



RESEARCH REPORT

Detailed Product Comparison



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Detailed Product Comparison - Term Assurance

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Anytime Conversion Option

Aviva Life & Pensions

Anytime conversion option is available with Aviva Life & Pensions

Irish Life

Anytime conversion option is available with Irish Life

New Ireland

Anytime conversion option is available with New Ireland

Royal London

Anytime conversion option is available with Royal London

Zurich Life

Anytime conversion option is available with Zurich Life

Benefit/Premium Indexation

Aviva Life & Pensions

Aviva Life & Pensions offer a benefit index of 3% & a premium index of 4%

Irish Life

Irish Life offer a benefit index of 3% & a premium index of 4.5%

New Ireland

New Ireland offer a benefit index of 3% & a premium index of 3%

Royal London

Royal London offer a benefit index of 3% a premium index of 4%.

Zurich Life

Zurich Life offer a benefit index of 3% & a premium index of 4.5%

Children's Life Cover

Aviva Life & Pensions

On the occurrence of the death of a Child, Aviva shall pay a maximum amount of €5,000 or 10% of the Death Benefit (whichever is lower) as at the date of the event giving rise to a claim. No more than one payment will be payable for Children's Death Benefit in respect of each Child irrespective of the number of policies under which the Child may be covered by Aviva.

Irish Life

If cover has not ended, Irish Life will pay €7,000 for the funeral expenses of a child of a life assured (see definitions) if the child dies at least six months after the start date. However, the six month restriction will not apply if the child dies as a result of an accident which happened after the start date. For each child Irish Life will only pay a total of €7,000. Irish Life will not pay this benefit from more than one plan, even if both of the child's parents are lives assured and even if the life (or lives) assured is covered by more than one plan that provides similar benefits.

New Ireland

If Lump Sum on Death Benefit applies to a Life Insured an amount of €4,000 is payable on the death of a child of a Life Insured during the Term of Cover for the Lump Sum on Death Benefit. Children's Protection Benefits apply to all the natural or legally adopted children of a Life Insured who are aged between 6 months and 18 years at the date the benefit is payable and all natural or legally adopted children of a Life Insured aged, at the date the benefit is payable, between 18 and 21 years who are in full time education.

Royal London

If level term cover applies Royal London will pay out €5,000 in the event of a death of a child of the life assured. Max age of child is 18 or 21 if the child is in full time education.

Zurich Life

On proof that a legal child of a Life Insured has died after the Policy Issue Date, a lump sum benefit of €7,000 will be paid to cover funeral expenses of the child. In order to qualify, the child must be aged less than 18 years at the date of his death. If the child is in full time education, the child will qualify for Parental Respite Cover, Death of Child if aged less than 25 years at the date of his death.

Convert to Whole of Life

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

Irish Life will allow you to convert your term assurance plan to a Whole of Life protection plan. This will provide life cover for the remainder of your life, as long as you continue to pay premiums. Specified Illness Cover isn't available on a whole of life plan.

New Ireland

New Ireland not offer this benefit

Royal London

Royal London do not offer this benefit

Zurich Life

Zurich Life do not offer this benefit

Free Cover

Aviva Life & Pensions

Aviva Life & Pensions do not provide this benefit

Irish Life

Irish Life do not provide this benefit

New Ireland

New Ireland do not provide this benefit

Royal London

Royal London's life cover offers a full range of benefits including one month's free cover. Your cover starts as soon as your application is accepted, but the cost of the first month is covered by Royal London.

Zurich Life

Zurich Life do not offer this benefit

Funeral Expenses Payment

Aviva Life & Pensions

Aviva do not offer this benefit

Irish Life

Irish Life do not provide this benefit

New Ireland

New Ireland do not provide this benefit

Royal London

Royal London will pay for Funeral Director costs where they accept a death claim but payment is delayed due to probate. Royal London will pay an advance payment of the cover in place, up to the value of €10,000, to cover Funeral Director Costs. This payment can be made to the Funeral Director directly or to the Executor(s) of the estate. The Funeral Director costs will then be deducted from the lump sum the policy will provide, as soon as a grant of probate has been achieved.

Zurich Life

Where Zurich Life has confirmed in writing that a claim under this section is valid and that benefit will be paid subject to the production of Grant of Probate or Grant of Letters of Administration, Zurich Life will, upon written request issue payment in respect of the funeral expenses of the deceased directly to the funeral director on production of the funeral director's invoice to a maximum of €10,000. Any such payment will be deducted from the Life Sum Insured in respect of the deceased. This option is not available where the policy has been assigned to a third party.

Guaranteed Insurability

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

This is an automatic additional benefit. If cover has not ended, you can ask Irish Life to set up a new plan for the lesser of: 50% of your initial life cover and / or specified illness cover benefit (or your new benefit amount if you have reduced your level of cover); or €125,000 life cover and / or specified illness cover. You must be aged 55 or under in order to exercise this option. 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 option within three months of the marriage, birth, adoption or salary increase, or the date of the mortgage drawdown.

New Ireland

"With New Ireland's Life Events Option, you can increase the level of the Lump Sum on Death Benefit and/or Accelerated or Standalone Specified Illness Benefit applying to a Life Insured within 3 months of the occurrence of any of the following events without providing evidence of the Life Insured's current health and occupation: A) The Life Insured has increased a mortgage associated with this policy because the Life Insured has moved principal residence; B) The Life Insured has married; C) The Life Insured or a spouse of the Life Insured has given birth to a child or legally adopted a child. In the case of each Life Insured, the option to increase a benefit without medical evidence will

Royal London

Maximum increase of the lower of €100,000 or 50% of the original cover. Maximum increase of €200,000 over the policy term. If increasing accelerated specified illness, it must match the life cover. However life cover can be increased on its own. Can be used in the event of a mortgage, marriage, birth or adoption. Max age before 55.

