



# RESEARCH REPORT

## Life & Serious Illness Cover



Report created by Demo Insurances Ltd

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### Detail Input

Male, 29 years 6 months (22/03/1986), Non-Smoker, life cover EURO, serious illness EUR250,000  
 20 year term, monthly premiums, mortgage interest 6.00%, benefits and premiums not increasing, 1% levy included.

### Serious Illness Cover Only \*

Company	Single Life Cover			
	Level	Convertible	Mortgage	Conv. Mort
Royal London+	56.36	61.83		
Zurich Life	56.02	61.37		
Friends First	53.27	58.34		
Aviva +	57.83	63.26		
Irish Life +	67.68	73.79		
New Ireland+	56.81	63.63		

Notes: Aviva, New Ireland and Zurich Life include PTD / TPD as standard. Royal London, Friends First, Irish Life, New Ireland and Zurich Life include Loss of Independent Existence as standard  
 For Friends First, conversion applies to life and Specified Illness to age 65.

\* See following page for a comparison of serious illnesses covered.

#### + Irish Life Price Pledge Applies To:

Level & Convertible, Term Assurance and Mortgage Protection, Indexed and Level Quotes. Single, joint life first death and dual cases, non-smokers and smokers. Minimum premiums still apply (EUR13 p.m for Mortgage Protection, EUR15 for Term Assurance). Maximum sums assured of EUR1,500,000. Does not apply to Mortgage Protection where an assumed interest rate of less than 5% is used.

#### + New Ireland Price Pledge Applies To:

Mortgage Protection, Level Term Assurance and Convertible Term Assurance. Convertible Mortgage Protection price-pledge equal to standard Mortgage Protection price-pledge premium plus 10%. Single, dual and joint life first death cases, non-smokers and smokers. Maximum sums assured of EUR1,500,000 for Life cover and Specified Illness. Maximum sum assured of EUR5,000 per month for Income on Death. Rider benefits: Hospital Cash & Accident Benefit. Minimum monthly premium (including levy) of EUR15.15 for Mortgage Protection and EUR20.20 for Level Term Assurance.

#### + Royal London Price Pledge Applies To:

Monthly premium quotes submitted by eSP. Price-match for indexed policies is against the cheapest level premium and applies for the first year after which the premium will increase by 4%. Maximum sum assured of EUR1,500,000 (LC) and EUR500,000 (SI). Does not apply to annual premium cases. Subject to Royal London's minimum premium of EUR15.15 pm.

#### + Aviva Price Pledge Applies To:

Applies to Level & Convertible Term Assurance, Single, dual & joint life cases, non-smokers & smokers, Indexed & level quotes, Mortgage Protection with assumed interest rate of 6% or more. Max sum assured of EUR1,500,000 (LC & SIC). Minimum premiums still apply (EUR20 per month, EUR200 per annum, incl. levy). External keying required.

Broker Information Services certifies that this report represent the most current information it had available to it as of the above date. A copy of this report will be available indefinitely and can be accessed from the Best Advice system by referencing the report number above.

The full legal names of each insurer and the validity period for their quotes are as follows:

- Aviva Life & Pensions Ireland Limited - Valid for 30 days from issue or to your next birthday, whichever is sooner.
- Royal London Mutual Insurance Society Limited - Valid either for 14 days or until age next quarter whichever is sooner.
- Friends First Life Assurance Co. Ltd - Valid for 30 days.
- Irish Life Assurance plc - Valid either for 7 days or to your next birthday, whichever is sooner.
- Zurich Life Assurance plc - Quotes are valid for 1 day.
- New Ireland Assurance plc. - Valid for 30 days or until age next quarter whichever is sooner.

## Serious Illness Comparisons

	Zurich Life	Friends First	Aviva	Irish Life	New Ireland	Royal London
AIDS / HIV - Assault	✓	✓	✓	✓	✓	✓
AIDS / HIV - Occupational	✓	✓	✓	✓	✓	✓
AIDS / HIV - Transfusion	✓	✓	✓	✓	✓	✓
Alzheimer's Disease	✓	✓	✓	✓	✓	✓
Angioplasty (single vessel)	Partial	Partial	Partial	Partial	Partial	Partial
Angioplasty (two vessel)	✓	Partial	Partial	Partial	Partial	Partial
Aorta Graft Surgery	✓	✓	✓	✓	✓	✓
Aplastic Anaemia	✓	✓	✓	✓	✓	✓
Bacterial Meningitis	✓	✓	✓	✓	✓	✓
Balloon Valvuloplasty	✓	✓	✓	✓	✓	✓
Benign brain tumour	✓	✓	✓	✓	✓	✓
Benign Spinal Cord Tumour	✓	✓	✓	✓	✓	✓
Blindness	✓	✓	✓	✓	✓	✓
Brain Abscess drained via Craniotomy	Partial	Partial	Partial	Partial	Partial	Partial
Brain injury due to Hypoxia/Anoxia	✓	✓	✗	✓	✗	✓
Cancer	✓	✓	✓	✓	✓	✓
Carcinoma in situ (Testicular)	Partial	✗	✗	✗	✗	Partial
Carcinoma in situ (Urinary Bladder)	Partial	✗	Partial	Partial	Partial	Partial
Cardiac arrest (with defibrillator insertion)	✓	✓	✓	✓	✓	✓
Cardiomyopathy	✓	✓	✓	✓	✓	✓
Cerebral Aneurysm	Partial	Partial	Partial	Partial	Partial	Partial
Chronic Liver Disease	✓	✓	✓	✓	✓	✓
Chronic Lung Disease	✓	✓	✓	✓	✓	✓
Chronic Pancreatitis	✗	✓	✗	✓	✗	✓
Coma	✓	✓	✓	✓	✓	✓
Coronary Artery Surgery	✓	✓	✓	✓	✓	✓
Corticobasal Ganglionic Degeneration	✓	✓	✗	✓	✗	✓
Creutzfeld-Jacob Disease	✓	✓	✓	✓	✓	✓
Crohn's Disease (with intestinal resection)	Partial	Partial	Partial	Partial	Partial	Partial
Dementia	✓	✓	✓	✓	✓	✓
Devic's disease	✓	✓	✓	✓	✓	✓
Diffuse Lewy body disease	✓	✓	✗	✓	✗	✓
Encephalitis	✓	✓	✓	✓	✓	✓
Heart Attack***	✓	✓	✓	✓	✓	✓
Heart surgery	✓	✓	✓	✓	✓	✓
Implantable Cardioverter Defibrillator for primary prevention of sudden cardiac death	Partial	Partial	✗	Partial	Partial	Partial
Intensive Care (with mechanical ventilation)	✓	✓	✓	✓	✓	✓
Kidney Failure	✓	✓	✓	✓	✓	✓
Liver Resection	Partial	Partial	✗	Partial	✗	Partial

