

### In simpler terms:

The term ‘cancer’ is used to refer to all types of malignant tumours (tumours which can spread to distant sites) as opposed to benign tumours (which do not spread elsewhere in the body). A tumour is caused when the process of creating and repairing body tissue goes out of control, leading to an abnormal mass of tissue being formed.

A malignant tumour:

- may grow quickly;
- often invades nearby tissue as it expands;
- often spreads through the blood or the lymph vessels to other parts of the body; and
- usually continues to grow and is life-threatening unless it is destroyed or removed.

You can claim if you are diagnosed as suffering from a malignant tumour which has invaded surrounding tissue, unless the type of cancer or tumour is specifically excluded. The claim must be supported by a microscopic examination of a sample of the tumour cells – this is known as ‘histology’. The histology examination is performed on tissue removed during surgery or by biopsy (a procedure to remove a sample of the tumour for examination).

Cancers ‘in situ’ (cancers in a very early stage that have not spread in any way to neighbouring tissue) as well as pre-malignant and non-invasive tumours are not covered under this definition. (They may be covered on a partial payment basis, see section 4.8.) These are well-recognised conditions. Cancers detected at this stage are not likely to be life-threatening and are usually easily treated. An example of this would be carcinoma (cancer) in situ of the cervix (neck of the womb).

With increased and improved screening, prostate cancer is being detected at an earlier stage. At early stages these tumours are treatable and the long-term outlook is good. We will not pay a claim for prostate cancer under this cancer definition unless the tumour has a Gleason score (a method of measuring differentiation in cells) of greater than 6 (in other words, a Gleason score of 7 or above) or it has progressed to at least clinical classification of T2N0M0. A partial payment benefit may be available (see section 4.8).

The ‘Gleason score’ and the ‘TNM classification’ are ways of measuring and describing how serious the cancer is and whether it has spread beyond the prostate gland based on its appearance under a microscope.

Leukaemia (cancer of the white blood cells) and Hodgkin’s disease (a type of lymphoma) are both covered. However, chronic lymphocytic leukaemia must have progressed to Binet Stage A for us to consider a claim.

Most forms of skin cancer are relatively easy to treat and are rarely life-threatening. This is because they do not spread out of control to other parts of the body. The only form of skin cancer that we cover is malignant melanoma which has been classified as being a ‘Clark level 2’ or greater. Clark’s system is an internationally recognised method of classifying skin melanomas and uses a scale of 1 to 5. A Clark level 1 reflects a very early melanoma which carries a favourable long-term outlook.

Many forms of bladder cancer have a slow course over many years and are managed by surgery or diathermy (generating heat locally in body tissues by using high-frequency electromagnetic currents). The prognosis for patients with these superficial bladder cancers is very good. The TNM classification system is internationally recognised and used as a method of staging or measuring a tumour. The ‘T’ element relates to the primary tumour and is graded on a scale of 1 to 4. 1 represents a small tumour restricted to the organ. We will not pay a claim for a T1 bladder cancer unless lymph nodes or metastases (the cancer spreading) are involved as measured by the ‘N’ and ‘M’ elements of TNM.

## 10. Cardiac arrest – with insertion of a defibrillator

Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted:

- Implantable Cardioverter-Defibrillator (ICD); or
- Cardiac Resynchronization Therapy with Defibrillator (CRT-D).

For the above definition the following are not covered:

- Insertion of a pacemaker
- Insertion of a defibrillator without cardiac arrest
- Cardiac arrest secondary to illegal drug abuse.

## In simpler terms:

Cardiac arrest happens when the heart suddenly stops beating, sometimes because of an abnormal heart rhythm (arrhythmia) or coronary heart disease. This can stop the heart from pumping blood which prevents oxygen being delivered to the body. Lack of oxygen to the brain causes loss of consciousness which in turn means that you stop breathing. A brain injury or death can occur if the arrest goes untreated.

A device known as an Implantable Cardioverter Defibrillator (ICD or CRT-D) can be implanted inside your body which will monitor the rhythm in your heart. If the rhythm becomes abnormal, the device will deliver an electric pulse or shock which will restore the rhythm back to normal and prevent a cardiac arrest.

You can claim if you have had a cardiac arrest followed by the permanent insertion of an ICD or CRT-D. A cardiac arrest not accompanied by the insertion of an ICD or CRT-D is not covered under this condition. A cardiac arrest secondary to illegal drug abuse is not covered under this condition.

## 11. Cardiomyopathy - resulting in a marked loss of ability to do physical activity

A definite diagnosis of cardiomyopathy by a Consultant Cardiologist. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classification of functional capacity\*. The diagnosis should be supported by a current echocardiogram or cardiac MRI showing abnormalities consistent with the diagnosis of cardiomyopathy.

**\* New York Heart Association Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.**

For the above definition, the following are not covered:

- Cardiomyopathy secondary to alcohol or drug abuse

- All other forms of heart disease, heart enlargement and myocarditis.

### In simpler terms:

Cardiomyopathy is a disorder affecting the muscle of the heart, the cause of which is unknown. It may result in enlargement of the heart, heart failure, abnormal rhythms of the heart (arrhythmias) or an embolism (blockage of a blood vessel).

You can claim if you suffer cardiomyopathy which is permanent and causing symptoms which significantly hinder your normal everyday activities. To qualify for payment your physical ability must be measurable and limited to a specific degree (New York Heart Association Class 3). The NYHA Function Classification is a measure used to classify the extent of heart failure.

## 12. Chronic Pancreatitis – of specified severity

A definite diagnosis of Chronic Pancreatitis by a consultant gastroenterologist. The diagnosis must be evidenced by the following:

- calcification of the pancreas
- malabsorption due to failure of secretion of pancreatic enzymes
- chronic inflammation of the pancreas as shown by Endoscopic Retrograde Cholangiopancreatography (ERCP) or Magnetic Resonance Cholepancreatography (MRCP).
- pancreatic duct dilatation, beading and stricture

For the above definition the following is not covered

- Chronic pancreatitis secondary to alcohol or drug abuse
- Acute pancreatitis

### In simpler terms:

Pancreatitis is an inflammation of the pancreas, an organ that is important in both the digestive and endocrine systems of the body. Chronic pancreatitis is an ongoing, inflammatory process with continued and permanent injury to the pancreas.

Acute pancreatitis is a sudden inflammation of the pancreas. It can be serious with severe complications. However, it usually settles and the patient can make a full recovery.

ERCP (endoscopic retrograde cholangiopancreatography) is a procedure that uses an endoscope (a thin, flexible telescope) to look at the bile duct and pancreatic duct. A dye can be injected into the bile duct and pancreatic duct so that these can be seen clearly on an X-ray.

MRCP (magnetic retrograde cholangiopancreatography) is a medical imaging technique that uses magnetic resonance imaging to visualise the biliary and pancreatic ducts.

### 13. Coma – resulting in permanent symptoms

A state of unconsciousness with no reaction to external stimuli or internal physiological needs which:

- Requires life supporting systems
- Results in permanent neurological deficit with persisting clinical symptoms\*.

For the above definition, the following is not covered:

- Coma secondary to alcohol where there is a history of alcohol abuse
- Coma secondary to illegal drug abuse.

\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms
- Symptoms of psychological or psychiatric origin.

## In Simpler terms:

A coma is a state where a person is unconscious and cannot be brought round. Someone in a coma will have little or no response to any form of physical stimulation and will not have control of their bodily functions. Comas are caused by brain damage, most commonly arising from a head injury, a stroke or lack of oxygen.

## 14. Coronary artery by-pass grafts

The undergoing of surgery on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts via a thoracotomy, a thorascope or mini thoracotomy.

For the above definition, the following are not covered:

- balloon angioplasty, atherectomy, insertion of stents and laser treatment or any other procedures.

## In simpler terms:

Coronary artery surgery may be necessary if one or more coronary arteries (the arteries which supply blood to the heart) are narrowed or blocked. The surgery is done to relieve the pain of angina or if the blocked artery is life-threatening.

Coronary artery bypass surgery is carried out by taking a healthy blood vessel and using it to direct blood past the diseased or blocked artery.

You are not covered under this definition for any other intervention techniques to treat coronary artery disease such as angioplasty or laser relief.

## 15. Creutzfeldt-Jakob Disease – resulting in permanent symptoms

Confirmation by a Consultant Neurologist of a definite diagnosis of Creutzfeldt-Jakob disease resulting in permanent neurological deficit with persisting clinical symptoms\*.