Zurich Life

At any stage during the term of this policy, apart from the restrictions detailed in the policy document, you have the option to increase the Life, Serious Illness, Cancer Cover, Monthly Income, and PTD (Own Occupation) Sums Insured on your policy for a Life Insured, without the need to supply further medical evidence, on the occurrence of any of the following special events: the birth or legal adoption of a child by that Life Insured; the marriage of that Life Insured; a promotion or change in job that has resulted in an increase in the Life Insured's salary (% increase in Sum Insured is limited to the % increase in salary). If your employment status is self employed, company director or partner then you are not eligible to exercise this option on the occurrence of this special event; and where the Life Insured gains approval for a new mortgage or increase in an existing mortgage and subsequently draws down these funds. If the Basis of Cover is Dual Life, you may exercise this option in respect of each Life Insured separately. If you exercise this option, you may exercise it for any number of the following Sums Insured that are shown on the Policy Certificate: Life, Monthly Income, Serious Illness, Cancer Cover, and PTD (Own Occupation). If there is a Serious Illness Sum Insured (Accelerated) shown in the Policy Certificate, the Serious Illness and PTD sum insured cannot exceed the Life Sum Insured. On any one special event, the increase in each Sum Insured under this option cannot exceed 50% of the appropriate Sum Insured shown on your Policy Certificate. Over the term of your policy, the total increase in each sum Insured cannot exceed the appropriate Sum Insured shown on your Policy Certificate. The total increase in each of your Life, Serious Illness, Cancer Cover and PTD (Own Occupation) Sums Insured on all your policies with Zurich Life under this option and the Serious Illness to Life Guaranteed Insurability Option cannot exceed €100,000 on any one special event or €200,000 over the term of your policy. The total increase in your Monthly Income Sum Insured on all your policies with Zurich Life under this option cannot exceed €1,000 on any one special event or €2,000 over the term of your policy.

Long Term Care Conversion Benefit

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

Irish Life do not offer this benefit

New Ireland

New Ireland do not offer this benefit

Royal London

Royal London do not offer this benefit

Zurich Life

You have the option to convert any unwanted portion of Life Sum Insured into Long term Care Benefit. The amount of Life Sum Insured that you can convert to Long term Care Benefit cannot exceed €150,000. In addition, if there is a Serious Illness Sum Insured (Accelerated) shown on the Policy Certificate, the amount of Life Sum Insured that you can convert is subject to a maximum of the excess of the Life Sum Insured over the Serious Illness Sum Insured in force. This option will not be available to a Life Insured before he has reached his 60th birthday or after he has reached his 65th birthday.

Maximum Age at Entry Life Cover (Conversion)

Aviva Life & Pensions

Maximum age at entry with conversion for Aviva Life & Pensions is 64

Irish Life

Maximum age at entry with conversion for Irish Life is 64

New Ireland

Max age at entry on a new policy with the Medical Free Conversion option is age 75 NB for Lump Sum on Death Benefit.

Royal London

Maximum age at entry with conversion for Royal London is 74

Zurich Life

Maximum age at entry with conversion for Zurich Life is 64

Maximum Age at Entry Life Cover

Aviva Life & Pensions

Maximum age at entry for Aviva Life & Pensions is 74

Irish Life

Maximum age at entry for Irish Life is 82

New Ireland

Max age at entry on a new policy is age 75 NB for Lump Sum on Death Benefit.

Royal London

Maximum age at entry for Royal London is 74

Zurich Life

Maximum age at entry for Zurich Life is 74

Maximum Age at Expiry Life Cover (Conversion)

Aviva Life & Pensions

Maximum age at expiry level term with conversion for Aviva Life & Pensions is 84

Irish Life

Maximum age at expiry level term with conversion for Irish Life is 82

New Ireland

Maximum age at expiry level term with conversion for New Ireland is 64

Royal London

Maximum age at expiry level term with conversion for Royal London is 85.

Zurich Life

Maximum age at expiry level term with conversion for Zurich Life is 84

Maximum Age at Expiry Life Cover

Aviva Life & Pensions

Maximum age at expiry level term for Aviva is 89

Irish Life

Maximum age at expiry level term for Irish Life is 84

New Ireland

Cessation age 85 NB for Lump Sum on Death Benefit.

Royal London

Maximum age at expiry level term for Royal London is 90

Zurich Life

Maximum age at expiry level term for Zurich is 89

Maximum Term

Aviva Life & Pensions

Maximum term for level term is 50 years

Irish Life

Maximum term for Irish Life is 50 years

New Ireland

Maximum term for New Ireland is 40 years

Royal London

Maximum term for Royal London is 51 years

Zurich Life

Maximum term for Zurich Life is 40 years

Additional Medical Support Services

Aviva Life & Pensions

If the policyholder(s) or their immediate family is diagnosed with a serious illness this product provides them with access to Best Doctors Second Medical Opinion. This service provides an in depth analysis of your clients' case by an expert from a database of more than 50,000+ doctors in over 450 specialities. It's a confidential service that complements the care their own doctor is providing. The expert provides a comprehensive, personalised report, including a recommendation so your client can be sure they have the right diagnosis and treatment plan.

Irish Life

MEDCARE: MedCare can help give you peace of mind if you are diagnosed with one of the conditions covered by MediGuide. This means you can have an independent review of your diagnosis and treatment plan from one of a range of leading medical centres around the world. This service is also available to your immediate family including your parents and your spouse's / partner's parents. **NURSECARE:** A service for those unsure moments like when your child has a temperature at 2am or you have a burn that's worrying you. There are nurses available to talk to you 24 hours a day all year round. They can help you decide the best thing to do, whether that's advice on medication or if you should visit your doctor. This service is provided by Intana Assist for Irish Life protection customers. **CLAIMSCARE:** If you need to make a claim you will have a dedicated member of the claims team to help you through the process. We also offer counselling services from the Clanwilliam Institute to help support you through bereavement or illness.

New Ireland

New Ireland do not offer a 2nd medical opinion option.

Royal London

In times of need Helping Hand can provide you with: Bereavement counsellors or; Speech and language therapists or; Face to face second medical opinion or; Complementary therapies or; Massage or; Physiotherapy for serious health conditions. These ancillary specialist therapies are only provided if recommended by your personal nurse advisor and only for a limited time. Helping Hand is available for you and your family from day one of the policy, regardless of which type of policy you choose and whether or not you make a claim and at no additional cost. And once your support from your Personal Nurse Advisor starts, there's no limit to how often you can speak to them.

Zurich Life

Zurich Life do not offer a 2nd medical opinion option.

Minimum Cover

Aviva Life & Pensions

Minimum amount of cover provided by Aviva Life & Pensions is €12,000

Irish Life

Irish Life have no set minimum level of cover.

New Ireland

Minimum amount of cover provided by New Ireland is €25,000

Royal London

Life Cover: €10,000.

