Global Life & Finance Ltd

TERM ASSURANCE

- New Ireland
- Aviva Life & Pensions
- Friends First
- Irish Life
- Royal London
- Zurich Life

Customer:	Global Life and Finance Ltd
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	New Ireland	Aviva Life & Pensions	Friends First	Irish Life	Royal London	Zurich Life
LC (Anytime Conversion Option)	**Yes**	Yes	Yes	Yes	Yes	Yes
LC (Benefit/Premium Indexation) €	**3%/3%**	3%/4%	3%/5%	3%/4.5%	3%/4%	3%/4.5%
LC (Children's Life Cover)	**€4,000**	€2,500	€5,000	€7,000	€5,000	€6,000
LC (Convert to Whole of Life)	**No**	No	Yes	Yes	No	No
LC (Free Cover)	**No**	No	No	No	Yes	No
LC (Guaranteed Insurability)	**Yes**	No	Yes	Yes	Yes	Yes
LC (Long Term Care Conversion)	**No**	No	No	No	No	Yes
LC (Maximum Age at Entry Life Cover Conversion)	**59**	64	59	64	64	64
LC (Maximum Age at Entry Life Cover)	**74**	74	74	82	74	74
LC (Maximum Age at Expiry Life Cover Conversion	**64**	84	64	82	69	82
LC (Maximum Age at Expiry Life Cover)	**84**	89	79	84	89	84
LC (Maximum Term)	**40 years**	50 years	40 years	50 years	50 years	40 years
LC (Medical 2nd Opinion Service)	**No**	Yes	No	Yes	Yes	No
LC (Minimum Cover)	**€25,000**	€30,000	€12,000	No minimum	€10,000	€5,000
LC (Minimum Premium)	**€20 per month**	€20 per month	€10 per month	€15 per month	€15 per month	€10 per month
LC (Minimum Term)	**5 years**	2 years	5 years	2 years	5 years	2 years
LC (Monthly Income on Death)	**Yes**	No	No	No	No	Yes
LC (Optional Flexibility)	**Yes**	No	No	Yes	No	No
LC (Partial Payment Life Cover)	**No**	No	No	Yes	No	No
LC (Reinstatement)	**Yes**	Yes	Yes	Yes	Yes	Yes
LC (Rolling Conversion Option)	**Yes**	Yes	Yes	Yes	Yes	Yes
LC (Smoker Amendment at	**Yes**	Yes	Yes	Yes	Yes	No

Conversion)						
LC (Temporary Accidental Death Benefit)	**Yes**	Yes	Yes	Yes	No	Yes
LC (Terminal Illness Benefit)	**Yes**	Yes	Yes	Yes	Yes	Yes
R (Broken Bones Payment) €	**Yes**	No	No	No	No	No
R (Children's Hospital Cash)	**Yes**	No	Yes	Yes	No	Yes
R (Continuation Benefit | WOL) €	**Yes**	No	No	No	No	No
R (Hospital Cash Cover) €	**Yes**	No	Yes	Yes	No	Yes
R (Overseas Treatment Plan) €	**No**	Yes	No	No	No	No
R (Personal Accident Cover) €	**Yes**	No	No	Yes	No	Yes
R (Standalone Cancer Cover) €	**No**	No	No	No	No	Yes
R (Surgical Cash Benefit) €	**Yes**	No	No	No	No	Yes
R (Total Permanent Disability Cover) €	**Yes**	Yes	Yes	Yes	Yes	Yes
R (Waiver of Premium) €	**No**	No	Yes	No	No	Yes
SIC (Advanced Payment for Heart Surgery)	**Yes**	No	Yes	Yes	Yes	Yes
SIC (Children's Overseas Surgery)	**No**	No	Yes	No	No	Yes
SIC (Children's Partial Specified Illness Cover)	**Yes**	Yes	Yes	Yes	Yes	Yes
SIC (Children's Specified Illness Cover)	**€25,000**	€25,000	€20,000	€25,000	€25,000	€25,000
SIC (Life Benefit)	**No**	Yes	No	No	No	No
SIC (Maximum Age at Entry Specified Illness Cover	**64**	69	59	64	69	64
SIC (Maximum Age at Entry Specified Illness Cover Conversion)	**59**	59	59	64	64	64
SIC (Maximum Age at Expiry Specified Illness Cover Conversion)	**64**	69	64	74	69	72
SIC (Maximum Age at Expiry Specified Illness	**74**	74	69	74	74	74

Cover)						
SIC (Overseas Surgery)	**No**	No	Yes	No	No	Yes
SIC (Partial Payment Specified Illness Cover)	**Yes**	Yes	Yes	Yes	Yes	Yes
SIC (Specified Illness Cover Condition)	**14 days**	14 days	14 days	14 days	14 days	14 days

LC (Anytime Conversion Option)

Aviva Life & Pensions	Anytime conversion option is available with Aviva Life & Pensions
Friends First	Anytime conversion option is available with Friends First
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

LC (Benefit/Premium Indexation) €

Aviva Life & Pensions	Aviva Life & Pensions offer a benefit index of 3% & a premium index of 4%
Friends First	Friends First offer a benefit index of 3% &a premium index of 5%
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%. Royal London do not allow indexing cases for applicants over the age of 65
Zurich Life	Zurich Life offer a benefit index of 3% &a premium index of 4.5%

LC (Children's Life Cover)

Aviva Life & Pensions	If level term cover applies Aviva Life & Pensions will pay out €2,500 in the event of a death of a child of the life assured. This is only available if specified Illness is selected as a main benefit. Max age of child is 21
Friends First	If level term cover applies Friends First will pay out the lower of €5,000 or 10% of the level cover benefit in the event of a death of a child of the life assured. Max age of child is 21
Irish Life	If level term cover applies Irish Life will pay out €7,000 in the event of a death of a child of the life assured. Max age of child is 25
New Ireland	If level term cover applies New Ireland will pay out €4,000 in the event of a death of a child of the life assured. Max age of child is 18 or 21 if 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	If level term cover applies Zurich Life will pay out €6,000 in the event of a death of a child of the life assured. Max age of child is 18 or 21 if in full time education

LC (Convert to Whole of Life)

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First will allow a policyholder to convert to a unit linked whole of life policy before age 65
Irish Life	Irish Life will allow you to convert your term assurance plan to a Whole of Life protection plan before the age 75.