\*\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms
- Symptoms of psychological or psychiatric origin.

### In simpler terms:

CJD is a degenerative condition of the brain. As the disease progresses muscular coordination diminishes, the intellect and personality deteriorate and blindness may develop.

You can claim if your Consultant Neurologist confirms the diagnosis of CJD which has resulted in permanent neurological deficit.

## 16. Crohn's disease – of specified severity

A definite diagnosis by a consultant gastroenterologist of Crohn's disease with fistula formation and intestinal strictures.

There must have been two or more resections of the small or large intestine on separate occasions.

There must also be evidence of continued inflammation with on-going symptoms, despite optimal therapy with diet restriction, medication use and surgical interventions.

### In simpler terms:

Crohn's disease is a chronic condition that causes inflammation of the digestive tract. While there is no known cure for Crohn's disease, therapies can reduce symptoms and bring about remission.

The condition must be as severe as is described in the definition.

## 17. Deafness – total, permanent and irreversible

Permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.

### In simpler terms:

You can claim if you have a severe form of deafness (to the degree described in our definition) as measured by a pure tone audiogram. A pure tone audiogram is a key hearing test used to identify hearing threshold levels in an individual. The test establishes the quietest sounds you are able to hear at different frequencies or pitches. A decibel is a measure of the volume of a sound.

You cannot claim if you have reduced hearing in one or both ears which does not meet this definition. You cannot claim if the deafness can be improved by the use of medical aids.

## 18. Dementia – resulting in permanent symptoms

A definite diagnosis of dementia by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be permanent clinical loss of ability to do all of the following:

- Remember;
- Reason; and
- Perceive, understand, express and give effect to ideas.

For the above definition, the following is not covered:

- Dementia secondary to alcohol or illegal drug abuse.

### In simpler terms:

Dementia is a term used to describe a number of signs and symptoms characterised by the loss of cognitive functioning and intellect, and

behavioural changes. Areas of cognition affected may be memory, concentration, language and problem solving.

A claim can be made if the life covered has been diagnosed by a consultant neurologist or consultant geriatrician or psychiatrist, as having Dementia and his/her judgement, understanding and rational thought process have been seriously affected. These symptoms must be permanent. .

## 19. Encephalitis – resulting in permanent symptoms

A definite diagnosis of Encephalitis by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms\*.

**\*\*permanent neurological deficit with persisting clinical symptoms” is clearly defined as:**

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person’s life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms
- Symptoms of psychological or psychiatric origin.

### In simpler terms:

Encephalitis is an acute inflammation of the brain. The illness can vary from mild to life-threatening. Most people with a mild case can recover fully. More severe cases of Encephalitis may recover but there may be damage to the nervous system. This damage can be permanent.

You can claim if you have a diagnosis of Encephalitis confirmed by a Consultant Neurologist and where there are neurological symptoms which the Neurologist deems to be permanent.

## 20. Heart attack – of specified severity

Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- New characteristic electrocardiographic (ECG) changes.
- The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher:

Troponin T > 1.0ng/ml

Troponin I  $\geq$  0.5ng/ml

The evidence must show a definite acute myocardial infarction.

For the above definition, the following are not covered:-

- Other acute coronary syndromes including but not limited to angina.

### In simpler terms:

A heart attack (myocardial infarction) happens when an area of heart muscle dies because it does not get enough blood containing oxygen. It is usually caused by a blocked artery and causes permanent damage to the part of the heart muscle affected. The blockage is usually caused by a clot (thrombosis) where the artery has already grown narrow.

To confirm the diagnosis, your doctor will usually test your heart using a machine called an electrocardiograph (ECG). This tells the doctor if there have been any changes in the heart's function and if it is likely that you have had a heart attack.

Your doctor will also take a blood sample. This can show that markers are present in the blood (in the form of enzymes or troponins) at a much higher level than is normally expected.

You can claim if you are diagnosed as having suffered death of heart muscle. Your claim must be supported by an increase in cardiac enzymes or troponins that are typical of a heart attack (released into the bloodstream from the damaged heart muscle) and new ECG changes typical of a heart attack.

## 21. Heart valve replacement or repair

The actual undergoing of a surgical procedure (including balloon valvuloplasty) to replace or repair one or more heart valves on the advice of a Consultant Cardiologist.

### In simpler terms:

Heart valves regulate and control the flow of blood to and from the heart. The valves may become narrow or leak, and if one of the four heart valves is not working properly, an operation may be necessary to repair or replace the valve.

You will be able to claim if you undergo surgery to replace or repair a heart valve on the advice of a Consultant Cardiologist.

## 22. Heart structural repair

The undergoing of heart surgery requiring thoracotomy on the advice of a consultant cardiologist, to correct any structural abnormality of the heart.

### In Simpler terms:

Structural abnormalities include openings in the wall separating the left and right chambers of the heart.

You will be able to claim if you have surgery where the surgeon cuts into the chest wall to correct a structural abnormality of the heart.

## 23. HIV infection – caught in the European Union, Norway, Switzerland, North America, Canada, Australia and New Zealand, from a blood transfusion, a physical assault or at work in the course of performing normal duties of employment.

Infection by Human Immunodeficiency Virus resulting from:

- a blood transfusion given as part of medical treatment;
- a physical assault;

- an accident occurring during the course of performing normal duties of employment;

after the start of the policy and satisfying all of the following:

- The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.
- Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident.
- There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.
- The incident causing infection must have occurred in the European Union, North America, Australia or New Zealand.

For the above definition, the following is not covered:

- HIV infection resulting from any other means, including sexual activity or illegal drug abuse.

### In simpler terms:

Human immunodeficiency virus (HIV) is generally recognised as the virus that causes acquired immune deficiency syndrome (AIDS). The virus can be passed on in several ways including through contaminated blood, bloodstained bodily fluids and infected needles. This benefit is designed to cover people who get HIV or AIDS through their work or who have become infected as a result of a physical assault or a blood transfusion in the European Union, Norway, Switzerland, North America, Canada, Australia and New Zealand. The infection must happen after the start date of the plan and must be reported and investigated in line with established procedures.

## 24. Intensive Care - requiring mechanical ventilation for 10 consecutive days

Any sickness or injury resulting in the Life assured requiring continuous mechanical ventilation by means of tracheal intubation for 10 consecutive days (24 hours per day) or more in an intensive care unit in an acute care hospital.

For the above definition the following are not covered:

- sickness or injury as a result of drug or alcohol misuse or other self-inflicted means;
- children under the age of 90 days.

### In simpler terms:

Mechanical ventilation involves using a machine to take over breathing for a patient. Tracheal intubation means placing a tube into the trachea (windpipe) to keep the airway open in patients if they cannot breathe on their own.

You can claim if there has been continuous tracheal intubation for 10 days or more.

## 25. Kidney failure – ongoing dialysis

Chronic and end stage failure of both kidneys to function, as a result of which long term regular dialysis is necessary and ongoing or a kidney transplant is necessary.

### In simpler terms:

The kidneys act as filters which remove waste materials from the blood. When the kidneys do not work properly, waste materials build up in the blood. This may lead to life-threatening problems. The body can function with only one kidney, but if both kidneys fail completely, dialysis (kidney machine treatment) or a kidney transplant will be necessary. In some circumstances it is possible for the kidneys to fail temporarily and recover following a period of dialysis.

You will be able to claim if both your kidneys fail completely and the condition is chronic and you need regular long-term dialysis or a kidney transplant.

## 26. Liver Failure – irreversible and end stage

A definite diagnosis, by a Consultant Physician, of irreversible end stage liver failure due to cirrhosis resulting in all of the following:

- Permanent jaundice
- Ascites, and
- Encephalopathy

For the above definition, the following is not covered:

- Liver failure secondary to alcohol or illegal drug misuse.

## In simpler terms:

Liver failure is the inability of the liver to perform its normal synthetic and metabolic function. Liver failure occurs when a large portion of the liver is damaged.

You can claim if you are diagnosed by a Consultant Physician as having incurable liver failure caused by cirrhosis and showing particular symptoms. Jaundice is a yellow discoloration of the skin and eye whites due to abnormally high levels of bilirubin (bile pigment) in the blood stream. This jaundice must be a permanent feature. Ascites is a fluid build-up in the abdomen caused by fluid leaks from the surface of the liver and intestines. It can occur if the blood or lymphatic flow through the liver is blocked. Encephalopathy caused by liver failure is the deterioration of brain function due to toxic substances building up in the blood which are normally removed by the liver.