Zurich Life

Minimum amount of cover provided by Zurich Life is €5,000

Minimum Premium

Aviva Life & Pensions

Minimum monthly premium for Aviva Life & Pensions is €10 per month

Irish Life

Minimum monthly premium for Irish Life is €15 per month

New Ireland

Minimum monthly premium for New Ireland is €10 per month.

Royal London

Minimum monthly premium for Royal London is €15 per month

Zurich Life

Minimum monthly premium for Zurich Life is €10 per month; €30 Quarterly; €60 Half Yearly; €100 Yearly.

Minimum Term

Aviva Life & Pensions

Minimum term with Aviva Life & Pensions is 2 years

Irish Life

Minimum term with Irish Life is 2 years

New Ireland

Minimum term with New Ireland is 5 years

Royal London

Minimum term with Royal London is 5 years

Zurich Life

Minimum term with Zurich Life is 2 years

Monthly Income on Death

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

Irish Life do not offer this benefit

New Ireland

A monthly income amount payable on the death of the life insured for the remainder of the term of cover.

Royal London

Royal London do not offer this benefit

Zurich Life

Zurich Life will pay the Relevant Monthly Income Sum Insured in force at the date of death, from the date of death until the end of the Insurance Term shown on the policy certificate but for a minimum of two years.

Optional Flexibility

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

If your plan has not ended, subject to certain rules, you may ask to: Reduce your cover or remove a benefit altogether. Reduce the term of your plan. Increase your existing benefits. Increase the term of your plan. The following conditions apply: You can only alter your benefits or alter the term of your plan during the first five years of your plan. To increase your benefits or the term of your plan you must be aged 49 or younger. The original term of your plan must be greater than or equal to ten years for you to be allowed to increase or reduce the term remaining on your plan. If you wish to increase your benefits or extend your term the current life cover amount cannot exceed €500,000 per life, while the current specified illness cover amount cannot exceed €300,000 per life. The maximum benefit increase allowed is 20% of the current benefit amount. The maximum term extension allowed is 5 years.

New Ireland

With New Ireland, at any stage throughout the Term of Cover you may request to amend the Term of Cover or the amount of Protection Benefits. You can also elect to add or remove a Life Insured or Protection Benefits to your policy. Any amendments will be subject to underwriting and acceptance by the New Ireland. Where a request for such an amendment is accepted by the New Ireland, this will result in your Premium being re-calculated to take account of the changes being made and will be confirmed by an endorsement to the policy.

Royal London

Royal London do not offer this benefit

Zurich Life

Zurich Life do not offer this benefit

Additional Life Cover Benefit

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

A life cover additional payments benefit of €5,000 will be paid if a life is diagnosed as having one of the five pregnancy life cover additional payment illnesses as defined in the policy document and a minimum of €25,000 life cover is chosen. This is an automatic additional benefit attaching to life cover. This cover attaches to all lives under age 45 at the point of claim who take out life cover. (Disseminated Intravascular Coagulation (DIC), Ectopic Pregnancy, Hydatidiform Mole, Placental Abruption & Eclampsia).

New Ireland

New Ireland do not offer this benefit

Royal London

Royal London do not offer this benefit

Zurich Life

Zurich Life do not offer this benefit

Policy Reinstatement

Aviva Life & Pensions

If your Policy terminates, because of non payment of premiums, you may reinstate it within 6 calendar months of the date on which the first unpaid premium was due, provided that you inform Aviva in writing and provide Aviva with such medical and other evidence of good health as we determine is required and pay all outstanding premiums together with a late payment charge to be determined by Aviva as it considers appropriate and equitable.

Irish Life

If, after 90 days and before 180 days of the first missed payment being due, you ask for cover to be restored, the life assured must fill in an evidence of health form and all the payments which would have been made if cover had not ended must be made. If the information on the evidence of health form shows that the health of the life assured is now different to that declared on the application form, Irish Life may refuse to restore cover or restore the cover: without any change; with an increased payment; or with new conditions (for example, you might lose cover for certain specified illnesses).

New Ireland

If a Premium has not been paid within 30 days from the date it was due for payment, then as set out in your policy and Protection Benefits will be cancelled. However, your policy may be restarted at New Ireland's absolute discretion within one year from the date that the first unpaid Premium was due. Restarting your policy is subject to payment of all Premiums outstanding and the completion of a Declaration of Health Form by each Life Insured. Depending upon what is disclosed on this form the Company may request further medical and/or other information, accept or decline the reinstatement and/or make changes to the policy terms or conditions including the Premium to be paid.

Royal London

If all unpaid premiums due on your policy are paid by you or by a third party on your behalf, within 100 days of the date your first unpaid premium was due, your policy will be reinstated without a requirement to submit a Declaration of Health form (the time period during which this is permitted is known as a 'reinstatement period'). Your policy can be reinstated even if a claim event has occurred during this reinstatement period.

Zurich Life

If you, your legal representatives, or the assignee of your policy pay the unpaid Premiums due on your policy within three months of the date your first unpaid Premium was due, your policy will be reinstated. Your policy can be reinstated even if a claim has arisen for a Life Cover (Lump Sum), Life Cover (Monthly Income), Terminal Illness, Serious Illness, Cancer Cover, Angioplasty, Partial Payment Serious Illness, Partial Payment Cancer Cover or Permanent Total Disablement (Own Occupation) Benefit during this reinstatement period. Your policy cannot be reinstated if Zurich Life receives a request from you to cancel your policy.

Rolling Conversion Option

Aviva Life & Pensions

Rolling conversion option is available with Aviva Life & Pensions. If you wish for your new plan to include conversion option, you must exercise your conversion option before your 83rd birthday (or 65th birthday if you have chosen a specified illness benefit).

Irish Life

If you have chosen the guaranteed cover again option on your plan then you have the option to get guaranteed cover again under the new plan.

New Ireland

Rolling conversion option is available with New Ireland

Royal London

Royal London allow conversion to a new convertible policy.

Zurich Life

If the Protection Continuation Option applies to a Life Insured on this policy then, at any stage before the end of the term of this policy, you will have the option to extend the protection provided by this policy (except for any Life Cover (Monthly Income Benefit) for that Life Insured by replacing this policy with a new policy, without further medical evidence. The Protection Continuation Option will be available on the new policy.

Smoker Amendment at Conversion

Aviva Life & Pensions

In respect of the conversion option, the premium will reflect the smoking habits of the Life Insured/Lives Insured as disclosed in the application for the new policy.