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

LC (Free Cover)

Aviva Life & Pensions	Aviva Life & Pensions do not provide this benefit
Friends First	Friends First 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	This benefit provides the policyholder with one months free cover prior to the first premium being collected.
Zurich Life	Zurich Life do not offer this benefit

LC (Guaranteed Insurability)

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	With Friends First, there is the option to increase by 20% every 3 years ending on the 15th anniversary of the policy. Cannot be used within 5 years of the policy end date. It can be used a maximum of 5 times. Not event driven and it is offered every 3 years. If option is declined it will be offered again. Max age is 65
Irish Life	With Irish Life, it is the lower of 50% of the initial life cover or specified illness benefit or €125,000 life cover or specified illness benefit. A person must be aged 55 or under. If the policy is dual life the benefit can be exercised separately. Used in the event of mortgage, birth of child, marriage or increase in the life assureds salary due to change of job or promotion. This can be used twice.
New Ireland	With New Ireland in the case of each life insured, the option to increase a benefit without medical evidence will only apply if the life insured is already covered for that benefit within the policy. The amount of the increase may not exceed 50% of the initial amount of the benefit to be increased subject to a maximum increase of €100,000 in respect of each life insured. The maximum total increase over the life of the policy under this option for each benefit is 100% of the initial amount of the benefit to be increased subject to a maximum increase of €200,000 in such a benefit in respect of each life insured. In the case of Accelerated or Standalone Specified Illness benefit, the conditions applicable to the increase and in particular the illnesses covered will be in accordance with the terms and conditions applicable at the date of the proposed increase Income on Death with life events option, a person can increase the level and/or term of the Income on Death benefit applying to the 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 amend the Income on Death benefit without medical evidence will only apply if the life insured is already covered for that benefit within the policy. The amount of the increase may not exceed 50% of the initial amount of the Income on Death benefit to be increased subject to a maximum increase of €12,000 per annum in respect of each life insured. The maximum total increase during the term of cover under this option is 150% of the initial Income on Death benefit amount subject to a maximum increase of €24,000 per annum in respect of each life insured. The life events option is in all cases subject to the following: • When exercising this option the life insured (or the older life insured in the case of a dual life policy) is under 55 years of age on the date of the application to exercise this option • A policyholder must notify New Ireland that they wish to exercise this option within 3 months after the date of the life event and provide New Ireland with the following evidence: – Confirmation of the loan draw-down in the event of an increase in the mortgage and moving principal residence. – A marriage certificate in the event of marriage. – A birth certificate in the event of a birth/ legal adoption of a child and a copy of an appropriate adoption order in the event of adoption of a child. • The premiums must be paid in full when due up to the date of the exercise of the option. Where a policyholder has more than one policy with the Company, increases to other policies which have taken place under a life events option will be taken into account for the purposes of calculating the maximum increase under this policy.
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 policy apart from after age 55, policyholder can increase the benefit of LC, SIC, CC, Monthly income and Permanent Total Disability own occupation without further medical evidence in the event of birth or legal adoption of a child, change of job, remortgage or marriage. Amount of the increase cannot exceed 50% of the

	appropriate sum assured on the policy schedule. The total increases cannot exceed 100% of the original sum assured on the policy schedule. Total increases across all Zurich policy's for any one special event cannot exceed €100,000 and €200,000 across a term. If joint life, increases apply to both and for dual treated separately. 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. A client must advise Zurich within six months of the event. Special terms will apply to increases. At any stage during the term of your policy, apart from the restrictions detailed in paragraph 7 of this section, you have the option to increase or add Life Cover to 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 or registered civil partnership of that Life Insured; and • where the Life Insured gains approval for a new mortgage or increase in an existing mortgage and subsequently draws down these funds. 3. If the Basis of Cover is Dual Life, you may exercise this option in respect of each Life Insured separately. 4. On any one special event, the Life Cover Sum Insured under this option cannot exceed 200% of the appropriate Serious Illness Sum Insured shown on your Policy Certificate. Over the term of your policy, the total increase in the Life Cover Sum Insured cannot exceed 400% of the appropriate Serious Illness Sum Insured shown on your Policy Certificate. The total increase in your Life Sums Insured on all your policies with Zurich Life under this option and the Guaranteed Insurability Option cannot exceed €100,000 on any one special event or €200,000 over the term of your policy.

LC (Long Term Care Conversion)

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First 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 are the only Life Company to offer this benefit. Between the ages of 60 and 65, the life assured can convert unwanted cover into a payment that will provide annual long term care for a period lasting no longer than 50 months

LC (Maximum Age at Entry Life Cover Conversion)

Aviva Life & Pensions	Maximum age at entry with conversion for Aviva Life & Pensions is 64
Friends First	Maximum age at entry with conversion for Friends First is 59
Irish Life	Maximum age at entry with conversion for Irish Life is 64
New Ireland	Maximum age at entry with conversion for New Ireland is 59
Royal London	Maximum age at entry with conversion for Royal London is 64
Zurich Life	Maximum age at entry with conversion for Zurich Life is 64

LC (Maximum Age at Entry Life Cover)

Aviva Life & Pensions	Maximum age at entry for Aviva Life & Pensions is 74
Friends First	Maximum age at entry for Friends First is 74
Irish Life	Maximum age at entry for Irish Life is 82
New Ireland	Maximum age at entry for New Ireland is 74
Royal London	Maximum age at entry for Royal London is 74
Zurich Life	Maximum age at entry for Zurich Life is 74