You cannot claim if the liver failure occurs as a direct or indirect result of excess alcohol consumption or illegal drug use.

## 27. Loss of Independence – permanent and irreversible

The permanent and irreversible loss of the ability to function independently which is defined as follows:

1. Permanent confinement to a wheelchair, or
2. being permanently hospitalised or resident in a nursing home as a result of a medical impairment on the advice of a registered medical practitioner, or
3. being permanently unable to fulfill at least three of the following activities unassisted by another person:
  - » The ability to walk 100 metres unaided
  - » The ability to get into and out of a vehicle unaided.
  - » The ability to put on, take off, secure and unfasten all necessary garments and any braces, artificial limbs or other surgical appliances.

- » The ability to feed oneself once food and drink has been prepared and made available.
  - » The ability to wash in the bath or shower (including getting into and out of the bath or shower) such that an adequate level of personal hygiene can be maintained
  - » The ability to climb stairs without the assistance of special aids
  - » The ability to manage bowel and bladder functions such that an adequate level of personal hygiene can be maintained.
4. or suffer from severe and permanent intellectual impairment which must,
- a. result from organic disease or trauma, and
  - b. be measured by the use of recognized standardized tests and
  - c. have deteriorated to the extent that requires the need for continual supervision and assistance of another person

The diagnosis must be confirmed to the satisfaction of the professional opinion of Irish Life's Chief Medical Officer and by a consultant physician, neurologist or geriatrician of a major hospital in Ireland or the UK.

In all of the above permanent means that, even with the best treatment available, the life assured is not expected to recover. The condition must continue for at least six months following diagnosis before the benefit can be claimed.

### In simpler terms:

This benefit is intended to make your total cover more wide-ranging and will be particularly valuable as you get older. By focusing on the disability rather than the specific illness, extra cover is provided for a variety of events which may radically change your life.

## 28. Loss of Limb – permanent physical severance

Permanent physical severance of 1 or more hands or feet at or above the wrist or ankle joints.

If a life assured loses a limb as a result of their own deliberate act, or a penalty imposed by a court of law, we will not pay you any benefit under the plan.

### **In simpler terms:**

You will be able to claim if you have lost a limb above the wrist or ankle joint either by injury or because it has had to be removed. This loss must be permanent.

We will not make a payment for loss of any individual fingers or toes or combination of fingers and toes.

If you lose a limb as a result of your own deliberate act, or a penalty imposed by a court of law, we will not pay you any benefit under the plan.

## **29. Loss of speech – permanent and irreversible**

Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.

### **In simpler terms:**

You will be able to claim only if you suffer from total and permanent loss of speech as a result of physical damage or disease.

## **30. Major organ transplant – specified organs**

The undergoing as a recipient of a transplant of bone marrow or a complete heart, kidney, liver, lung, or pancreas, or a lobe of liver, or a lobe of lung, or inclusion onto the official programme waiting list of a major Irish or UK hospital for such a procedure

For the above definition, the following is not covered:

- Transplant of any other organs, parts of organs, tissues or cells.

### **In simpler terms:**

Serious disease or injury can severely damage the heart, lungs, kidneys, liver or pancreas. The only form of treatment available may be to replace the damaged organ with a healthy organ from a donor. This is a major operation and the tissues of the donor and patient must be matched accurately. For this reason a patient could be on a waiting list for a long period waiting for a suitable organ. We will also cover a bone-marrow transplant, or transplant of a lobe of the liver or a lobe of the lung.

You can claim if you have had a transplant of any of the organs listed or are on an official Irish or UK programme waiting list for a transplant.

## 31. Motor neurone disease – resulting in permanent symptoms

A definite diagnosis of motor neurone disease by a Consultant Neurologist.

There must be permanent clinical impairment of motor function.

### In simpler terms:

Motor neurone disease is a disease which affects the central nervous system that controls movement. As the nerves deteriorate the muscles weaken. There is currently no known cure and the cause of the disease is also unknown.

You can claim if there is a definite diagnosis by a consultant neurologist that you are suffering from motor neurone disease.

## 32. Multiple sclerosis or Neuromyelitis optica (Devic's Disease) – with persisting symptoms

A definite diagnosis of Multiple sclerosis or Neuromyelitis Optica (Devic's Disease) by a Consultant Neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 3 months.

### In simpler terms:

Multiple sclerosis is a disease of the central nervous system which destroys the protective covering (myelin) of the nerve fibres in the brain and spinal cord. The symptoms depend on which areas of the brain or spinal cord have been affected. They include temporary blindness, double vision, loss of balance and lack of co-ordination.

Devic's disease or neuromyelitis optica, (NMO) is a disease that is very similar to multiple sclerosis in terms of symptoms. However, it is recognised as a separate condition.

You can claim if you are diagnosed by a consultant neurologist as suffering from multiple sclerosis or Devic's disease and you have ongoing symptoms of the disease which have been present continuously for at least three months.

### 33. Paralysis of One limb - total and irreversible

Total and irreversible loss of muscle function to the whole of any one limb.

#### In simpler terms:

The brain controls the movement of muscles in the body by sending messages through the spinal cord and nerves. Paralysis is normally caused by an injury to the spinal cord.

You will be able to claim if you suffer complete and permanent loss of the use of an entire limb.

### 34. Parkinson's disease (idiopathic)– resulting in permanent symptoms

A definite diagnosis of Idiopathic Parkinson's disease by a Consultant Neurologist. There must also be permanent clinical impairment that includes bradykinesia (slowness of movement) and at least one of the following:

- Tremor; or
- muscle rigidity; or
- postural instability

For the above definition, the following are not covered:

- Parkinsonian syndromes including but not limited to those caused by alcohol or drugs

#### In simpler terms:

Parkinson's disease is a disease of the central nervous system which affects voluntary movement. It happens when certain nerve cells (neurons) die or become impaired. Normally, these cells produce a vital chemical known as dopamine which allows smooth, co-ordinated function of the body's muscles and movement. The term 'idiopathic' means that the cause of the disease is not known, so any form of Parkinsonian syndrome brought on by a known cause such as drugs, toxic chemicals or alcohol is not covered.

## 35. Parkinson Plus Syndromes - resulting in permanent symptoms

A definite diagnosis by a Consultant Neurologist of one of the following Parkinson Plus syndromes:

- Multiple system atrophy
- Progressive supranuclear palsy
- Parkinsonism-dementia-amyotrophic lateral sclerosis complex
- Corticobasal ganglionic degeneration
- Diffuse Lewy body disease

There must be also permanent clinical impairment of at least one of the following:

- motor function; or
- eye movement disorder; or
- postural instability; or
- dementia

### In simpler terms:

Parkinsonian-plus syndromes are a group of neurodegenerative disorders which share the features of idiopathic Parkinson's disease but with other unique characteristics specific to the condition diagnosed.

You can claim if you are diagnosed with one of the named Parkinsonian-plus syndromes and you have permanent symptoms as defined.

## 36. Peripheral Vascular Disease – with bypass surgery

A definite diagnosis of peripheral vascular disease, due to atherosclerosis or Buerger's disease, with objective evidence from an ultrasound of obstruction in the arteries which results in by-pass graft surgery to an artery.

For this definition, the following is not covered:

- Angioplasty

## In simpler terms:

Peripheral vascular disease happens when there is significant narrowing of arteries. Symptoms vary from feeling pain in your calf when exercising (intermittent claudication) to pain when resting (critical limb ischaemia), skin ulceration, and gangrene.

Atherosclerosis is caused when fatty deposits build up along the inner walls of an artery.

Buerger's disease (thromboangiitis obliterans) is caused by inflammation of the blood vessels (vasculitis). The blood vessels tighten and can become totally blocked.

Bypass surgery is carried out by taking a healthy blood vessel and using it to direct blood past the narrowed or blocked artery.

You are not covered under this definition for any other intervention techniques such as angioplasty.

## 37. Pneumonectomy – the removal of a complete lung

The undergoing of surgery to remove a complete lung for disease or physical injury.

For the above definition, the following are not covered:

- Removal of a lobe of the lungs (lobectomy)
- Lung resection or incision.