Irish Life

"If a life assured is classified as a smoker on this plan they will be classified as a smoker on the new plan. You may have the option of moving to non smoker rates at the time of conversion, subject to process, sum assured, age criteria or other rules, that are then in place in relation to changes of smoker status.

New Ireland

New Ireland do not offer this benefit.

Royal London

Royal London offer the option to be offered non smoker rates at conversion, however for convertible term cases sold from April 2017 onwards, moving to non smoker rates will be subject to non smoker declaration at time of conversion in order to facilitate this.

Zurich Life

Zurich Life do not offer this benefit

Accidental Death Benefit

Aviva Life & Pensions

Accidental death benefit is automatic on all life cover applications with Aviva. If an applicant(s), between the time of submission of a fully completed and signed application form and DDM, and acceptance or declinature of that application, were to suffer an accidental death, Aviva will pay out the lower of the life cover amount being applied for and €150,000. Aviva will only pay once under this benefit in respect of any life insured, regardless of the number of life cover policies or applications for life cover a person has with Aviva.

Irish Life

This is an automatic additional benefit. Irish Life 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) 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 Irish Life are declining or postponing cover or 30 days from the date Irish Life receive the application.

New Ireland

If the Life Insured is under age 55 when both the initial application details and the duly signed initial application declarations were received at New Ireland's head office and you have chosen Lump Sum on Death as a benefit, then the policy will pay a benefit of the chosen Lump Sum on Death amount up to a maximum of €150,000 (less any Whole of Life Continuation Benefit amount payable) should the Life Insured die due to Accidental Death on or after the date when both the initial application details and the duly signed initial application declarations were received at New Ireland's head office.

Royal London

Royal London do not offer this benefit.

Zurich Life

You are provided with accidental death benefit from the time Zurich receive a completed application form (up to a maximum of €150,000 for Life Cover (Lump Sum) and maximum of €1,000 per month for a maximum term of 15 years for Life Cover (Monthly Income)). Cover ceases on earlier of application being accepted or declined and 30 days.

Terminal Illness Benefit

Aviva Life & Pensions

Automatic terminal illness cover on all life cover policies means that if your client is diagnosed with an incurable illness with a life expectancy of less than 12 months, Aviva will pay out the life cover benefit amount.

Irish Life

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

New Ireland

This provides you with early payment of the Income on Death, Lump Sum on Death Benefit or Whole of Life Continuation Benefit (if stated on the Policy Schedule) if a Life Insured is diagnosed with a Terminal Illness during the Term of Cover for Income on Death, Lump Sum on Death Benefit or in the case of the Whole of Life Continuation Benefit at any time following the expiry of the Term of Cover for Lump Sum on Death Benefit. Terminal Illness means an advanced or rapidly progressing incurable illness, where in the opinion of an attending medical Consultant of a Major Hospital and our Company's Chief Medical Officer, a Life Insured's life expectancy is no greater than 12 months.

Royal London

On proof of the diagnosis of a Terminal Illness, as defined in the policy document, of a Life Assured after the start date of the policy, Royal London will pay the level of their Life Cover as at the date of diagnosis of the Terminal Illness (assuming a Life Cover benefit applies to that Life Assured).

Zurich Life

On proof of the diagnosis of a terminal illness of a Life Insured after the Policy Issue Date and at least twelve months before the end of the Insurance Term, Zurich Life will pay the Relevant Life Sum Insured in force and commence paying the Relevant Monthly Income Sum insured in force at the date of diagnosis of terminal illness.

Separation Option

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

Irish Life do not offer this benefit

New Ireland

New Ireland do not offer this benefit

Royal London

If you separate, your policy is a Dual Life or Joint Life policy and Royal London accepted both of the lives insured on your policy on standard terms, it may be possible to split your Dual/Joint Life policy and each take out a new single life policy without answering any further medical questions. You can exercise this option as long as: you and the other policyholder provide in writing to Royal London, your consent to cancel the original policy; and you take out a new policy before you turn 75; and you apply in writing to Royal London within three months of the separation happening; and you have not made, nor are you eligible to make a claim under this policy.

Zurich Life

Zurich Life do not offer this benefit

Broken Bones Payment

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

Irish Life do not offer this benefit

New Ireland

Broken Bones Payment is only payable in respect of accidental injuries that are verified to the satisfaction of the Company's Chief Medical Officer, that necessitate medical treatment by a registered medical practitioner in the Republic of Ireland or the United Kingdom. Accidental injury means that the injury must be caused by accidental, external and visible means and is in no way linked to sickness, disease or physical disorder of the Life Insured. If a single accident results in more than one specified injury we will pay only one benefit, and the amount payable will be the highest individual amount which would be paid in respect of the specified injuries suffered. The overall maximum amount payable during the Term of Cover in respect of a Life Insured under this benefit is €25,000. Broken Bones Payment ceases on the Life Insured's 65th birthday or the expiry of the chosen Term of Cover or on payment of a claim for Accelerated or Standalone Specified Illness Benefit, whichever first occurs.

Royal London

Royal London do not offer this benefit

Zurich Life

Zurich Life do not offer this benefit

Children's Hospital Cash

Aviva Life & Pensions

Aviva Life & Pensions do not provide this benefit

Irish Life

If a life assured's cover includes hospital cash cover and cover has not ended, Irish Life will pay a hospital cash benefit for any child of the life assured above the age of one who is in hospital for more than 72 hours in a row. The amount Irish Life will pay for each day in hospital is 25% of the life assured's hospital cash cover amount. If a child of a life assured is in hospital for more than 14 days in a row, Irish Life will double the amount of hospital cash benefit payable from the 15th day in hospital.

New Ireland

If Hospitalisation Payment applies to a Life Insured, a Children's Hospitalisation Payment of €35 per day applies to the children of the Life Insured. The Children's Hospitalisation Payment is payable in respect of every day that the child is confined to a Major Hospital in Ireland or the United Kingdom during the Life Insured's Term of Cover for Hospitalisation Payment as a result of sickness or injury, provided that the period is at least 3 days.

