

ADDITIONAL PROTECTION BENEFITS

Add Hospital, Broken Bones, Accident or Surgery payments to your Life Choice Home or Life Choice You & Family plan for the bumps we all suffer along the way.

A stay in hospital or a broken bone is not only inconvenient but can also impact your finances in the short-term. Additional protection benefits such as Hospital and Accident cover can be used to offset any financial impact so you can simply concentrate on getting better. Life Choice is the first protection plan in Ireland to allow you add or remove these benefits at any time during the term of your plan.



HOSPITAL PAYMENT

Pays you a daily amount of up to €300 if you are in hospital for 3 days or more.

This payment will be made for a maximum of 365 days in total.



BROKEN BONES

Pays you a fixed lump sum of between €1,000 - €3,000 if you suffer one of the broken bones we cover, subject to a total payout of €25,000.

Fracture of upper leg:	€3,000
Fracture of ribs/collar bone:	€1,000
Fracture of lower leg/ankle:	€1,700
Open fracture of skull:	€3,000
Closed fracture of skull:	€1,700
Fracture of arm:	€1,700
Fracture of wrist:	€1,300
Fracture of jaw/cheekbone:	€1,300
Fracture of foot:	€1,300
Dislocation of hip:	€1,700
Dislocation of ankle:	€2,500
Dislocation of elbow:	€1,700
Dislocation of shoulder:	€1,300
Fracture of Vertebrae, shoulder blade or sternum:	€1,300

If you suffer two or more injuries at the same time, you will be paid the higher amount only.



ACCIDENT PAYMENT

Pays you up to 50% of your average weekly earnings if you are unable to work for more than 2 weeks due to an injury resulting from an accident.

This payment will be made for a maximum of 52 weeks in total.



SURGERY PAYMENT

(Can be added to Specified Illness Cover only)

Pays you up to 12.5% (to a maximum of €32,500) of your Specified Illness lump sum if you have to undergo any of the major surgeries covered below.

Surgery to the brain or meninges of the brain

Surgery to the cranial nerves

Surgery involving the removal of an eyeball or orbital contents

Open fracture of skull

You may also receive 5% of the Specified Illness lump sum amount (to a maximum of €13,000) if you have to undergo any of the surgeries listed below:

Surgery to the lungs including trachea, bronchus, mediastinum, chest wall and pleura diaphragm

Hip or knee replacement

Removal of spinal disc

Surgery to the spinal cord or canal

Surgery to the liver, kidneys, bladder, pancreas or spleen

Surgery to the larynx

Surgery to the oesophagus

Surgery to the colon or rectum

Surgery to the pharynx

Surgery to the cerebral, carotid, iliac or femoral arteries

Surgery to the pituitary or pineal glands

Single vessel coronary angioplasty



The surgery payment amounts are payable up to 4 times during the term of your plan to a maximum total payout of the lower of half your Accelerated Specified Illness lump sum or €130,000.

ADD HOSPITAL, ACCIDENT & BROKEN BONES PAYMENTS FOR JUST €4.94 A WEEK*

*Based on a 35 year old male, non-smoker, accepted at ordinary rates with a Hospital Payment of €100 per day, Accident Payment of €150 per week and Broken Bones Payment for a term of 30 years.

Terms and conditions apply. Benefits are subject to underwriting and acceptance by New Ireland Assurance Company plc. It is important to note that certain restrictions, conditions and exclusions apply.

New Ireland Assurance Company plc is regulated by the Central Bank of Ireland and is a member of Bank of Ireland Group.

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