LC (Maximum Age at Expiry Life Cover Conversion

Aviva Life & Pensions	Maximum age at expiry level term with conversion for Aviva Life & Pensions is 84
Friends First	Maximum age at expiry level term with conversion for Friends First is 64
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 69
Zurich Life	Maximum age at expiry level term with conversion for Zurich Life is is 82

LC (Maximum Age at Expiry Life Cover)

Aviva Life & Pensions	Maximum age at expiry level term for Aviva is 89
Friends First	Maximum age at expiry level term for Friends First is 79
Irish Life	Maximum age at expiry level term for Irish Life is 84
New Ireland	Maximum age at expiry level term for New Ireland is 84
Royal London	Maximum age at expiry level term for Royal London is 89
Zurich Life	Maximum age at expiry level term for Zurich is 84

LC (Maximum Term)

Aviva Life & Pensions	Maximum term for level term is 50 years & specified illness 40 years with Aviva Life & Pensions
Friends First	Maximum term is 40 years &35 years if policy is indexing for Friends First
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 50 years
Zurich Life	Maximum term for Zurich Life is 40 years

LC (Medical 2nd Opinion Service)

Aviva Life & Pensions	Aviva Life & Pensions offer the Best Doctors Benefit. Best Doctors offers a second medical opinion service by drawing on the knowledge of medical experts. If a client has access to Best Doctors and is diagnosed with a significant medical condition, a client can call Best Doctors and a medical specialist will review their diagnosis and treatment. The client will then be guided through the medical process. Eligible clients can contact Best Doctors at any point during the life of their policy and the service may be used as often as need be during this time. As long as they have an active policy there is no limit to the use of Best Doctors. Aviva Life & Pensions may withdraw this service at any time.
Friends First	Friends First do not offer a medical 2nd opinion
Irish Life	Irish Life offer Life Care. Life Care from Irish Life contains three benefits. MedCare is a medical second opinion service available from MediGuide. NurseCare is a 24/7 helpline connecting a client with a nurse through two services, these are NurseAssist 24/7 and Women’s Health Centre. ClaimCare is a dedicated claims handler. ClaimCare also allows for three counselling sessions for next of kin with the Clanwilliam Institute. Irish Life cannot guarantee the ongoing availability of the MediGuide service to their customers and this service may be withdrawn or change in the future.

New Ireland	New Ireland do not offer a medical 2nd opinion
Royal London	Royal London offer the Helping Hand benefit. Helping Hand offers one-to-one personal support from Red Arc which includes; the provision of bereavement counsellors, speech and language therapists, oncology nurses, physiotherapy, face to face second medical opinion, cardiac rehabilitation support, complementary therapies, massages and reflexology. The service can be amended or withdrawn at any time.
Zurich Life	Zurich Life do not offer a medical 2nd opinion

LC (Minimum Cover)

Aviva Life & Pensions	Minimum amount of cover provided by Aviva Life & Pensions is €30,000
Friends First	Minimum amount of cover provided by Friends First is €12,000
Irish Life	Irish Life have no set minimum level of cover. The lowest level of cover that can be obtained will be based on the applicant age, smoker status, and the minimum premium at the time of applying.
New Ireland	Minimum amount of cover provided by New Ireland is €25,000
Royal London	Minimum amount of cover provided by Royal London is €10,000 for level term &for specified illness it must be at least 10% of level term provided
Zurich Life	Minimum amount of cover provided by Zurich Life is €5,000

LC (Minimum Premium)

Aviva Life & Pensions	Minimum monthly premium for Aviva Life & Pensions is €20 per month
Friends First	Minimum monthly premium for Friends First 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 €20 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

LC (Minimum Term)

Aviva Life & Pensions	Minimum term with Aviva Life & Pensions is 2 years
Friends First	Minimum term with Friends First is 5 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

LC (Monthly Income on Death)

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit

Friends First	Friends First do not offer this benefit
Irish Life	Irish Life do not offer this benefit
New Ireland	New Ireland specify that a monthly benefit of between €500 and €20,000 and must be taken out before age 75. Benefit will cease at 85. Benefit must be selected from outset
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life specifies that a minimum amount of €5000 spread over the monthly term of the plan applies if this benefit is selected from the outset.

LC (Optional Flexibility)

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First do not offer this benefit
Irish Life	With Irish Life, the benefit can only be used within the first 5 years of the policy. Initial term must be greater than 10 years. Client must be 49 or younger. Increase cannot exceed €500,000 per life on life cover or €300,000 per life for specified illness. Benefit allows increase of 20% of initial benefit and maximum term extension off 5 years. Will not apply to any benefit that had been originally excluded or rated. Cannot be used on cases where claim has been processed excluding hospital cash cover and accident cash cover. Term can only be extended once. Where a benefit is being increased and / or a term is being extended, a declaration of health is required. You must pass this in order for the alteration to be accepted.
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

LC (Partial Payment Life Cover)

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First do not offer this benefit
Irish Life	Irish Life are the only company to offer this benefit. Irish Life will pay a partial benefit in addition to life cover of €5,000 if a life assured is diagnosed with any of five pregnancy related illnesses during the term of a plan and before age 45. This can only be claimed once during one pregnancy and three times over the entire term of a plan
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

LC (Reinstatement)