Royal London

Royal London do not provide this benefit

Zurich Life

On proof that a legal child of a Life Insured is hospitalised in Ireland after the Policy Issue Date as an in patient as a result of illness or bodily injury for more than 72 consecutive hours, a benefit of the lower of €60 and 50% of the Hospital Cash Sum Insured then in force (the higher Sum Insured if there are two) will be payable for each complete period of 24 hours that the child is hospitalised. The benefit will not in any case be less than €30 per day. The maximum number of days for which benefit shall be payable in respect of any one such child over the life of the policy is 365. In order to qualify for this benefit, the child must be aged less than 18 years during the period of hospitalisation. If the child is in full time education, the child will qualify for Parental Respite Cover (Child Hospital Cash Benefit) if aged less than 25 years during the period of hospitalisation.

Whole of Life Continuation Benefit

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

Irish Life do not offer this benefit

New Ireland

Whole of Life Continuation Benefit is a lump sum payable on the death of the Life Insured even if the death of the Life Insured occurs after the expiry of the longest Term of Cover for other benefits as stated on the Schedule or any endorsement. If Increasing Cover has been selected, the Whole of Life Continuation Benefit will continue to increase at the rate of 3% per annum until the Whole of Life Continuation Benefit has been paid. No premium is payable in respect of this Whole of Life Continuation Benefit after the expiry of the longest Term of Cover for other benefits applicable to the Life Insured. Whole of Life Continuation Benefit is paid in addition to any other Protection Benefits payable.

Royal London

Royal London do not offer this benefit

Zurich Life

Zurich Life do not offer this benefit

Hospital Cash

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

If a life assured has hospital cash cover, Irish Life will pay this benefit when the life assured has been in hospital as an inpatient for more than 72 hours in a row. After the 72 hours, Irish Life will pay the benefit amount shown on the schedule plus the amount (if any) by which Irish Life have increased it under the indexation option for each day the life assured is in hospital (including the first three days). Irish Life will pay the benefit for up to 365 days during the lifetime of the plan. Irish Life will not pay any benefit if the life assured is in the hospital for less than 72 hours. You are covered for 365 days over the period of the cover, which ends on your plan anniversary before your 60th birthday. Irish Life can cover you for a daily amount of between €70 and €260, you choose. You must be aged between 18 and 54 to take out this cover. You must have at least €25,000 life cover to take out hospital cash cover.

New Ireland

Daily amount of up to €300 is payable if the life insured is hospitalised for at least 3 days. The maximum payment is for a total of 365 days. Hospitalisation Payment cover ceases on the Life Insured's 65th birthday or the expiry of the chosen Term of Cover, whichever first occurs.

Royal London

Royal London do not offer this benefit

Zurich Life

If you are admitted to hospital in Ireland as an in-patient for more than three days (72 hours), Zurich shall pay the amount of Hospital Cash benefit you choose multiplied by the number of days (24 hours) you are in hospital to a maximum of one year (365 days). If this policy was issued as a result of exercising the Protection Continuation Option on a previous Zurich Life individual protection policy, the number of days that the Hospital Cash Benefit was paid on the original policy is carried over to this policy.

Personal Accident Benefit

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

If you are out of work for more than two weeks because of an accident, accident cover will pay you a weekly amount of between €120 and €400. Irish Life will pay you from the start of the third week for up to one year, or until you go back to work, whichever is earlier. This amount is tax free. You can cover yourself for up to 40% of your earnings before deductions. Irish Life will take off any other income or similar insurance you may have from any payment Irish Life make for accident cash cover. Requirement: minimum of €25,000 life cover must be chosen to qualify for this benefit. You must be aged between 18 and 54 to take out this cover. The cover ends on the plan anniversary before your 60th birthday. If the you make a claim and you were unemployed at the start of the deferred period, the amount Irish Life will pay under accident cash cover will be reduced to: 50% of the accident cash cover benefit amount set out in the schedule plus the amount (if any) by which Irish Life have increased it under the indexation option; or €100 a week; whichever is lower.

New Ireland

A weekly amount of the lesser of 50% of the life assured's average gross weekly earnings in the twelve month period prior to the date of the claim and the amount of benefit selected (which can be up to a maximum of €300 per week) is payable if the life insured is unable to work for more than 2 weeks due to an injury resulting from an accident, as defined in the policy conditions. This payment will be made for a maximum of 52 weeks in total during the term of cover. If a Life Insured is temporarily disabled due to an accident as defined in this Condition, for a continuous period of more than 2 weeks before his or her 65th birthday, Accident Payment is payable in respect of each whole week of temporary disability due to an accident after the later of the first 2 weeks and the date of notification of a claim for Accident Payment.

Royal London

Royal London do not offer this benefit

Zurich Life

On proof that a Life Insured in respect of whom Personal Accident Benefit applies has become temporarily disabled as a result of an accident, that occurs after the Policy Issue Date in Ireland or the United Kingdom, Zurich Life will pay the Personal Accident Benefit applicable to that Life Insured. The amount of the Personal Accident Benefit for each week of temporary disablement is equal to the lesser of the Personal Accident Benefit Sum Insured then in force for that Life Insured and 50% of the Life Insured's then current weekly earnings. Personal Accident Benefit will continue to be paid each week until the earlier of the following events: the death of the Life Insured; the recovery of the Life Insured; and the 60th birthday of the Life Insured. Personal Accident Benefit will not be paid for more than 52 weeks in respect of a Life Insured.

Surgical Cash Benefit

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

Irish Life do not offer this benefit

New Ireland

Up to 12.5% of the Accelerated or Standalone Specified Illness benefit (subject to a maximum of €32,500) is payable if the life insured has to undergo one of the major surgeries we cover. This amount is payable up to a maximum of 4 times during the term of cover. The maximum total payout is the lower of 50% of the Accelerated or Standalone Specified Illness benefit at the time of surgery and €130,000. Surgery Payment cover ceases on the Life Insured's 65th birthday or the expiry of the chosen Term of Cover or on payment of a claim for Accelerated or Standalone Specified Illness Benefit, whichever first occurs.

Royal London

Royal London do not offer this benefit

Zurich Life

In the event that you require major surgery, you will receive a payment of 10% of the Serious Illness sum insured, up to a maximum of €25,000. If you require intermediate surgery, you will receive a payment of 5% of the Serious Illness sum insured, up to a maximum of €12,500. The intermediate and major surgeries covered are listed in your Policy Document.