## In simpler terms:

The lungs are in the chest and transport oxygen from the air into the blood and remove carbon dioxide from the blood. Serious disease or injury can severely damage the lungs. In some cases, the only form of treatment available may be to remove a damaged lung.

You can claim if you have a complete lung removed due to illness or injury.

## 38. Pulmonary Arterial Hypertension (idiopathic) – of specified severity

Pulmonary arterial hypertension of unknown cause that has resulted in all of the following:

- Elevated pulmonary arterial pressure
- Right ventricular dysfunction
- Shortness of breath.

For the above definition, the following are not covered:

- Pulmonary hypertension due to established cause
- Other types of hypertension.

### In simpler terms:

Pulmonary arterial hypertension is a disease which happens when blood pressure in the pulmonary artery or the major blood vessel connecting the right heart ventricle and the lungs is higher than normal. There is no apparent cause (idiopathic). A higher pulmonary artery blood pressure means the heart has to work harder to pump enough blood into the lungs. Over time, the condition progresses and often results in heart failure.

## 39. Pulmonary Artery Surgery – with surgery to divide the breast bone

The actual undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiothoracic Surgeon for a disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.

### In simpler terms:

Pulmonary Artery surgery may be carried out for some disorders to the pulmonary artery, including pulmonary atresia (atresia means “no opening”) and aneurysm. A claim can be made if the life assured undergoes open heart surgery involving the surgical division of the breastbone to replace the diseased pulmonary artery with a graft.

## 40. Respiratory Failure of specified severity

Confirmation by a Consultant Physician of chronic lung disease resulting in:

- The need for daily oxygen therapy on a permanent basis;
- Evidence that the oxygen therapy has been required for a minimum period of six months;
- FEV1 being less than 40% of normal; and
- Vital Capacity less than 50% of normal

### In simpler terms:

Respiratory Failure is a condition where the level of oxygen in the blood becomes too low or the level of carbon dioxide in the blood becomes too high.

You can claim if you have severe and chronic respiratory failure, evidenced by lung function tests showing forced expiratory volume less than 40% of normal and a vital capacity less than 50% of normal and you require daily oxygen therapy. FEV and VC are ways of measuring lung function.

## 41. Severe Burns/3rd Degree Burns

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or at least 25% surface area of the face which for the purpose of this definition includes the forehead and the ears.

### In simpler terms:

There are three levels (degrees) of burns. The degree of burning depends on how badly the skin has been damaged. They are medically known as 'first', 'second' and 'third' degree. First-degree burns damage the upper layer of skin, but can heal without scarring (a common example of this is sunburn). Second-degree burns go deeper into the layers of skin, but can heal without scarring. Third-degree burns are the most serious as they destroy the full thickness of the skin.

You will be able to claim if you have suffered third-degree burns covering 20% or more of the surface area of your body or 25% or more of the surface area of the face.

First- and second-degree burns are not covered under this definition.

## 42. Stroke – resulting in permanent symptoms

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms\*. A diagnosis of Subarachnoid Haemorrhage resulting in permanent neurological deficit with persisting clinical symptoms\*, supported by CT or MRI evidence, is covered under this definition.

For the above definition, the following are not covered:

- Transient ischaemic attack.
- Traumatic injury to brain tissue or blood vessels.

\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:-

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms
- Symptoms of psychological or psychiatric origin.

### In simpler terms:

The brain controls all the functions of the body, so damage to the brain can have serious effects. A stroke happens when there is severe damage to the brain caused by internal bleeding (haemorrhage) or when the flow of blood in an artery has been blocked by a piece of tissue or a blood clot (a thrombus or embolus) resulting in the brain being starved of oxygen.

This benefit does not cover 'transient ischaemic attacks' (also known as ministrokes) where there is a short-term interruption of the blood supply to

part of the brain, the main symptoms tend to be dizziness and temporary weakness or loss of sensation in part of the body or face.

## 43. Systemic lupus erythematosus – of specified severity

A definite diagnosis of systemic lupus erythematosus by a Consultant Rheumatologist resulting in either of the following:

- Permanent neurological deficit with persisting clinical symptoms\*, or
- Permanent impairment of kidney function tests as follows:
  - » Glomerular Filtration Rate (GFR) below 30ml/min

\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. For the purpose of this definition - lethargy will not be accepted as evidence of permanent neurological deficit.

The following are not covered:

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms
- Symptoms of psychological or psychiatric origin.

### In simpler terms:

Systemic lupus erythematosus (SLE) is a chronic auto-immune connective tissue disease. The immune system attacks the body's cells and tissue resulting in inflammation and tissue damage. The course of the disease is unpredictable with periods of illness alternating with remission. SLE is a multi-system disease because it can affect many different organs and tissues

in the body. Systemic lupus erythematosus can be a mild condition treated by medication or there can be life-threatening complications. The condition can be present for many years without progressing to brain and kidney involvement.

You can claim if you are diagnosed with systemic lupus erythematosus by a Consultant Rheumatologist which is complicated by brain involvement resulting in permanent neurological deficit with persisting clinical symptoms or kidney involvement with a GFR below 30ml/min.

## 44. Traumatic head injury – resulting in permanent symptoms

Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms\*. The diagnosis must be supported by an opinion of a Consultant Neurologist and agreed by our Chief Medical Officer.

For the above definition, the following is not covered:

- Injury secondary to alcohol where there is a history of alcohol abuse
- Injury secondary to illegal drug abuse.

\*\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following are not covered:

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms

- Symptoms of psychological or psychiatric origin.

### In simpler terms:

A head injury caused by trauma can leave an individual with permanent brain/nerve damage.

You can claim if a Consultant Neurologist confirms that you have permanent neurological deficit with persisting clinical symptoms as a direct result of a head injury.

## Specified Illness Cover - the conditions we make a partial payment on

If you take out specified illness cover under the Mortgage Life Insurance plan, we have defined the 21 conditions that you are protected for partial payments on the following pages.

### A. Brain abscess drained via craniotomy

We will make a limited payment for specified illness cover if a life assured undergoes the surgical drainage of an intracerebral abscess within the brain tissue through a craniotomy by a Consultant Neurosurgeon. There must be evidence of an intracerebral abscess on CT or MRI imaging.

### In simpler terms:

A brain abscess results from an infection in the brain. Swelling and inflammation develop in response to the infection. Infected brain cells, white blood cells and organisms collect in an area of the brain, a membrane forms and creates the abscess. While this immune response can protect the brain from the infection, an abscess may put pressure on delicate brain tissue.

A craniotomy is a surgical operation in which part of the skull is removed in order to access the brain.

You can claim if you are diagnosed with an intracerebral abscess which is treated by surgical drainage by craniotomy by a Consultant Neurosurgeon.

A craniotomy is a surgical operation in which part of the skull is removed in order to access the brain.

## B. Carcinoma in Situ – Oesophagus, treated by specific surgery

We will make a limited payment for specified illness cover if a life assured has a definite diagnosis of a carcinoma in situ of the oesophagus, which has been treated surgically by removal of a portion or all of the oesophagus. A carcinoma in situ is a malignancy that has not invaded the basement membrane but shows cytologic characteristics of cancer. Histological evidence will be required.

For the above definition, the following are not covered:

- Treatment by any other method is specifically excluded.

### In simpler terms:

The oesophagus is a muscular, membranous tube approximately 25 cm long which connects the mouth to the stomach. Carcinoma in situ is an early form of carcinoma that involves only the cells in which it began and has not spread to other tissues.

You can claim if you have been diagnosed with a carcinoma in situ of the oesophagus and you have been treated surgically by removal of part or all of the oesophagus.

This benefit does not cover any other disease or disorder of the oesophagus.

## C. Carotid Artery Stenosis - treated by Endarterectomy or Angioplasty

We will make a limited payment under specified illness cover if a life assured undergoes endarterectomy or therapeutic angioplasty with or without stent to correct symptomatic stenosis involving at least 70% narrowing or blockage of the carotid artery. Angiographic evidence will be required.

### In simpler terms:

Endarterectomy is a surgical procedure to remove atheromatous plaques (fatty tissue) or a blockage in the lining of an artery. It is carried out by separating the plaque from the arterial wall. An angioplasty is a procedure which uses a temporarily inflated balloon on a catheter (tube) to widen a

narrowed or blocked blood vessel by compressing plaque against the artery wall. A stent is a device inserted into an artery to help keep it open.