Aviva Life & Pensions	A client or their legal representatives have the right to pay the unpaid premiums due on the policy within 6 month's of the date on which the first unpaid premium was due and have the policy reinstated. The policy can be reinstated even if a claim has arisen. This provision does not apply if the policy is cancelled by the policyholder(s).
Friends First	A client or their legal representatives have the right to pay the unpaid premiums due on the policy within 6 months of the date on which the first unpaid premium was due and have the policy reinstated. The policy can be reinstated even if a claim has arisen. This provision does not apply if the policy is cancelled by the policyholder(s). After one Month a Declaration of health is required.
Irish Life	A client or their legal representatives have the right to pay the unpaid premiums due on the policy within 6 months of the

	date on which the first unpaid premium was due and have the policy reinstated. The policy can be reinstated even if a claim has arisen. This provision does not apply if the policy is cancelled by the policyholder(s). After Month 3 a Declaration of health is required.
New Ireland	A client or their legal representatives have the right to pay the unpaid premiums due on the policy within 12 months of the date on which the first unpaid premium was due and have the policy reinstated. The policy can be reinstated even if a claim has arisen. This provision does not apply if the policy is cancelled by the policyholder(s). After one Month a Declaration of health is required.
Royal London	A client or their legal representatives have the right to pay the unpaid premiums due on the policy within twelve months of the date on which the first unpaid premium was due and have the policy reinstated. The policy can be reinstated even if a claim has arisen. This provision does not apply if the policy is cancelled by the policyholder(s). After one Month a Declaration of health is required.
Zurich Life	A client or their legal representatives have the right to pay the unpaid premiums due on the policy within 6 months of the date on which the first unpaid premium was due and have the policy reinstated. The policy can be reinstated even if a claim has arisen. This provision does not apply if the policy is cancelled by the policyholder(s). After Month 3 a Declaration of health is required.

LC (Rolling Conversion Option)

Aviva Life & Pensions	Rolling conversion option is available with Aviva Life & Pensions
Friends First	Rolling conversion option is available with Friends First. If the client is converting specified illness and an illness is no longer available on the plan, it will not be allowed on the new plan
Irish Life	Rolling conversion option is available with Irish Life
New Ireland	Rolling conversion option is available with New Ireland
Royal London	Rolling conversion option is available with Royal London
Zurich Life	Rolling conversion option is available with Zurich Life

LC (Smoker Amendment at Conversion)

Aviva Life & Pensions	Aviva Life & Pensions will allow the life assured to avail of non-smoker rates on conversion of a plan should a policyholder now satisfy the criteria of non-smoker
Friends First	Friends First will allow the life assured to avail of non-smoker rates on conversion of a plan should a policyholder now satisfy the criteria of non-smoker
Irish Life	Irish Life will allow the life assured to avail of non-smoker rates on conversion of a plan should a policyholder now satisfy the criteria of non-smoker. Irish Life stipulates that the policy holder must be under the age of 50 if exercising
New Ireland	This is subject to underwriting by New Ireland at the point of application for availing of the conversion option
Royal London	Royal London will allow the life assured to avail of non-smoker rates on conversion of a plan should a policyholder now satisfy the criteria of non-smoker
Zurich Life	Zurich Life do not offer this benefit

LC (Temporary Accidental Death Benefit)

Aviva Life & Pensions	Provides a lump sum in the event of accidental death prior to policy inception. Aviva Life & Pensions offer lesser of life cover or €150,000. Cover ceases on earlier of application being accepted or declined and 90 days
Friends First	Provides a lump sum in the event of accidental death prior to policy inception. Friends First offer lesser of life cover or €150,000. Cover ceases on earlier of application being accepted or declined and 30 days
Irish Life	Provides a lump sum in the event of accidental death prior to policy inception. Irish Life offer lesser of life cover or €150,000. Cover ceases on earlier of application being accepted or declined and 30 days
New Ireland	Provides a lump sum in the event of accidental death prior to policy inception. New Ireland offer a maximum of €150,000

	lump sum less whole of life continuation, if any. Cover ceases on earlier of application being accepted or declined and 30 days
Royal London	Royal London do pay out on the basis of death by accident after the policy is in force, however this benefit is for the short period before a policy goes live. Royal London do not offer this temporary benefit at proposal stage.
Zurich Life	Provides a lump sum in the event of accidental death prior to policy inception. Zurich Life offer maximum of €150,000 for a lump sum &maximum of €1,000 per month for 15 years for monthly income on death. Cover ceases on earlier of application being accepted or declined and 30 days

LC (Terminal Illness Benefit)

Aviva Life & Pensions	Aviva Life & Pensions will pay out the life benefit if diagnosed with terminal illness and longer than 12 months remain on policy
Friends First	Friends First will pay out the Life Benefit if diagnosed with terminal illness and longer than 12 months remain on policy
Irish Life	Irish Life will pay out the life benefit if diagnosed with terminal illness and longer than 12 months remain on policy
New Ireland	New Ireland will pay out the life benefit if diagnosed with terminal illness and longer than 12 months remain on policy
Royal London	Royal London will pay out the life benefit if diagnosed with terminal illness and longer than 12 months remain on policy
Zurich Life	Zurich Life will pay out the life benefit if diagnosed with terminal illness and longer than 12 months remain on policy

R (Broken Bones Payment) €

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First do not offer this benefit
Irish Life	Irish Life do not offer this benefit
New Ireland	New Ireland are the only company to offer this benefit. Maximum benefit of €25,000 paid if the policy holder suffers any one of a set list of broken bones. Benefit ceases at age 65. Once a maximum pay-out amount is reached the benefit will cease
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life do not offer this benefit

R (Children's Hospital Cash)

Aviva Life & Pensions	Aviva Life & Pensions do not provide this benefit
Friends First	Friends First will pay €30 per day for each consecutive 24 hour period a child (between the ages of 1 and 18) of a life assured is required to stay in hospital for a period longer than 72 hours
Irish Life	Irish Life will provide 25% of the life assured's hospital cash benefit for each consecutive 24 hour period a child (between the ages of 1 and 18) of a life assured is required to stay in hospital for a period longer than 72 hours
New Ireland	New Ireland will provide €35 per day for each day admitted to hospital after 72 hours
Royal London	Royal London do not provide this benefit
Zurich Life	Zurich Life will provide the lower of 50% of the main benefit or €60. Benefit will not be less than €30 per day

R (Continuation Benefit | WOL) €

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First do not offer this benefit
Irish Life	Irish Life do not offer this benefit
New Ireland	New Ireland are the only company to offer this benefit. This benefit allows the life assured to select a smaller sum assured to run on continuously after the main benefit expiry date as a whole of life benefit without the need to pay premiums. Can be indexed at 3%
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life do not offer this benefit