Total Permanent Disability Cover

Aviva Life & Pensions

Permanent and irreversible loss of the ability to function independently which is defined as follows: Being permanently unable to fulfil at least three of the following activities unassisted by another person: The ability to walk 100 metres on the flat; the ability to get in & out of a standard motor vehicle; the ability to put on, take off, secure & unfasten all necessary garments, and any braces, artificial limbs or other surgical appliances; the ability to wash in the bath or shower (including getting into and out of the bath & shower) such that an adequate level of personal hygiene can be maintained; the ability to climb a flight of 12 stairs without the assistance of special aids; the ability to manage bowel & bladder functions such that an adequate level of personal hygiene can be maintained. OR, suffering from severe & permanent intellectual impairment which must: Result from organic disease or trauma, and be measured by the use of recognised standardised tests, and have deteriorated to the extent that requires the need for continual supervision & assistance of another person throughout the day. Aviva will not pay any benefit unless the Loss of Independent Existence has continued without interruption for six months in a row (the qualifying period) or for any longer period Aviva may reasonably decide to be sure that the Loss of Independent Existence is permanent.

Irish Life

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 fulfil 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.

New Ireland

Total and Permanent Disability before age 65 means that in the opinion of the Company's Chief Medical Officer, the Life Insured is, because of illness or accident, permanently and irreversibly unable to carry out at least 3 of the 6 activities listed below or is permanently disabled by reason of mental incapacity. The person must have taken any appropriate prescribed medication and then be unable to perform the task on their own. Total and Permanent Disability must persist for a continuous period of at least 12 months before any entitlement to Total and Permanent Disability Benefit arises. The 6 activities are: Walking (the ability to walk 200 meters on a level surface). Mobility: the ability to bend or kneel down to pick up something from the floor and straighten up again. Lifting: lifting a 1 kilogram weight from table height with either hand and carrying it for 5 meters. Manual Dexterity: using a pen, pencil or keyboard with either hand. Communication: the ability to answer a telephone and reliably take a message. Climbing: the ability to climb up and then down a flight of 12 stairs with the use of a handrail if needed.

Royal London

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 fulfil at least three of the following activities listed below without the help of another person, but with the use of appropriate assistive aids and appliances; and the disability is irreversible with no reasonable prospect of there ever being any improvement. (washing) 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 (dressing) the ability to dress and undress, ability to fasten and unfasten all necessary clothing including any surgical devices worn. (transferring) the ability to move from a bed to an upright chair, or wheelchair, or to get on or off a commode or toilet. (mobility) the ability to move from one room to another on a level surface (continence) the ability to manage bowel and bladder functions such that an adequate level of personal hygiene can be maintained (feeding) the ability to eat and drink, once food or drink has been prepared and made available. The condition must continue for at least six months following diagnosis by a Consultant neurologist, physician or geriatrician of a major hospital in Ireland or the UK. What does this mean? This benefit is not linked to any particular Serious Illness. It is based on a Life Assured's permanent inability to carry out a variety of events outlined above without the assistance of another person. It is intended to provide more extensive cover for events where a Life Assured suffers drastic lifestyle changes.

Zurich Life

Permanent loss of the ability to perform three or more of the Activities of Daily Living without assistance of another person. Activities of Daily Living for this purpose are the following: WASHING: Ability to take a bath or shower or otherwise maintain adequate cleanliness, with or without the aid of special equipment. DRESSING: Ability to dress and undress, including putting on and taking off medically necessary surgical appliances usually

worn, and fastening and unfastening all necessary items of clothing. FEEDING: Ability to eat and drink, once food or drink has been prepared and made available. TOILETING: Ability to use the toilet or otherwise manage bowel and bladder function so as to maintain a satisfactory level of personal hygiene. TRANSFERRING: Ability to move in and out of a chair or bed, with or without the aid of equipment.

Waiver of Premium

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

Irish Life do not offer this benefit

New Ireland

New Ireland do not offer this benefit

Royal London

Royal London do not offer this benefit

Zurich Life

On proof that the Relevant Life Insured has been disabled for a period of 26 weeks, commencing after the Policy Issue Date, Zurich Life shall waive the appropriate Premium under this policy. If, within 13 weeks following recovery from disablement, the Relevant Life Insured again becomes totally disabled solely from the same cause or causes, Zurich Life will not require a further 26 weeks before waiving the appropriate Premium. The appropriate Premium will continue to be waived until the earlier of the following events: the death of the Relevant Life Insured; the recovery of the Relevant Life Insured; the 60th birthday of the Relevant Life Insured; and the termination of the policy.

Standalone Cancer Cover

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

Irish Life do not offer this benefit

New Ireland

New Ireland do not offer this benefit

Royal London

Royal London do not offer this benefit

Zurich Life

On proof that a Cancer Cover Event has happened after the Policy Issue Date of the policy to a Life Insured, Zurich Life will pay the Relevant Cancer Cover Sum Insured in force at the date of the Cancer Cover Event. The amount of the Partial Payment Cancer Cover Benefit payment will be the lesser of: 50% of the Cancer Cover Sum Insured in force for that life; or €15,000.

Advance Payment for Heart Surgery

Aviva Life & Pensions

If a life is medically diagnosed and certified as needing aorta surgery, coronary artery surgery, heart valve and structural surgery or a major organ transplant and Aviva Life & Pensions receive confirmation that the Life Insured is on the official waiting list of a public or private hospital in Ireland or the United Kingdom, Aviva will pay an Advance Payment Accelerated Specified Illness Benefit or an Advance Payment Specified Illness Benefit.

Irish Life

If a life assured's specified illness cover has not ended, Irish Life will make an advance payment for specified illness cover if a life assured has to have coronary artery bypass surgery, heart valve replacement or repair, heart structural repair, or aorta graft surgery. You must provide proof (as set out below) of the need for the surgery before Irish Life will pay any benefit. Irish Life will not make a payment if the type of surgery is not included in a life assured's cover. The amount Irish Life will pay is: €30,000; or the amount of specified illness cover the life assured has; whichever is lower. For children, the advance payment is €7,500.

New Ireland

New Ireland offer partial SI payments for Coronary Artery By pass Graft with surgery to divide the breastbone, Heart Structural Repair and Heart Valve Replacement or Repair, with surgery to divide the breastbone. Subject to the policy conditions.

Royal London

Royal London will cover up to €20,000 for aorta graft surgery, coronary artery bypass graft surgery, pulmonary artery surgery, heart valve replacement or repair.

