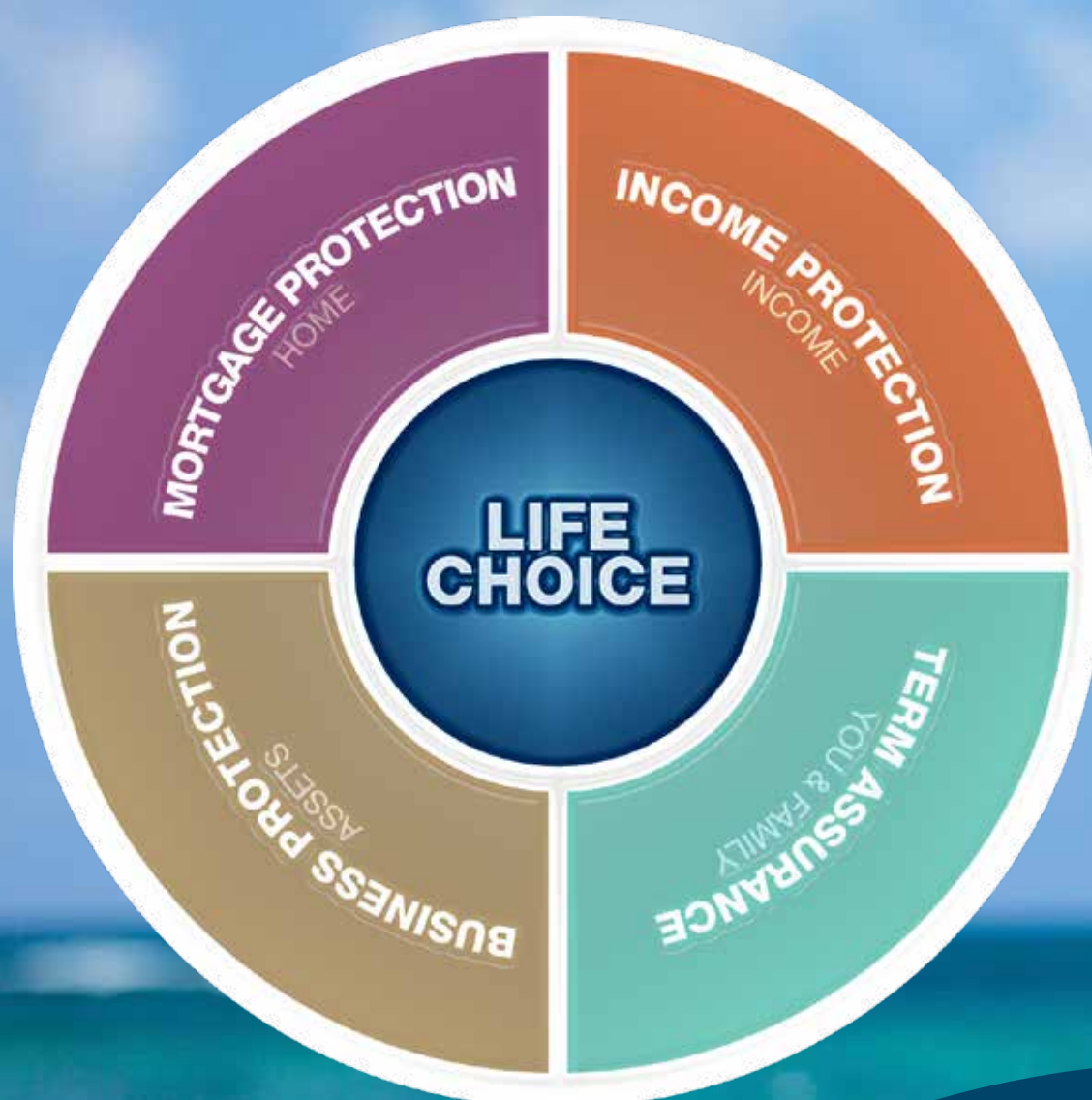


Life Choice

Comprehensive Financial Protection

For Financial Brokers & Advisors



taking care of you...



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Mortgage Protection - Life Choice Home

Great value mortgage protection with the flexibility to change the cover as needs change

Who is Life Choice Home for?

- First time buyers or anyone topping up or trading up their mortgage

What does Life Choice Home do?

- Life Choice Home gives great value mortgage protection with the flexibility to change the cover as needs change

Why does the customer need Life Choice Home?