R (Hospital Cash Cover) €

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First offer €60.00 to €120.00 per day. Payable following 3 or 7 consecutive days spent in hospital (depending on chosen plan). Cover ceases age 65.
Irish Life	Irish Life require the client to have minimum €25,000 life cover. They offer €70 to €260 per day. Must be an inpatient for more than 72 hours. Normally paid as a lump sum in arrears, but if admission to hospital is scheduled to be longer than 21 days, part payment can be made. Cover ceases age 59
New Ireland	New Ireland offer cover in Ireland &the UK. Must be an inpatient for over 72 hours. Cover can be up to €300. If readmitted to hospital within 7 days, the minimum 72 hours will not start over again. Cover ceases age 64
Royal London	Royal London do not offer this benefit
Zurich Life	Requires the client to be hospitalised for more than 72 hours. Maximum days covered is 365. Cover can be between €30 to €300. Max age at entry is 60 &expiry is 65, psychiatric/mental or nervous illness not covered

R (Overseas Treatment Plan) €

Aviva Life & Pensions	Rider Benefit | Overseas Treatment Plan is an additional product feature, provided by Aviva Life & Pensions Ireland, and in partnership with Best Doctors®, which provides the option of treatment abroad. It will pay a pre-determined daily cash amount in the event of diagnosis with a covered condition. The policy will also pay for applicable travel and expenses for the policyholder and a companion. The cost of this additional option, if chosen, is an extra €12.50 per month. Children are included automatically under Overseas Treatment Plan without any underwriting, whilst a spouse is required to apply for their own cover. Overseas Treatment Plan provides cover for the treatment of serious illnesses - cancer and neuro-surgery. These can apply where your client is considering overseas treatment options.Those who are covered are; • The insured • Any child or adopted child, up to age 21 of the insured or their spouse, partner or civil partner, or any child for whom the insured or their spouse, partner or civil partner are the legal guardian. The life insured must be resident in the Republic of Ireland and they must remain resident throughout the term of this policy.The amount of the premium may be reviewed each policy year. Unless changed (increased or decreased) on the policy anniversary, the premium will remain unchanged until the next policy anniversary. The maximum duration for which payment will be made across all claims for a particular life insured is 60 days. If the treatment is to take place in the United States Aviva Life & pensions will pay €30,000 per day for the 1st 7 days and €100 per day up until the 60th day. If the treatment is to take place in Europe Aviva Life & Pensions will pay €15,000 per day for the 1st 7 days and €100 per day up until the 60th day.
Friends First	Friends First 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 do not offer this benefit.

R (Personal Accident Cover) €

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit

Friends First	Friends First do not offer this benefit
Irish Life	Irish Life require a minimum of €25,000 life cover. Benefit has a deferred period of 2 weeks. It will pay for a max of 52 weeks in total over the lifetime of the plan. Client can choose between €120 &€400. A client cannot claim after their 60th birthday. All incomes are considered and cannot exceed 40% of annual income less the state benefit. If unemployed a benefit of the lesser of 50% of the benefit or €100 will be paid. If a policyholder makes a claim for an injury that is not on the qualifying injury list, there is a deferred period of 6 months.
New Ireland	New Ireland will offer the lesser of 50% of the average gross weekly earnings in the 12 month period or the amount of benefit stated, if temporary disabled for more than two weeks (before age 65), accident payment payable in respect of each whole week of temporary disability due to an accident after the later of the first two weeks and the date of notification. Must be notified within 30 days of the accident occurring
Royal London	Royal London do not offer this benefit
Zurich Life	The amount of the personal accident benefit is equal to the lesser of the personal accident benefit sum insured for that life insured and 50% of the life insured's weekly earnings for each week of temporary disablement to a maximum of 52 weeks. Personal accident benefit ceases on the earlier of the death, recovery and 60th birthday of a life insured. Personal accident benefit will not be paid for the first 14 days of temporary disability. €100 - €400. Max age entry is 55 and max age expiry is 60. Note that under the Personal Accident Benefit, the following restrictions apply: • Disability which occurs as a result of lifting, twisting, turning or bending cannot be considered as having occurred as a result of external violent and visible means and therefore cannot be considered under this benefit; • Disability which occurs within six months of the Start Date cannot be considered, unless such disability is caused by a broken bone and results in a total inability of the Life Insured to carry out his occupation; • The benefit will not be paid if the Life Insured is in any other gainful occupation; and • No benefit will be payable in relation to any psychiatric, mental or nervous disability suffered directly as a result of external violent and visible means.. In the event of a second or subsequent Personal Accident Benefit claim linked to an accident from an earlier claim, no benefit will be paid for the first 14 days of the new claim if the new claim commences more than six months after the previous claim ceased.

R (Standalone Cancer Cover) €

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First 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 are the only company to offer this benefit. Zurich Life will provide an independent cancer specific benefit if cancer cover is selected from the outset of a policy and after a cancer specific diagnosis has been confirmed. The minimum amount of cancer cover that can be selected is €5,000. Partial payments of the lesser of 50% of the benefit of €15,000 will be paid for cancer cover partial payment events

R (Surgical Cash Benefit) €

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First do not offer this benefit
Irish Life	Irish Life do not offer this benefit
New Ireland	New Ireland will pay a benefit of 12.5% of a client's SIC up to a maximum of €32,500 in the event of a major surgery being required. Surgery to the brain or menings of the brain excluding surgeries to the pituitary glands, pineal glands and cerebral arteries. Surgeries to the cranial nerves. Surgery to the lungs. Surgery to the liver. In the event of the life insured undergoing one of the following procedures, the amount of benefit payable will be; 5% of the life insureds specified illness benefit subject to a maximum of €13,000. Hip or knee replacement, surgery to the intervertebral discs, surgery to the spinal chord or canal excluding spinal puncture or injection. Surgery to the kidneys or pancreas or spleen. Surgery to the urinary bladder, excluding surgeries or procedures for urinary incontinence, bladder prolapse, rectal prolapse, vaginal prolapse or uterine prolapse Surgery to the larynx, excluding benign polyps or nodules of the vocal chords. Surgery to the oesophagus including repair of hiatus hernia. Surgery to the colon or rectum, excluding surgeries to the anus. Surgery to the pharynx, excluding adenoids. Surgery to the cerebral or carotid or iliac or femoral arteries. Surgery to the pituitary or pineal glands. Surgery to the adrenal glands. Surgery to the stomach, duodenum, jejunum or ileum. Surgery to the thymus. Surgery to the thyroid or parathyroid. Surgery to the ureter. Surgery will only be payable a maximum of 4 times for a life insured. The overall maximum surgery amount payable is the lesser of €130,000 and 50% of the specified

	illness benefit. This benefit will cease age 64
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life will pay the surgical cash benefit of the lesser of 10% of the specified illness sum insured and €25,000, for an intermediate surgery the surgical cash benefit will be the lesser of 5% of the specified Illness sum insured and €12,500