Zurich Life

Waiting List Benefit: 50% of the Serious Illness Sum Insured in force, subject to a maximum of €30,000, will be pre paid on confirmation that a Life Insured is on a waiting list for any one of the following surgeries: aorta graft surgery; coronary artery bypass graft; heart structural surgery; or heart valve replacement or repair.

Children's Overseas Surgery

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

Irish Life do not offer this benefit

New Ireland

New Ireland do not offer this benefit

Royal London

Royal London do not offer this benefit

Zurich Life

On proof that a legal child of a Life Insured needs an immediate and necessary surgical procedure or operation arising from one of the Critical Events or a Child Critical Events that arose after the Policy Issue Date and cannot be performed in any hospital in Ireland, a lump sum benefit of €25,000 will be paid. In order to qualify for Parental Respite Cover Child Overseas Surgery Benefit, the child must be aged less than 18 years at the date of overseas surgery. If the child is in full time education, the child will qualify if aged less than 25 years at the date of surgery.

Children's Partial Specified Illness Cover

Aviva Life & Pensions

If a Child suffers one of the Partial Payment Specified Illnesses listed, Aviva shall pay a maximum amount of the lower of €5,000 or, in respect of Children's Partial Payment Accelerated Specified Illness Benefit or Children's Partial Payment Specified Illness Benefit, 25% of that amount.

Irish Life

For children, the additional payment is the lesser of €7,500 or half of the specified illness benefit amount for a single life.

New Ireland

If a child of a Life Insured is diagnosed as having any of the Partial Payment Specified Illnesses outlined in Appendix B during the Life Insured's Term of Cover for Accelerated or Standalone Specified Illness Benefit, the amount New Ireland will pay is the lower of: €7,500; and 50% of the Life Insured's (or in dual life cases, of the aggregate of the Lives Insured's) Accelerated or Standalone Specified Illness Benefit at the time of the illness being diagnosed and/or specified surgery taking place, as appropriate. The child must survive for at least 14 days following the diagnosis.

Royal London

€7,500 or 50% of the level of Specified Serious Illness Cover under the policy as at the date of the event giving rise to the claim, whichever is lower, if the basis of cover is Single Life, Dual Life or Joint Life. An eligible child is defined as a natural or legally adopted child who has not reached their 18th birthday at the date of diagnosis and whose mother or father is Life Assured under the policy. If the child is in full time education, the child will qualify for the Children's Specified Serious Illness Cover if they have not reached their 21st birthday at the date of diagnosis. For Dual Life, €7,500 or 50% of the higher level of Specified Serious Illness Cover.

Zurich Life

The amount of the lump sum benefit is equal to the lesser of €7,500 and 50% of the Serious Illness Sum Insured then in force if the Basis of Cover is Single Life or Joint Life, or the lesser of €7,500 and 50% of the higher Serious Illness Sum Insured then in force if the Basis of Cover is Dual Life. The maximum aggregate Parental Respite Cover Child Partial Payment Serious Illness Benefit payable from all sources in respect of any one child is €7,500. The child must be aged less than 18 years at the date of diagnosis. If the child is in full time education, the child will qualify if aged less than 25 years at the date of diagnosis.

Children's Specified Illness Cover

Aviva Life & Pensions

Children are covered for the same specified illnesses covered by the plan. If a Child suffers one of the Specified Illnesses listed, Aviva shall pay a maximum amount of the lower of €25,000 or in respect of Children's Accelerated Specified Illness Benefit, 50% of the Accelerated Specified Illness Benefit or in respect of Children's Specified Illness Benefit, 50% of the Specified Illness Benefit, as at the date of the event giving rise to a claim.

Irish Life

The amount of children's specified illness cover benefit is the lower of €25,000 or half of your specified illness benefit amount. Max age of child is under 25.

New Ireland

If Accelerated or Standalone Specified Illness Benefit applies to a Life Insured, the lesser of: 50% of the Life Insured's Accelerated or Standalone Specified Illness Benefit (or in dual life cases, of the aggregate of the Lives Insured's levels of benefit) at the time of the illness being diagnosed and/or the specified surgery taking place, as appropriate; and €25,000 is payable if a child of a Life Insured is diagnosed as having any of the Specified Illnesses as outlined in Appendix A during the Life Insured's Term of Cover for Accelerated or Standalone Specified Illness Benefit.

Royal London

€25,000 or 50% of the level of Specified Serious Illness Cover under the policy as at the date of the event giving rise to the claim, whichever is lower, if the basis of cover is Single Life or Joint Life. For Dual Life, €25,000 or 50% of the higher level of Specified Serious Illness Cover. An eligible child is defined as a natural or legally adopted child who has not reached their 18th birthday at the date of diagnosis and whose mother or father is Life Assured under the policy. If the child is in full time education, the child will qualify for the Children's Specified Serious Illness Cover if they have not reached their 21st birthday at the date of diagnosis.

Zurich Life

The amount of the lump sum benefit is equal to the lesser of €25,000 and 50% of the Serious Illness Sum Insured then in force if the Basis of Cover is Single Life or Joint Life, or the lesser of €25,000 and 50% of the higher Serious Illness Sum Insured then in force if the Basis of Cover is Dual Life. The maximum aggregate Serious Illness Benefit payable from all sources in respect of any one child is €25,000. The child must be aged less than 18 years at the date of diagnosis of the Critical Event or a Child Critical Event. If the child is in full time education, the child will qualify if aged less than 25 years at the date of diagnosis.

Donor Recipient Cover

Aviva Life & Pensions

Aviva do not offer this benefit

Irish Life

Irish Life do not provide this benefit

New Ireland

New Ireland do not provide this benefit

Royal London

If Specified Serious Illness Cover is included as part of your policy, this benefit will provide cover in the event that the Life Assured donates a living organ to a Family Member. We will pay €2,500 to the Family Member who has received the living organ as a one off cash lump sum if the Life Assured donates one of the following living organs: Kidney; or Portion of Liver; or Portion of Lung; or Bone Marrow provided that the Family Member has undergone pre conditioning with myeloablative chemotherapy and/or radiotherapy.

Zurich Life

Zurich do not offer this benefit

Life Assurance benefit on SIC Plan

Aviva Life & Pensions

Life benefit (Only applies to Standalone Specified Illness Cover only). If you die while the plan is in force, and without a specified illness benefit having become payable, a benefit of 5% of the Specified Illness Benefit Sum Assured will be paid.