You can claim if you have had a 70% narrowing or blockage of the carotid artery treated by either endarterectomy or angioplasty. We will require a copy of the angiogram report showing 70% stenosis in the carotid artery.

You cannot claim under this benefit for any other treatment of the carotid artery or vascular system.

## D. Cerebral aneurysm – with surgery or radiotherapy

We will make a limited payment for specified illness cover if a life assured undergoes treatment of a cerebral aneurysm via craniotomy, or stereotactic radiosurgery, or undergoes endovascular treatment by using coils to cause thrombosis (embolization) of a cerebral aneurysm.

For the above definition, the following is not covered:

- Cerebral arteriovenous malformation.

### In simpler terms:

A cerebral aneurysm is a weakness in the wall of a cerebral artery or vein resulting in a swelling of the blood vessel. A cerebral aneurysm can rupture, bleeding into surrounding tissue. Some cerebral aneurysms, particularly those that are very small, do not bleed or cause any problems.

You can claim if you have a craniotomy, stereotactic radiosurgery, or endovascular treatment using coils under the care of a consultant neurologist or radiologist, as appropriate, to treat a cerebral aneurysm.

A craniotomy is a surgical operation in which part of the skull is removed to access the brain. Stereotactic radiosurgery is a form of radiation therapy that focuses on a small area of the body. Endovascular treatment uses the natural access to the brain through the bloodstream via the arteries using catheters, balloons and stents.

## E. Cerebral arteriovenous malformation – treated by craniotomy, stereotactic radiosurgery or endovascular repair

### Plan definition:

We will make a limited payment for specified illness cover if a life assured undergoes treatment of a cerebral arteriovenous fistula or malformation via craniotomy or stereotactic radiosurgery or undergoes endovascular treatment by a consultant neurosurgeon or radiologist using coils to cause thrombosis (embolization).

For the above definition, the following is not covered:

- Intracranial aneurysm.

### In simpler terms:

A cerebral arteriovenous malformation (AVM) is an abnormal connection between arteries and veins in the brain that interrupts normal blood flow between them. An AVM is characterised by tangles of abnormal and enlarged blood vessels. In serious cases, the blood vessels rupture.

An arteriovenous fistula is an abnormal passageway between an artery and a vein. Normally blood flows from arteries into capillaries and back to your heart in veins. When an arteriovenous fistula is present, blood flows directly from an artery into a vein, bypassing the capillaries. If the volume of blood flow diverted is large, tissues downstream receive less blood supply. Also, there is a risk of heart failure due to the increased volume of blood returned to the heart.

You can claim if you have a craniotomy, stereotactic radiosurgery, or endovascular treatment using coils under the care of a consultant neurologist or radiologist, as appropriate, to treat a cerebral AVM or AV fistula.

A craniotomy is a surgical operation in which part of the skull is removed to access the brain. Stereotactic radiosurgery is a form of radiation therapy that focuses on a small area of the body. Endovascular treatment uses the natural access to the brain through the bloodstream via the arteries using catheters, balloons and stents.

## F. Coronary Artery Angioplasty – of specified severity

### Plan definition:

We will make a limited payment for specified illness cover if a life assured undergoes coronary artery angioplasty, atherectomy, laser treatment or stent insertion on the advice of a consultant cardiologist to correct:

- narrowing or blockages of at least 70%, confirmed by angiographic evidence, or
- narrowing or blockages where there is a fractional flow reserve ratio of <0.8.

Provided the above requirements are met, we will make the following payments:

- €10,000 (subject to the limits outlined in your Terms and Conditions booklet) on completion of coronary artery angioplasty, atherectomy, rotablation, laser treatment and/or insertion of stent(s) in one coronary artery.
- An additional €30,000 (subject to the limits outlined in your Terms and Conditions booklet) will be paid if the life assured undergoes a further coronary artery angioplasty, atherectomy, laser treatment or stent insertion provided it is not performed on the same coronary artery or its branches.
- €40,000 (subject to the limits outlined in your Terms and Conditions booklet) will be paid if the life assured undergoes coronary artery angioplasty, atherectomy, laser treatment or stent insertion in 2 or more coronary arteries, where no previous claim has been made under this benefit.

### In simpler terms:

Arteries can become blocked with fatty deposits, like the ‘furring up’ of a kettle. If the blockages are in the coronary arteries close to the heart, this causes extra strain on the heart, which then may lead to more serious heart disease. We will need a copy of the angiogram reports showing at least 70% stenosis (narrowing) in the coronary arteries.

The fractional flow reserve (FFR) is defined as the pressure after a narrowing in an artery compared to the pressure before the narrowing. FFR is a procedure that accurately measures blood pressure and flow through a

specific part of the coronary artery. FFR is carried out at the same time as the angiogram.

Balloon angioplasty involves a surgeon passing a fine balloon catheter (a flexible plastic tube) down one of the arteries to the heart (a coronary artery). When the balloon reaches the place where the artery has narrowed, it is inflated to force the walls of the artery apart.

Atherectomy and laser treatment are also techniques which involve passing a catheter into the blocked artery.

## G. Crohn's disease – treated with surgical intestinal resection

### Plan definition:

We will make a limited payment if a life assured is diagnosed with Crohn's disease and has undergone surgery to remove part of the small or large intestine.

A definite diagnosis of Crohn's disease must be confirmed by a consultant gastroenterologist or by histological confirmation.

For the above definition, the following are not covered:

- Other types of inflammatory bowel disease
- Intestinal biopsy

### In simpler terms:

Crohn's disease is a chronic condition that causes inflammation of the digestive tract. While there is no known cure for Crohn's disease, therapies can reduce symptoms and bring about remission.

You can claim if you have had an operation to surgically remove part of the small or large intestine (bowel) as a result of Crohn's disease.

We will not consider a claim for a diagnosis of Crohn's disease unless it has resulted in surgery as shown in the definition.

## H. Ductal Carcinoma in Situ – Breast, treated by surgery

### Plan definition:

We will make a limited payment for specified illness cover if a life assured has a definite diagnosis of a ductal carcinoma in situ of the breast, which has been removed surgically by mastectomy, partial mastectomy, segmentectomy or lumpectomy. A carcinoma in situ is a malignancy that has not invaded the basement membrane but shows cytologic characteristics of cancer. Histological evidence will be required.

### In simpler terms:

Carcinoma in situ is an early form of carcinoma that involves only the cells in which it began and has not spread to other tissues. The term 'ductal' refers to the ducts in the milk glands in the breast.

You can claim if you are diagnosed as having a ductal carcinoma in situ of the breast which is removed surgically.

No benefit is payable under this benefit for any other breast disorder.

## I. Early stage urinary bladder cancer – of specified advancement

### Plan definition:

We will make a limited payment for specified illness cover if a life assured is diagnosed by histological confirmation of having urinary bladder cancer that has progressed to either:

- stage Tis - Carcinoma in situ – diffuse 'flat' non-papillary tumour; or
- stage T1 - Carcinoma which has invaded the sub-epithelial connective tissue

For the above definition, the following is not covered:

- Any urinary bladder tumour which has been histologically classified as stage Ta (non-invasive papillary carcinoma).

## In simpler terms:

Bladder cancer is often detected at an early stage because usually it shows signs and symptoms that are very noticeable before it becomes advanced.

'TNM classification' is a worldwide measure of how serious cancer is, and whether it has spread beyond the original site, in this case the bladder. The letter T is followed by numbers or letters (or both) to describe how far the main tumour has grown through the bladder wall and whether it has grown into nearby tissues. Higher T numbers mean more extensive growth. Tis and T1 tumours of the bladder are covered under this definition. We do not cover Ta tumours as they generally have a better prognosis and are easily treatable.

## J. Implantable Cardioverter Defibrillator (ICD) for primary prevention of sudden cardiac death

### Plan definition:

We will make a limited payment for specified illness cover if a life assured undergoes the insertion of an Implantable Cardioverter-Defibrillator (ICD) on the advice of a Consultant Cardiologist for primary prevention of sudden cardiac death.

For the above definition, the following is not covered:

- Insertion of a pacemaker

### In simpler terms:

An implantable cardioverter defibrillator (ICD) is a small electrical device implanted in patients who are at risk of sudden death due to life-threatening, irregular heart rhythms. The ICD monitors the rhythm of the patient's heartbeat. When the ICD records arrhythmia (abnormal electrical activity in the heart), it acts to restore rhythm.