R (Total Permanent Disability Cover) €

Aviva Life & Pensions	Specified Illness benefit must be shown on the policy schedule. The specified illness benefit will be payable if the CMO of Aviva Life & Pensions deems the policy holder to be permanently disabled and unable to carry out 3 of 6 daily activities and before the age of 65
Friends First	Under the Friends First cover, if a client has specified illness benefit and they are deemed to have lost their independent existence after undergoing assessments under the 'Activities of Daily Living' they will receive a benefit of their specified illness benefit. This is an automatic benefit and does not need to be additionally selected if specified illness is chosen
Irish Life	Specified Illness must be shown on the policy Schedule. With 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 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. 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.
New Ireland	If New Ireland's chief medical officer deems that a policy holder is unable to carry out 3 of a list of 6 specified tasks then the permanent total disability (specified illness) benefit will be paid. Must be taken out before age 65 with New Ireland.
Royal London	Specified Illness benefit must be shown on the policy schedule .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. 21 transferring – the ability to move from a bed to an upright chair, or wheelchair, or to get on or of 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. 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 by a Consultant neurologist, physician or geriatrician of a major hospital in Ireland or the UK.
Zurich Life	Pays a lump sum benefit if the life insured becomes permanently, totally and irreversibly unable by reason of sickness or bodily injury to carry out the duties pertaining to his/her normal gainful occupation as stated on the application form. The PTD own occupation benefit sum insured is the same as the specified illness sum insured. Only available if the life (or older life if joint life cover has been chosen) is aged 60 next birthday or less. PTD cover ceases at age 65. Specified illness includes PTD on the basis of inability to perform at least 3 out of 5 activities of daily work

R (Waiver of Premium) €

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	After a period of disability for longer than six months, Friends First will pay your premium for you. This only applies if the life assured was in full time employment (16 hours per week) before becoming disabled. The benefit ends on the life assured 60th birthday. Indexation will be cancelled if this benefit is payable, however it can be re-started once the claim has ceased and can be restored to the amount that it should have been if indexing as normal
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	This benefit provides for the payment of premiums by Zurich Life if a policyholder is unable to work because of accident or illness for a period longer than 26 weeks. In joint life cases, it only applies to the first life insured, if selected. In dual life cases, it can be selected by each life separately, and in the case of a claim, only the relevant life insured's premium will be waived. Selected before age 59 and ceases at age 60

SIC (Advanced Payment for Heart Surgery)

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First will provide the lesser of €30,000 or 50% of SIC. Friends First cover aorta surgery, coronary artery bypass graft surgery, pulmonary artery surgery, heart valve replacement or repair
Irish Life	Irish Life will pay out €30,000 or the specified illness sum insured, whichever is the lower. Available for coronary artery bypass surgery, heart valve replacement or repair, heart structural repair or aorta graph surgery. Client must provide proof of need of surgery before payment. If claimed in conjunction with specified illness benefit then the specified illness benefit will be reduced
New Ireland	New Ireland will pay an advanced amount of 50% of the SIC benefit to a maximum of €32,500 if a consultant from an Irish or UK hospital confirms to the CMO that surgery is needed immediately for Coronary Artery By-pass Grafts - with surgery to divide the breastbone, Heart Structural Repair Heart Valve Replacement or Repair - with surgery to divide the breastbone, Pulmonary Artery Graft Surgery - with surgery to divide the breastbone or Aorta Graft Surgery – for disease or traumatic injury and that the life assured is on a major UK or Irish hospital waiting list. Paid as an acceleration of the SIC. Must be notified within 90 days of diagnosis or the surgery. SIC will not be paid if life assured dies within 14 days or diagnosis or surgical procedure, coronary artery bypass grafts with surgery to divide the breast bone, heart structural repair heart valve replacement or repair with surgery to divide the breast bone, pulmonary artery graft surgery with surgery to divide the breast bone, aorta graft surgery for disease or traumatic injury
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	Zurich Life will pre pay 50% of the specified illness benefit to a maximum of €30,000 should the life assured be put on a waiting list for any one of the following 4 surgeries; aorta graft surgery, coronary artery bypass surgery, heart structural surgery or heart valve re-placement surgery

SIC (Children's Overseas Surgery)

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First will pay an amount of €7,000 if a child of a life assured requires surgery overseas that cannot be completed in the Republic of Ireland arising from one of the specified illnesses. Specified illness must apply
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 a maximum amount of €25,000 should a child require surgery overseas that cannot be completed in the Republic of Ireland. The child will qualify for Child Overseas Surgery Benefit if aged between one year and less than 21 years at the date of surgery.

