



Hospital Cash Cover

Irish Life Retail Claims 2011

What is Hospital Cash Cover?



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

The number of Hospital Cash Cover claims paid in 2011

567

The amount of Hospital Cash Cover claims paid in 2011

€697,211

The average Hospital cash cover claim paid in 2011

€1,230

The average length of stay in hospital

10 days

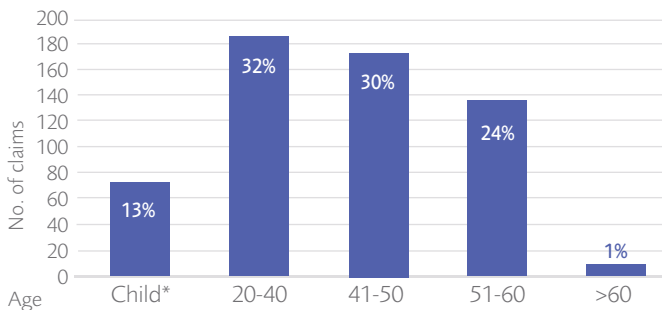
The % of overall claims that were pregnancy related

15%

Average age of claimant

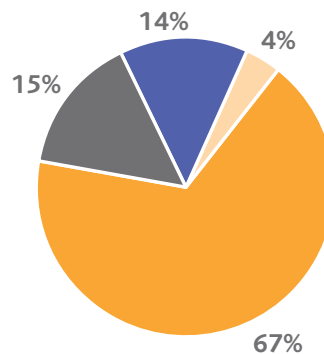
44 years

Age of customers who have claimed - 2011



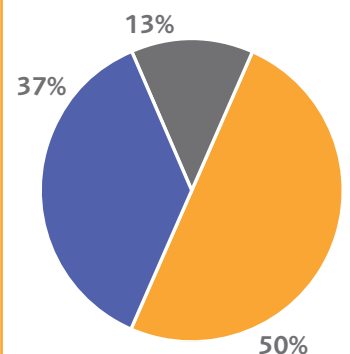
*NB This is a free benefit associated with childrens cover, for further details please see the terms and conditions. The 1% shown in the age >60 category represents claims on older policies where customers could claim up to age 65. Please check your plan details and product booklet for more information.

Hospital Cash claims by cause



- Accident
- General illness
- Pregnancy
- Specified illness related

Analysis of Hospital Cash Cover claims



- Female
- Male
- Child

A sample of actual claims paid by Irish Life in 2011

Age	Gender	Cause of claim	Occupation	Benefit Paid	Duration of stay in Hospital
37	Female	Pregnancy	Civil Engineer	€780	3 days
50	Male	Cardiomyopathy	Plumber	€1,590	10 days
49	Male	Road Traffic Accident	Manager - Clerical	€6,552	84 days
51	Female	Malignant Breast Cancer	Home maker	€1,536	24 days
38	Male	Diverticulitis	Mechanic	€2,500	10 days
7	Child	Swine Flu	N/A	€2,014	19 days
49	Female	Multiple Sclerosis	Nurse	€12,075	54 days
35	Male	Fractured ankle	Software Engineer	€1,435	5 days



Accident cover Irish Life Retail Claims 2011

What is accident cover?

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

For upfront payments we pay:

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



N.B. Accident cash cover only applies after your plan has been in-force for a minimum of 6 months, unless it's a specific lump sum payment for a fracture or dislocation.

The number of Accident cover claims paid in 2011

142

The amount of Accident cover paid out in 2011

€299,107

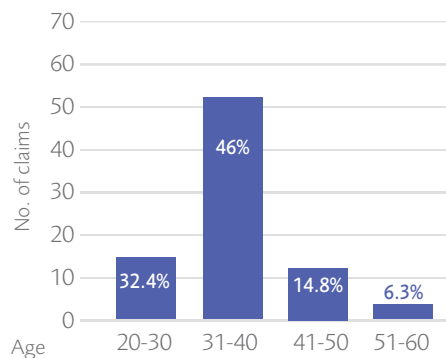
The average Accident cover claim paid in 2011

€2,106

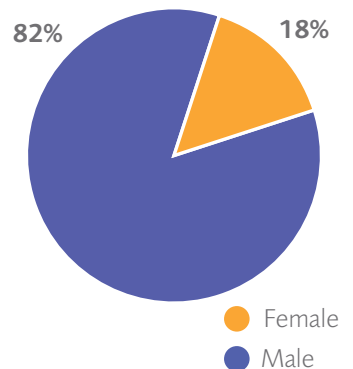
The average age of claimant

36 years

Age of customers who have claimed - 2011



Accident cover claims according to gender



A sample of actual claims paid by Irish Life in 2011

Gender	Age	Occupation	Duration of cover to date of accident	Cause of claim	Benefit Paid
Male	55	Painter	6 years	Dislocated Sholder	€2,933
Male	32	Lorry driver	2 years	Road traffic accident - head injury	€1,992
Female	37	Physiotherapist	21 weeks	Fractured rib	€720
Male	36	Security Guard	5 months	Dislocated shoulder	€3,360
Female	42	Self employed	9 years	Fractured foot	€2,250
Male	30	Taxi driver	6 months	Broken leg	€3,936
Male	22	Teacher	1 year	Fractured arm	€2,000
Female	44	Graphic designer	2.5 years	Fractured wrist	€1,888