We do not cover inserting a pacemaker as this is a different device and is used to treat conditions that are generally less serious.

## K. Liver resection

### Plan definition

We will make a limited payment under specified illness cover if a life assured undergoes a partial hepatectomy (liver resection) on the advice of a specialist surgeon in gastroenterology and hepatology.

For this definition the following are not covered:

- Surgery relating to liver disease resulting from alcohol or drug abuse
- Surgery for liver donation (as a donor)
- Liver Biopsy

### In simpler terms:

A liver resection is surgery to remove part of the liver. There are many reasons for removing part of the liver, including benign tumours, cysts, or traumatic injury.

## L. Low Level Prostate Cancer with Gleason score between 2 and 6 – and with specific treatment

### Plan definition:

We will make a limited payment for specified illness cover if a life assured is diagnosed with a prostate cancer which has been histologically classified as having a Gleason score between 2 and 6 provided:

- The tumour has progressed to at least clinical TNM classification T1N0M0; and
- The client has undergone treatment by prostatectomy, external beam or interstitial implant radiotherapy

For the above definition, the following are not covered:

- Treatment with cryotherapy, transurethral resection of the prostate, 'experimental' treatments or hormone therapy.

## In simpler terms:

With increased and improved screening, prostate cancer is being detected at an earlier stage. If prostate cancer is caught early, when it is still classified as 'low-grade', there is a good chance that treatment will be successful and the long-term outlook is good. The 'Gleason score' and the 'TNM classification' are ways of measuring and describing how serious the cancer is, and whether it has spread beyond the prostate gland based on its microscopic appearance. Cancers with a Gleason score less than or equal to 6 are less aggressive and have a better prognosis.

## M. Peripheral vascular disease - treated by Angioplasty

### Plan definition

We will make a limited payment under specified illness cover if a life assured undergoes a balloon angioplasty, atherectomy, laser treatment or stent insertion on the advice of a cardiologist or vascular surgeon to correct at least 70% narrowing or blockage to an artery of the legs. Angiographic evidence will be required.

## In simpler terms:

Peripheral vascular disease happens when there is significant narrowing of arteries. Symptoms vary from calf pain on exercise (intermittent claudication) to rest pain (critical limb ischaemia), skin ulceration, and gangrene.

Balloon angioplasty involves a surgeon passing a fine balloon catheter (a flexible plastic tube) into the narrowed artery. When the balloon reaches the place where the artery has narrowed, it is inflated to force the walls of the artery apart.

Atherectomy and laser treatment are also techniques which involve passing a catheter into the blocked artery.

If you have balloon angioplasty, atherectomy or laser treatment, you can claim if the treatment is to correct a 70% narrowing of an artery of the legs.

Under this definition, we do not cover peripheral vascular disease treated by any other method, including changing your lifestyle and medication.

## N. Pituitary tumour – resulting in permanent symptoms or surgery

### Plan definition

We will make a limited payment for specified illness cover if a life assured has a definite diagnosis of a non-malignant tumour in the pituitary gland resulting in either of the following:

- Permanent neurological deficit with persisting clinical symptoms\*; or
- Treatment of the tumour by surgery or stereotactic radiosurgery

For the above definition, the following are not covered:

- Where symptoms of pituitary tumour are absent with on-going medical treatment
- Tumours in the brain

\*"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following are not covered:-

- An abnormality seen on brain or other scans without definite related clinical symptoms
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms
- Symptoms of psychological or psychiatric origin.

## In simpler terms:

The pituitary gland makes hormones that control many other glands in the body. A pituitary tumour is a growth of abnormal cells in the pituitary gland. Most tumours of the pituitary gland are benign and slow-growing. However, they can cause a variety of symptoms including headache, loss of vision, and infertility. Treatment may include surgery, radiation therapy and drug therapy.

We do not cover pituitary tumours where symptoms are controlled by ongoing medication only.

## O. Serious Accident Cover – resulting in at least 28 consecutive days in hospital

### Plan definition

We will make a limited payment if a life assured suffers a serious accident resulting in severe physical injury where the life assured is immediately admitted to hospital for at least 28 consecutive days to receive medical treatment.

Severe physical injury means injury resulting solely and directly from unforeseen, external, violent and visible means and independent of any other causes.

We will also cover treatment in an inpatient rehabilitation centre, if the client is transferred directly from hospital to the rehabilitation centre for continuous treatment.

Only one partial payment or full payment will be paid resulting from the same accident.

For the above definition the following are not covered:

- Stays in hospital of less than 28 consecutive days
- Serious accident secondary to alcohol where there is a history of alcohol abuse
- Serious accident secondary to illegal drug abuse.

## In simpler terms:

You can claim if you have a serious accident and are hospitalised for at least 28 consecutive days to receive medical treatment for your injuries. The 28 consecutive days can include time spent in a rehabilitation centre if you are transferred there directly from the hospital to continue your treatment. You can only make one claim for partial payment resulting from the same accident.

## P. Severe Burns/3rd Degree Burns

### Plan definition

We will make a limited payment for specified illness cover if a life assured suffers burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 5% and less than 20% of the body's surface area which for the purpose of this definition includes the forehead and the ears.

### In simpler terms:

There are three levels (degrees) of burns. The degree of burning depends on how badly the skin has been damaged. They are medically known as 'first', 'second' and 'third' degree. First-degree burns damage the upper layer of skin, but can heal without scarring (a common example of this is sunburn). Second-degree burns go deeper into the layers of skin, but can heal without scarring. Third-degree burns are the most serious as they destroy the full thickness of the skin.

You will be able to claim if you have suffered third- degree burns covering at least 5% and less than 20% of the surface area of your body or 25% of the surface area of the face.

## Q. Significant visual impairment – permanent and irreversible

### Plan definition

We will make a limited payment for specified illness cover if a life assured suffers the permanent and irreversible reduction in the sight of both eyes to the extent that even when tested with the use of visual aids, vision is measured at 6/18 or worse in the better eye using a Snellen eye chart, while wearing any corrective glasses or contact lenses.

## In simpler terms:

You can only claim if you have irreversible loss of sight in both eyes to the extent that even using eye glasses or other visual aids, the sight in your better eye is confirmed by an Ophthalmologist or Consultant Physician and to the satisfaction of our Chief Medical Officer, as 6/18 or worse using the recognised sight test known as the Snellen eye chart. A Snellen chart is the test the Optician uses when you are asked read rows of letters. 6/18 is the measure when you can only see at six metres what someone with perfect sight would see at 18 metres away.

It is possible to be “registered blind” (as certified by an eye specialist) even though the loss of sight may be only partial. Even if you are “registered blind”, your claim will only be met if the loss of sight meets the criteria outlined in our definition and cannot be corrected.

## R. Single Lobectomy – the removal of a complete lobe of a lung

### Plan definition

The undergoing of medically essential surgery to remove a complete lobe of a lung for disease or traumatic injury.

For the above definition, the following are not covered:

- Partial removal of a lobe of the lungs (segmental or wedge resection)
- Any other form of lung surgery.

### In simpler terms:

The right lung is divided into three lobes and the left lung into two. The lobes of the lungs are further divided into segments. A lobectomy is an operation to remove one or more of the lobes from a lung.

You can claim if you have an operation to remove an entire lobe from the lung because it is diseased or because of a wound or an injury. You will not be able to claim if a segment of the lobe is removed, or for any other type of lung surgery. The operation to remove the entire lobe must be deemed medically essential by our Chief Medical Officer.

## S. Surgical removal of one eye

### Plan definition

We will make a limited payment for specified illness cover if a life assured undergoes surgical removal of a complete eyeball for disease or trauma. To qualify for payment, the removal of the eyeball must happen on a date after the start date and before cover ends.

### In simpler terms:

You can claim if you have to have an eyeball removed as a result of disease or injury.

No benefit is payable for loss of sight in one eye unless it was medically necessary to proceed and remove the eyeball.

## T. Syringomelia or Syringobulbia - treated by surgery

### Plan definition

We will make a limited payment if a life assured is diagnosed with a definite diagnosis of Syringomelia or Syringobulbia by a Consultant Neurologist, which has been surgically treated. This includes surgical insertion of a permanent drainage shunt.

### In simpler terms:

Syringomyelia is a disorder in which a cyst or cavity forms within the spinal cord. The cyst can increase over time, destroying the centre of the spinal cord. If not treated surgically, syringomyelia can lead to progressive weakness, pain and loss of sensation in the arms and legs.