## Serious Illness Comparisons (continued)

	Zurich Life	Friends First	Aviva	Irish Life	New Ireland	Royal London
Loss of Hearing	✓	✓	✓	✓	✓	✓
Loss of Independent Existence/Total and Permanent Disability (note: insurer definitions vary)	✓	✓	✓	✓	✓	✓
Loss of limbs	✓	✓	✓	✓	✓	✓
Loss of one limb	Partial	✓	Partial	✓	✓	✓
Loss of Speech	✓	✓	✓	✓	✓	✓
Major head injury	✓	✓	✓	✓	✓	✓
Major Organ Transplant	✓	✓	✓	✓	✓	✓
Motor Neurone Disease	✓	✓	✓	✓	✓	✓
Multiple Sclerosis	✓	✓	✓	✓	✓	✓
Muscular Dystrophy	✗	✗	✗	✗	✓	✓
Paralysis of one limb	✓	✓	Partial	✓	✓	✓
Parkinson's Disease	✓	✓	✓	✓	✓	✓
Parkinsonism-dementia-amyotrophic lateral sclerosis complex	✓	✓	✗	✓	✗	✓
Peripheral Vascular Disease (with angioplasty)	Partial	Partial	✗	Partial	Partial	Partial
Peripheral Vascular Disease (with bypass surgery)	✓	✓	✓	✓	✓	✓
Pituitary Tumour	Partial	Partial	✗	Partial	Partial	Partial
Pneumonectomy	✓	✓	✓	✓	✓	✓
Pre-Senile Dementia	✓	✓	✓	✓	✓	✓
Primary Pulmonary Hypertension	✓	✓	✓	✓	✓	✓
Primary Sclerosing Cholangitis	✗	✗	✓	✗	✗	✓
Progressive Supra-Nuclear Palsy	✓	✓	✓	✓	✓	✓
Pulmonary Artery Surgery	✓	✓	✓	✓	✓	✓
Rheumatoid Arthritis	✓	✓	✗	✗	✓	✓
Serious Accident Cover	Partial	Partial	Partial	Partial	Partial	Partial
Severe Burns	✓	✓	✓	✓	✓	✓
Severe Crohn's Disease	✓	✓	✓	✓	✓	✓
Short Bowel Syndrome	✗	✗	✓	✗	✗	✓
Spinal Stroke	✗	✗	✗	✗	✗	✓
Stroke*	✓	✓	✓	✓	✓	✓
Syringomyelia/Syringobulbia (treated by surgery)	Partial	Partial	Partial	Partial	Partial	Partial
Systemic Lupus Erythematosus	✓	✓	✓	✓	✓	✓
Terminal illness	✓	✓	✓	✓	✓	✓
Total Colectomy**	Partial	Partial	Partial	Partial	Partial	Partial
Ulcerative Colitis treated w/total colectomy****	Partial	Partial	Partial	Partial	Partial	Partial
Carcinoma in Situ (Breast)	Partial	Partial	Partial	Partial	Partial	Partial
Carcinoma in Situ (Oesophagus)	Partial	Partial	Partial	Partial	Partial	Partial
Carotid Artery Stenosis	Partial	Partial	✗	Partial	Partial	Partial

## Serious Illness Comparisons (continued)

	Zurich Life	Friends First	Aviva	Irish Life	New Ireland	Royal London
Cerebral Arteriovenous Malformation	Partial	Partial	Partial	Partial	Partial	Partial
Low Level Prostate Cancer	Partial	Partial	Partial	Partial	Partial	Partial
Multiple System Atrophy	✓	✓	✓	✓	✓	✓
Severe Burns (lower % of body surface; definitions vary)	Partial	Partial	Partial	Partial	Partial	Partial
Significant visual impairment	Partial	Partial	Partial	Partial	Partial	Partial
Single Lobectomy	Partial	Partial	Partial	Partial	Partial	Partial
Surgical Removal of One Eye	Partial	Partial	Partial	Partial	Partial	Partial

Please note: terms and conditions vary between companies. For full details of the restrictions, conditions and general exclusions that attach to the serious illness policies, please reference the relevant insurer's Specified Illness Definitions Booklet.