SIC (Children's Partial Specified Illness Cover)

Aviva Life & Pensions	Aviva Life & Pensions will provide the lower of €10,000 or 25% of the specified illness benefit
Friends First	Friends First will provide 50% of the specified illness benefit, up to a maximum of €7,500
Irish Life	Irish Life will provide the lower of €7,500 or half of the specified illness benefit for a single life. Max age of child is 25
New Ireland	New Ireland will provide the lower of €7,500 or 50% of the specified illness. Max age of child is 18 or 21 if in full time education

Royal London	Royal London will provide 50% of a serious illness benefit, up to a maximum of €7,500. Max age of child is 18 or 21 if in full time education
Zurich Life	Zurich Life will provide the lower of €7,500 or 50% of the main benefit. Max age of child is 18 or 21 if in full time education

SIC (Children's Specified Illness Cover)

Aviva Life & Pensions	Aviva Life & Pensions will provide the lower of 50% of the sum assured or €25,000. Max age of child is 21
Friends First	Friends First will provide the lower of 50% or €20,000 of the sum assured. Excludes loss of independence cover. Max age of child is 21
Irish Life	Irish Life will provide the lower of 50% or €25,000 of the sum assured. Max age of child is 25
New Ireland	New Ireland will provide the lower of 50% or €25,000 of the sum assured. Max age of child is 18 or 21 if in full time education
Royal London	Royal London will provide the lower of 50% or €25,000 of the sum assured. Max age of child is 18 or 21 if in full time education
Zurich Life	Zurich Life will provide the lower of 50% or €25,000 of the sum assured. Max age of child is 18 or 21 if in full time education

SIC (Life Benefit)

Aviva Life & Pensions	Aviva Life & Pensions are the only company to offer this benefit. Refers to Standalone Specified Illness Cover -If a policyholder dies while the plan is in force, but without a specified illness benefit having become payable, a life assurance benefit of 5% of the sum insured will be paid: • If the plan only covers the policyholder themselves, the benefit will be paid on their death. • If the plan covers the policyholder and another person on a joint life basis, the benefit will be paid on the death of the second person to die. • If the plan covers the policyholder and another person on a dual life basis, separate benefits will be payable on each death.
Friends First	Friends First 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 do not offer this benefit

SIC (Maximum Age at Entry Specified Illness Cover

Aviva Life & Pensions	Maximum age at entry for Aviva Life & Pensions is 69
Friends First	Maximum age at entry for Friends First is 59
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

SIC (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

Friends First	Maximum age at entry for specified illness with conversion for Friends First is 59
Irish Life	Maximum age at entry for specified illness with conversion for Irish Life is 64
New Ireland	Maximum age at entry for specified illness with conversion for New Ireland is 59
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

SIC (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
Friends First	Maximum age at expiry specified illness with conversion for Friends First is 64
Irish Life	Maximum age at expiry specified illness with conversion for Irish Life is 74
New Ireland	Maximum age at expiry specified illness with conversion for New Ireland is 64
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

SIC (Maximum Age at Expiry Specified Illness Cover)

Aviva Life & Pensions	Maximum age expiry serious illness for Aviva is 74
Friends First	Maximum age expiry serious illness for Friends First is 69
Irish Life	Maximum age expiry serious illness for Irish Life is 74
New Ireland	Maximum age expiry serious illness for New Ireland is 74
Royal London	Maximum age expiry serious illness for Royal London is 74
Zurich Life	Maximum age expiry serious illness for Zurich is 74

SIC (Overseas Surgery)

Aviva Life & Pensions	Aviva Life & Pensions do not offer this benefit
Friends First	Friends First will pay an additional €7,000 to the specified illness benefit(if chosen), if it is deemed by a medical professional that an immediate surgical operation is required by a life assured (or child between 1 &18 years old) for one of the illnesses specified, which cannot be performed by a hospital in Ireland. Benefit paid on completion of surgery and is only paid once
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 a benefit of €12,500 if surgery is required as a result of one of the illnesses covered on their list of specified illnesses that cannot be carried out in the Republic of Ireland

SIC (Partial Payment Specified Illness Cover)

Aviva Life & Pensions	Aviva Life & Pensions require that the policyholder must also have permanent disability cover in place to avail of this

	benefit. 50% of SIC in place to a maximum of €20,000 - . If angioplasty-single vessel max 50% or €5,000
Friends First	Friends First will pay the lower of €15,000 or 50% of SIC benefit. With regards to Angioplasty, subject to an overall total payment of €15,000 under this definition. • €7,500 on completion of coronary artery angioplasty, atherectomy, rotablation, laser treatment and/or insertion of stent(s) in one coronary artery. • An additional €7,500 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. • €15,000 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 definition.
Irish Life	Irish Life will pay 50% of the SIC benefit to a maximum of €15,000 for diagnosis of any of the specified partial illnesses. Separate levels of partial payments for angioplasty events. For the illness coronary artery angioplasty of specified severity, the amount Irish Life will pay on single vessel coronary artery angioplasty is €10,000 or 18.75% of the amount of SIC the life assured has, whichever is lower. When the life assured goes on to have a 2nd coronary angioplasty to another artery, Irish Life will pay €30,000 or 56.25% of the amount of SIC of the life assured, whichever is lower. Where the life assured undergoes a coronary angioplasty in two or more coronary arteries where no previous claim has been made under this benefit, Irish Life will pay €40,000 or 75% of the SIC the life assured has, whichever is lower.
New Ireland	With New Ireland,New Ireland pay the lower of €15,000 or 50% of the specified illness benefit on confirmation that a life insured has suffered a partial specified illness. Accelerated or standalone SIC will reduce if a partial payment is paid for one of the following; Chrones disease treated with surgical intestinal resection, early stage urinary bladder cancer, peripheral vascular disease treated by angioplasty,serious accident cover resulting in at least 28 consecutive days in hospital. Angioplasty for Coronary Artery Disease – of specified severity, 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.
Royal London	Royal London will pay on survival for 14 days after the procedure, the amount payable on a first Single Angioplasty Event will be the lessor of: 50% of the level of Specified Illness Cover for the Life Assured under the policy as at the date of the procedure, or €5,000. On survival for 14 days after the procedure, the amount payable on a second Single Angioplasty Event on the same Life Assured will be the lessor of: 50% of the level of Specified Illness Cover for the Life Assured under the policy as at the date of the procedure, or €45,000. On survival for 14 days after the procedure, the amount payable on a Double Angioplasty Event will be the lessor of: 50% of the level of Specified Illness Cover for the Life Assured under the policy as at the date of the procedure, or €50,000. After payment for a second Single Angioplasty Event or a Double Angioplasty Event, no further benefit will be paid for 'Coronary Angioplasty – of specified severity' for that Life Assured.
Zurich Life	Zurich Life will pay the lower of €15,000 or 50% of SIC benefit. The amount of the Relevant Angioplasty Benefit payment on a first Single Angioplasty Event will be the lesser of: • 50% of the Relevant Serious Illness Sum Insured in force, or • €5,000 The amount of the Relevant Angioplasty Benefit payment on a second Single Angioplasty Event on the same Life Insured will be the lesser of: • 50% of the Relevant Serious Illness Sum Insured in force, or • €95,000 The amount of the Relevant Angioplasty Benefit payment on a Double Angioplasty Event will be the lesser of: • 50% of the Relevant Serious Illness Sum Insured in force, or • €100,000