Irish Life

Irish Life do not offer this benefit

New Ireland

New Ireland do not offer this benefit

Royal London

Royal London do not offer this benefit

Zurich Life

Zurich Life do not offer this benefit

Maximum Age at Entry Specified Illness Cover

Aviva Life & Pensions

Maximum age at entry for Aviva Life & Pensions is 69

Irish Life

Maximum age at entry for Irish Life is 64

New Ireland

Maximum age at entry for New Ireland is 64

Royal London

Maximum age at entry for Royal London is 69

Zurich Life

Maximum age at entry for Zurich Life is 64

Maximum Age at Entry Specified Illness Cover Conversion

Aviva Life & Pensions

Maximum age at entry for specified illness with conversion for Aviva Life & Pensions is 59

Irish Life

Maximum age at entry for specified illness with conversion for Irish Life is 64

New Ireland

The max age at entry for a policy with Specified Illness cover and medical free conversion option is 60 ANB.

Royal London

Maximum age at entry for specified illness with conversion for Royal London is 64

Zurich Life

Maximum age at entry for specified illness with conversion for Zurich Life is 64

Maximum Age at Expiry Specified Illness Cover Conversion

Aviva Life & Pensions

Maximum age at expiry specified illness with conversion for Aviva Life & Pensions is 69

Irish Life

Maximum age at expiry specified illness with conversion for Irish Life is 69

New Ireland

The relevant Life Insured (or the older Life Insured in the case of a dual life policy) must be under 65 years of age on the date the conversion option is exercised.

Royal London

Maximum age at expiry specified illness with conversion for Royal London is 69

Zurich Life

Maximum age at expiry specified illness with conversion for Zurich is 72

Maximum Age at Expiry Specified Illness Cover

Aviva Life & Pensions

Maximum age expiry serious illness for Aviva is 74

Irish Life

Maximum age expiry serious illness for Irish Life is 74

New Ireland

Max age is 75 ANB for expiry of Specified Illness Cover.

Royal London

Maximum age expiry serious illness for Royal London is 74

Zurich Life

Maximum age expiry serious illness for Zurich is 74

Overseas Surgery Benefit

Aviva Life & Pensions

Aviva Life & Pensions do not offer this benefit

Irish Life

Irish Life do not offer this benefit

New Ireland

New Ireland do not offer this benefit

Royal London

Royal London do not offer this benefit

Zurich Life

On proof that a Life Insured needs an immediate and necessary surgical procedure or operation arising from one of the Critical Events that cannot be performed in any hospital in Ireland, a lump sum benefit of €12,500 will be paid. A contributory exclusion applies to this benefit.

Partial Payment Specified Illness Cover

Aviva Life & Pensions

In addition to the 52 "full payment" specified illnesses covered, Aviva cover 47 further illnesses for a partial payment. Partial Payment Accelerated Specified Illness Benefit means 50% of the Accelerated Specified Illness Benefit subject always to an overall maximum payment of €20,000.00 (with the exception of Angioplasty Single Vessel). Partial Payment Specified Illness Benefit means 50% of the Specified Illness Benefit subject always to an overall maximum payment of €20,000.00 (with the exception of Angioplasty Single Vessel).

Irish Life

If specified illness cover applies, Irish Life will pay €15,000 (or 50% of your specified illness cover amount, whichever is lower) if you are diagnosed with one of 23 additional payment illness benefit illnesses. This is separate from your main specified illness benefit. The total amount Irish Life will pay through additional 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 23 illnesses. For details, please see Irish Life Terms and Conditions booklet.

New Ireland

This provides you with a lump sum if the Life Insured is diagnosed with a Partial Payment Specified Illness as outlined in Appendix B during the Term of Cover for the Accelerated Specified Illness Benefit or Standalone Specified Illness Benefit. For the Partial Payment Specified Illness Benefit Angioplasty for Coronary Artery Disease of specified severity, (Number 1 of Appendix B) the maximum amount New Ireland will pay is the lower of: €40,000 or; 75% of the Life Insured's Accelerated or Standalone Specified Illness Benefit at the time of the procedure taking place. For the other Partial Payment Specified Illnesses outlined in Appendix B, the amount New Ireland will pay is the lower of: €15,000 or; 50% of the Life Insured's Accelerated or Standalone Specified Illness Benefit remaining at the time of the illness being diagnosed or specified surgery taking place as appropriate. New Ireland will not pay any Partial Payment Specified Illness Benefit if a Life Insured dies within 14 days of the date the Partial Payment Specified Illness is diagnosed or the specified surgery taking place, as appropriate.

Royal London

"With the exception of 'Coronary Angioplasty of specified severity' the society will pay the following amount on survival for 14 days after diagnosis: €15,000 or 50% of the level of Specified Serious Illness Cover for the Life Assured under the policy as at the date of the event giving rise to the claim, whichever is lower.

Zurich Life

If you are diagnosed with one of the partial payments illnesses listed in your Policy Document, you will receive a partial payment of 50% of your Serious Illness sum insured up to a maximum of €15,000. If more than 30 days have elapsed between the Life Insured suffering a Partial Payment Serious Illness Event and that Life Insured subsequently suffering a Critical Event, the Serious Illness Sum Insured in force will not be reduced by the amount of the partial payment benefit paid out.

Specified Illness Cover Survival Period

Aviva Life & Pensions

You will need to survive for at least 14 days after the onset of the illness or disability

Irish Life

The survival period for a specified illness with Irish Life is 14 days

New Ireland

The survival period for a specified illness with New Ireland is 14 days

Royal London

The survival period for a specified illness with Royal London is 14 days

Zurich Life

The survival period for a specified illness with Zurich Life is 14 days

Booster Serious Illness Benefit

Aviva Life & Pensions

Aviva do not offer this benefit

Irish Life

Irish Life do not offer this benefit

New Ireland

New Ireland do not offer this benefit

Royal London

Royal London do not offer this benefit

Zurich Life

Zurich Life will pay the lesser of: 200% of the Relevant Serious Illness Sum Insured in force at the date of the Booster Critical Event, or €50,000. For under 45's, if diagnosed with Alzheimer's disease, Dementia, Motor Neurone Disease, Parkinson's Plus Syndromes. Or for Blindness, Coma, Loss of hands/feet, Loss of independent existence, Loss of speech, Paralysis of any limb, Third degree burns, Traumatic head injury.