Syringobulbia is the same as syringomyelia, but the cyst or abnormal cavity exists within the brainstem.

## U. Ulcerative Colitis – treated with total colectomy

### Plan definition:

We will make a limited payment if a life assured is diagnosed with ulcerative colitis which is treated by removal of the entire colon (large bowel).

A definite diagnosis of ulcerative colitis must be confirmed by a consultant gastroenterologist.

For the above definition, the following are not covered:

- Other types of inflammatory bowel disease
- Partial removal of the colon

### In simpler terms:

Ulcerative colitis is a chronic inflammatory bowel disease that affects the large intestine (colon) and the rectum. There is inflammation and ulceration of the innermost lining of the intestine. Common symptoms include diarrhoea, an urgent need to go to the toilet, rectal bleeding and abdominal pain.

If ulcerative colitis does not respond to medical treatment, surgery may be needed. Surgery involves permanently removing the colon (colectomy).

You can claim if you have had a colectomy to treat ulcerative colitis.

We will not consider a diagnosis of ulcerative colitis treated by medication unless it has resulted in removing the entire colon.

# 8 Your customer information notice

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## Introduction

This notice is designed to highlight some important details about the plan and, along with the Mortgage Life Insurance booklet, is a guide to help you understand your policy. Full details on the specific benefits and options that apply to you will be contained in your plan schedule (or certificate of membership, if applicable), Terms and Conditions booklet and personalised Customer Information Notice which you will receive when the contract is in place. It is important that you should read these carefully when you receive them as certain exclusions and conditions may apply to the benefits and options you have selected.

## Any Questions?

If you have any questions on the information included in this Customer Information Notice you should contact your EBS Adviser or your insurer Irish Life, who will deal with your enquiry through the Customer Services team, Irish Life, Irish Life Centre, Lower Abbey Street, Dublin 1.

## A. INFORMATION ABOUT THE POLICY

### 1. MAKE SURE THE POLICY MEETS YOUR NEEDS!

The Mortgage Life Insurance Plan is a regular payment mortgage protection plan. The plan provides protection benefits only i.e. life cover only or life cover and specified illness cover on a reducing scale over a fixed term. The plan cannot be converted to another plan at the end of the fixed term. You are entering into a commitment to make a fixed regular payment over a relatively long term. Unless you are fully satisfied as to the nature of this commitment having regard to your needs, resources and circumstances, you should not enter into this commitment.

Your EBS Specialist Adviser must indicate whether paragraph a) or paragraph b) below applies.

a) This plan replaces in whole or in part an existing plan with Irish Life, or with another insurer, which has been or is to be cancelled or reduced. Your EBS Specialist Adviser will advise you as to the financial consequences of such replacement and of possible financial loss as a result. You will be asked at the beginning of your application form to confirm this in writing. Please ensure that you have completed this section of the form and that you are satisfied with the explanations provided by your EBS Specialist Adviser before you complete the rest of the application form.

b) This plan does not replace in whole or in part an existing plan with Irish Life or with any other insurer which has been or is to be cancelled or reduced

### 2. WHAT HAPPENS IF YOU WANT TO CASH IN THE POLICY EARLY OR STOP PAYING PREMIUMS?

The plan does not acquire a cash or surrender value at any stage.

If you stop making payments, all cover under the policy will end and we will not refund any of your payments.

**WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.**

### 3. WHAT ARE THE PROJECTED BENEFITS UNDER THE POLICY?

The following payment and benefit details are for a typical Mortgage Life Insurance Plan. The figures will vary based on each individual's personal details and choice of protection benefits. The payment quoted below is correct as at July 2016.

Figures for your specific plan details will be shown in your customer information notice in your welcome pack. The figures below are based on the following details.

Protection Benefits:	Life Cover of €200,000 Accelerated Specified Illness Cover of €200,000 Cover is on a joint life first death basis.
Lives Covered:	Male, non-smoker aged 38 next birthday. Female, non-smoker aged 37 next birthday.
Payment:	€102.11 per month payable by direct debit.
Term:	The term of the plan is 20 years.

The payments shown above do not include the 1% government levy.

The plan provides protection benefits up until the end of the 20-year term provided premiums continue to be paid. Benefits decrease on a monthly basis in line with how the capital outstanding on a mortgage would reduce each month over the mortgage term using an interest rate of 6% pa. The plan does not acquire a cash or surrender value at any stage.

## ILLUSTRATIVE TABLE OF PROJECTED BENEFITS AND CHARGES

A	B	C	D	E = A + B - C - D	
Year	€	€	€	€	€
	Total amount of premiums paid into the policy to date	Projected investment growth to date	Projected expenses and charges to date	Projected cost of protection benefit to date	Projected policy value before payment of taxation
1	1,225	0	195	1,031	0
2	2,451	0	345	2,105	0
3	3,676	0	455	3,221	0
4	4,901	0	523	4,379	0
5	6,127	0	549	5,577	0
6	7,352	0	549	6,803	0
7	8,577	0	549	8,028	0
8	9,803	0	549	9,253	0
9	11,028	0	549	10,479	0
10	12,253	0	549	11,704	0
11	13,479	0	549	12,929	0
12	14,704	0	549	14,155	0
13	15,929	0	549	15,380	0
14	17,154	0	549	16,605	0
15	18,380	0	549	17,831	0
16	19,605	0	598	19,007	0
17	20,830	0	792	20,038	0
18	22,056	0	1,182	20,874	0
19	23,281	0	1,833	21,448	0
20	24,506	0	2,829	21,677	0

The payment made through the term of the plan includes the cost of the protection benefits, and all charges, expenses, intermediary remuneration and sales remuneration associated with your plan. It does not include any government levies that may be payable.

The charges shown in Column C include the cost of intermediary/sales remuneration incurred by Irish Life, as described in Section 4.

The payments shown in Column A exclude any taxes or government levies that may be payable.

#### 4. WHAT INTERMEDIARY/SALES REMUNERATION IS PAYABLE?

The level of intermediary/sales remuneration shown is based on the typical plan outlined in Section 3 above. The figures will vary based on the exact plan details in each case. Figures for your specific plan details will be shown in your welcome pack.

#### ILLUSTRATIVE TABLE OF INTERMEDIARY/SALES REMUNERATION

Year	€ Premium payable in that year	€ Projected total intermediary/ sales remuneration payable in that year
1	1,225	1,687
2	1,225	12
3	1,225	12
4	1,225	12
5	1,225	12
6	1,225	12
7	1,225	12
8	1,225	12
9	1,225	12
10	1,225	12
15	1,225	12
20	1,225	12

The projected intermediary/sales remuneration shown above includes the costs incurred by Irish Life in relation to the provision of sales advice, service and support for the plan. These costs are included in the plan charges set out in Column C of the Illustrative Table of Projected Benefits and Charges in Section 3..

#### 5. ARE RETURNS GUARANTEED AND CAN THE PREMIUM BE REVIEWED?

The payment is guaranteed to provide protection cover for a fixed term, assuming no changes to your payment or benefits (other than the predetermined decreases in the benefits).

**THE PAYMENT RATES ON YOUR MORTGAGE MAY BE SUBJECT TO ADJUSTMENT BY THE LENDER FROM TIME TO TIME.**

#### 6. CAN THE POLICY BE CANCELLED OR AMENDED BY THE INSURER?

We may cancel your plan if you stop making payments.

You must provide any information or evidence which we need to administer the plan.

If we receive evidence that your date of birth as shown in your plan schedule is incorrect, we will adjust the benefits appropriately.

We may end your cover and refuse to pay a claim if you do not give us information (or if you give us incorrect information) regarding an illness or condition that will affect our assessment of your application for this plan. If that information is not true and complete or if we do not receive all relevant information, we may end your cover and refuse to pay any claim. If this happens you will lose all rights under the plan and we will not refund your payments. Relevant information includes anything that a reputable insurer might regard as likely to influence the assessment and acceptance of your application. We will provide a photocopy of your application form or any other forms that you have filled in for us if you ask.

## 7. INFORMATION ON TAXATION ISSUES

Under current Irish tax law (July 2016), tax does not usually have to be paid on life cover or specified illness cover benefits, but in some circumstances tax may be due. For example, if the life cover is paid to your estate, your beneficiaries may have to pay inheritance tax (there is no inheritance tax due on an inheritance between a married couple or registered civil partners).