SIC (Specified Illness Cover Condition)

Aviva Life & Pensions	The survival period for a specified illness with Aviva Life & Pensions is 14 days
Friends First	The survival period for a specified illness with Friends First is 14 days
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

	Aviva Life & Pensions	Friends First	Irish Life	New Ireland	Royal London	Zurich Life
LC (Anytime Conversion Option)	Yes	Yes	Yes	Yes	Yes	Yes
LC (Benefit/Premium Indexation) €	3%/4%	3%/5%	3%/4.5%	3%/3%	3%/4%	3%/4.5%
LC (Children's Life Cover)	€2,500	€5,000	€7,000	€4,000	€5,000	€6,000
LC (Convert to Whole of Life)	No	Yes	Yes	No	No	No
LC (Free Cover)	No	No	No	No	Yes	No
LC (Guaranteed Insurability)	No	Yes	Yes	Yes	Yes	Yes
LC (Long Term Care Conversion)	No	No	No	No	No	Yes
LC (Maximum Age at Entry Life Cover Conversion)	64	59	64	59	64	64
LC (Maximum Age at Entry Life Cover)	74	74	82	74	74	74
LC (Maximum Age at Expiry Life Cover Conversion	84	64	82	64	69	82
LC (Maximum Age at Expiry Life Cover)	89	79	84	84	89	84
LC (Maximum Term)	50 years	40 years	50 years	40 years	50 years	40 years
LC (Medical 2nd Opinion Service)	Yes	No	Yes	No	Yes	No
LC (Minimum Cover)	€30,000	€12,000	No minimum	€25,000	€10,000	€5,000
LC (Minimum Premium)	€20 per month	€10 per month	€15 per month	€20 per month	€15 per month	€10 per month
LC (Minimum Term)	2 years	5 years	2 years	5 years	5 years	2 years
LC (Monthly Income on Death)	No	No	No	Yes	No	Yes
LC (Optional Flexibility)	No	No	Yes	Yes	No	No
LC (Partial Payment Life Cover)	No	No	Yes	No	No	No
LC (Reinstatement)	Yes	Yes	Yes	Yes	Yes	Yes
LC (Rolling Conversion Option)	Yes	Yes	Yes	Yes	Yes	Yes
LC (Smoker Amendment at Conversion)	Yes	Yes	Yes	Yes	Yes	No
LC (Temporary Accidental Death Benefit)	Yes	Yes	Yes	Yes	No	Yes
LC (Terminal Illness Benefit)	Yes	Yes	Yes	Yes	Yes	Yes
R (Broken Bones Payment) €	No	No	No	Yes	No	No
R (Children's Hospital Cash)	No	Yes	Yes	Yes	No	Yes
R (Continuation Benefit | WOL) €	No	No	No	Yes	No	No
R (Hospital Cash Cover) €	No	Yes	Yes	Yes	No	Yes
R (Overseas Treatment Plan) €	Yes	No	No	No	No	No
R (Personal Accident Cover) €	No	No	Yes	Yes	No	Yes
R (Standalone Cancer Cover) €	No	No	No	No	No	Yes
R (Surgical Cash Benefit) €	No	No	No	Yes	No	Yes
R (Total Permanent Disability Cover) €	Yes	Yes	Yes	Yes	Yes	Yes
R (Waiver of Premium) €	No	Yes	No	No	No	Yes
SIC (Advanced Payment for Heart Surgery)	No	Yes	Yes	Yes	Yes	Yes
SIC (Children's Overseas Surgery)	No	Yes	No	No	No	Yes
SIC (Children's Partial Specified Illness Cover)	Yes	Yes	Yes	Yes	Yes	Yes
SIC (Children's Specified Illness	€25,000	€20,000	€25,000	€25,000	€25,000	€25,000

Cover)						
SIC (Life Benefit)	Yes	No	No	No	No	No
SIC (Maximum Age at Entry Specified Illness Cover	69	59	64	64	69	64
SIC (Maximum Age at Entry Specified Illness Cover Conversion)	59	59	64	59	64	64
SIC (Maximum Age at Expiry Specified Illness Cover Conversion)	69	64	74	64	69	72
SIC (Maximum Age at Expiry Specified Illness Cover)	74	69	74	74	74	74
SIC (Overseas Surgery)	No	Yes	No	No	No	Yes
SIC (Partial Payment Specified Illness Cover)	Yes	Yes	Yes	Yes	Yes	Yes
SIC (Specified Illness Cover Condition)	14 days	14 days	14 days	14 days	14 days	14 days

ClearChoice™ certifies that this report represents the most current information it had available to it as of the above date.

Rider benefits have a "€" sign beside them to denote that there is an extra cost incurred if choosing to avail of this product option within a Term Assurance contract. Rider benefits are abbreviated with an "R" in the left hand side column.

Specified Illness Cover(SIC), if chosen with Life Cover (LC) on a Term Assurance contract, will incur an additional premium to the Life Cover. This can also be known as accelerated/standalone Specified Illness Benefit.

Advisor Signature	Client Signature
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Date	Date
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