Where the plan is owned by a company or where payments are made by anyone other than the legal owner of the plan, for example from a company or business account, there may be tax implications. In these circumstances we recommend that a financial adviser be consulted regarding any possible taxation implications.

Please contact your EBS Specialist Adviser or Irish Life if you do not fully understand the likely tax treatment of any benefits payable in connection with your Mortgage Life Insurance plan.

However, we recommend that you seek independent tax advice in respect of your own specific circumstances.

Any taxes or levies imposed by the government will be collected by Irish Life and passed directly to the Revenue Commissioners.

## 8. ADDITIONAL INFORMATION IN RELATION TO YOUR POLICY

**What are the benefits and options provided under this plan?**

You may select benefits from the following options in order to meet your particular needs.

### Life cover

We will pay whatever level of life cover is payable at the time (in line with the monthly decreasing benefit outlined in Section 3), in the event of the first death of either of the lives assured during the term of the policy.

### Accelerated specified illness cover

If this applies, we will pay whatever level of accelerated specified illness cover is payable at the time (in line with the monthly decreasing benefit outlined in Section 3), if either of the lives assured is diagnosed during the term of the policy as having one of the 44 specified illnesses listed in the policy terms and conditions. If one or more of those illnesses or conditions is not covered, this will be referred to in the policy schedule (or certificate of membership, if applicable).

No other illnesses or conditions are covered.

The amount of life cover for a person will be reduced by the amount of any accelerated specified illness cover payment.

### Partial payment illness benefit

If specified illness cover applies, as well as the 44 specified illnesses mentioned above, we will pay €15,000 (or 50% of your specified illness cover amount, whichever is lower) if you are diagnosed with one of 21 other illnesses. This is separate from your main specified illness benefit. The total amount we will pay through partial payments is limited to the amount of your specified illness cover as shown on your plan schedule (or your certificate of membership, if applicable). You are only allowed to claim once for each of the 21 illnesses. For details, please see your Terms and Conditions booklet.

### Accidental death benefit

This is an automatic additional benefit. We will pay the death benefit (to a maximum of €150,000) on accidental death between the time the application is received by Irish Life (together with a completed direct debit mandate) and the earlier of the following:

- the day of the final underwriting decision if terms are being offered
- the day of the underwriting decision if we are declining or postponing cover
- 30 days from the date we receive the application

For this benefit, “Accidental Death” means death caused solely and directly as a result of an accident caused by violent, visible and external means and independently of any other cause.

There are the following restrictions:

- The benefit payable is subject to the lower of the life sum assured or €150,000.
- The benefit is subject to a maximum entry age of 55.
- Exclusions apply around the nature of the death e.g. suicide or intentional self-inflicted injury causing death are excluded. There are further details of the exclusions in the Terms and Conditions booklet.

We will only pay once under Accidental Death Benefit in respect of any life, regardless of the number of plans or applications a person has with Irish Life.

In the case of joint life applications, we will pay one claim only.

### Guaranteed Cover Again

This valuable option allows you to take out another Irish Life decreasing life insurance protection plan with the same level of cover as the cover remaining under this plan at the time of exercising this option, without having to provide medical evidence. This option can be exercised at any time before the expiry date of the relevant benefit, subject to the plan conditions and the benefits we offer at that time. To avail of this option you must apply in writing before the expiry date. This option will apply to a maximum life cover of €5,000,000 and a maximum specified illness cover of €1,000,000. The cost of the new plan will be based on terms applying at that time. This option ends if the plan has been cancelled for any reason before the expiry date e.g. as a result of not making payments or the payment of a benefit. If your plan is assigned to someone else, for example to a lender as security on a mortgage, you will need the approval from the party to which this plan is assigned before this option can be exercised. Please read your Terms and Conditions booklet for details of the full rules applying to this option.

### Guaranteed Insurability Option

This is an automatic additional benefit. If cover has not ended, you can ask us to set up a new Mortgage Life Insurance plan for the lesser of:

- 50% of your life and/or specified illness cover benefit; or
- €125,000

without having to provide evidence of health, within three months of:

- being granted a new mortgage or an increase in an existing mortgage (the increase in cover cannot be higher than the mortgage or increase in mortgage), where the new or increased mortgage arises from a move to a new house or significant improvements to the existing house. The mortgage must be drawn down.
- getting married or entering into a registered civil partnership; or
- having or adopting a child; or
- an increase in the life assured's salary, as a result of a change in job or getting a promotion. In this instance, the percentage increase in the sum assured is limited to the percentage increase in salary. Your employment status must be employee/employed. This is not available where your employment status is self-employed, company director or partner.

You must be aged 55 or under in order to exercise this option. If the basis of cover is Joint Life, the older life must be aged 55 or under.

The maximum number of times you may exercise this option is twice.

The cost of the new plan will be based on terms applying at that time.

You will need to provide independent proof of the mortgage, marriage, birth, adoption or salary increase before we can set up a new plan. You must ask for a new plan under this paragraph within three months of the marriage, birth, adoption or salary increase, or the date of the mortgage drawdown. Please refer to your Terms and Conditions booklet for more details.

If you want to take out additional specified illness cover, you must take out the plan before the specified illness cover benefit comes to an end.

#### What is the term of the contract?

The plan provides protection benefits for a fixed term.

#### Are there any circumstances under which the policy may be terminated?

We may cancel your policy if you stop making payments.

#### Is there an opportunity to change your mind?

You have an opportunity to cancel this plan if you are not satisfied that the benefits meet your needs. You may do this by writing to the Customer Services team at Irish Life within 30 days of receiving details of your plan. On cancellation all benefits will end and Irish Life will refund your payments.

#### Law applicable to your plan

Irish Law governs the plan and the Irish Courts are the only courts that are entitled to settle disputes.

If for any reason you feel that this plan is not right for you, or if you have any questions, you should contact the EBS Customer Services team, Irish Life, Irish Life Centre, Lower Abbey Street, Dublin 1 who will deal with your enquiry. Our Customer Services Team also operate an internal complaints procedure and any complaints you may have will, in the first instance, be fully reviewed by them. If you feel we have not dealt fairly with your complaint, you should contact the Financial Services Ombudsman at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

## B. INFORMATION ON SERVICE FEE

There are no charges payable to Irish Life other than those set out in your table of benefits and charges and in your Terms and Conditions Booklet.

## C. INFORMATION ABOUT THE INSURER/ INSURANCE INTERMEDIARY/SALES EMPLOYEE

### Insurer

Your Mortgage Life Insurance Plan is provided by Irish Life Assurance plc, a company authorised in Ireland. Irish Life Assurance plc is regulated by the Central Bank of Ireland. You can contact us at Irish Life Centre, Lower Abbey Street, Dublin 1, by telephone at 01 704 1790, by fax at 01 680 3303 and by e-mail at [ebs@irishlife.ie](mailto:ebs@irishlife.ie). In the interest of customer service, we will record and monitor calls.

### Insurance Intermediary/Sales Employee

The EBS Adviser should insert details of their name, legal status, their address for correspondence and a contact telephone number/fax number or e-mail address and where relevant the companies with whom agencies are held.

EBS d.a.c.  
2 Burlington Road  
Dublin 4  
Telephone: 01 665 9000  
Fax: 01 665 8118  
Email: [info@ebs.ie](mailto:info@ebs.ie)

No delegated or binding authority is granted by Irish Life to your EBS Specialist Adviser in relation to underwriting, claims handling or claims settlement.

## D. INFORMATION TO BE SUPPLIED TO THE POLICYHOLDER DURING THE TERM OF THE INSURANCE CONTRACT

We at Irish Life are obliged by law to tell you if any of the following occurs during the term of your contract:

- if we change our name;
- if our legal status changes;
- if our head office address changes;
- if an alteration is made to any term of the contract which results in a change to the information given in paragraph A(8) of this document.



# EBS

EBS d.a.c.

Registered Office: The EBS Building,  
2 Burlington Road, Dublin 4.  
Registered in Ireland, No. 500748.



For more information or to apply,  
drop into your local EBS office,  
call 1850 654 321 or visit  
[www.ebs.ie/insurance](http://www.ebs.ie/insurance)



From sustainably managed forests -  
For more info: [www.pefc.org](http://www.pefc.org)

For full terms and conditions please contact your local EBS office or call 01 704 1790. In the interest of customer service, we will record and monitor calls.

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