In the event of death, this plan can be used to:

- Go towards repaying the mortgage
- Secure ownership of the home

It's a highly flexible mortgage protection plan which allows the customer to:

- Increase or decrease the cover amount
- Extend or reduce the term of cover
- Increase the cover amount within 3 months of increasing mortgage and moving house, getting married or having or adopting a child without having to provide evidence of health
- Convert to a Term Assurance plan (for personal or family cover) without having to provide evidence of health if option selected
- Avail of a children's protection package

Cover Basis - Single Life or Joint Life First Death

Main Benefit	Benefit Name	Description
Select the following	Lump Sum on Death	Pays a lump sum amount on death during the chosen term. Pays €4,000 if during the chosen term one of the life assured's children aged between 6 months and 18 years of age (or up to age 21 if in full time education) dies.
Optional Benefit	Benefit Name	Description
Available with Lump Sum on Death	Medical Free Conversion	Extend the length of cover or take out a new mortgage protection or term assurance policy at any point during or at the end of the current term without having to provide evidence of health (expires age 65).
Standard Benefits	Benefit Name	Description
Available with Lump Sum on Death	Life Events	Increase the lump sum amount by the lower of 50% or €100,000, without having to provide evidence of health, within 3 months of: a mortgage increase due to moving house; getting married; having or adopting a child. The max. increase over the term of the policy is the lower of 100% of the lump sum amount or €200,000 (expires age 55).
	Terminal Illness	If there are at least 18 months remaining on the policy term, the Lump Sum on Death amount will be paid out on diagnoses of a terminal illness (with 12 months or less to live).
	Accidental Death	The Lump Sum on Death amount, up to a maximum of €150,000, will be paid out if the life insured is under age 55 and dies due to accidental death from the date both the initial application details and the signed application declarations were received by New Ireland Assurance to the earlier of the application being accepted on normal terms, special terms being offered, the application being refused or postponed or 30 days passing since the initial application details and declarations were received by New Ireland Assurance.

Age And Term For Life Choice Home

PAYMENT TYPE	MINIMUM SUM ASSURED	MAXIMUM SUM ASSURED	MINIMUM ENTRY AGE (NEXT BIRTHDAY)	MAXIMUM ENTRY AGE (NEXT BIRTHDAY)	COVER TERM	AGE COVER STOPS
Lump Sum on Death	€25,000	€8,000,000	18	75	5 - 40 years	85

If the customer age exceeds the maximum age for a particular benefit, that benefit will not be available for selection. Terms and conditions apply. Acceptance is at the discretion of New Ireland Assurance.

Term Assurance - Life Choice You & Family

Individuals who want to ensure their family or dependants have the money they need if they become seriously ill or die prematurely

Who is Life Choice You & Family for?

- Individuals who want to ensure that, in the event of their premature death or serious illness, their family or dependants have the money they need
- Individuals who want to remove financial concerns if they become seriously ill or provide for other financial obligations on their death

What does Life Choice You & Family do?

Life Choice You & Family can provide the financial security of:

- A lump sum or income amount on death
- A lump sum amount in the event of serious illness
- Smaller payment amounts in the event of injury in an accident, a broken bone, surgery or a stay in hospital
- A children's protection package

Why does the customer need Life Choice You & Family?

In the event of serious illness or death, this plan can be used to:

- Clear any loans or debts ensuring their family's immediate finances are healthy
- Pay a lump sum or a monthly income to their family if the customer dies so they can continue to meet monthly outgoings and maintain their current lifestyle
- Pay a lump sum or a monthly income to their family if a stay at home parent dies to meet the additional expenses their family would face (such as childcare costs)
- Pay a lump sum amount on death to cover funeral expenses and other related costs

It's a highly flexible protection plan which can allow the customer to:

- Increase or decrease sum assured
- Extend or reduce term of cover
- Add or remove benefits
- Add or remove lives
- Increase the cover amount within 3 months of moving house, getting married or having or adopting a child without having to provide evidence of health
- Convert to a Term Assurance plan (for personal or family cover) without having to provide evidence of health if option selected
- Avail of a Children's protection package

It can support short-term financial needs by providing the following optional benefits:

- Hospital Payment
- Accident Payment
- Broken Bones Payment
- Surgery Payment



Cover Basis - Single Life or Dual Life

Main Benefits	Benefit Name	Description
Select one or more of the following	Lump Sum on Death	Pays a lump sum amount on death during the chosen term. Pays €4,000 if during the chosen term one of the life insured's children aged between 6 months and 18 years (or up to age 21 if in full time education) dies.
	Income on Death	Pays a monthly income on death for the remainder of the chosen term. The monthly amount will be paid out for a minimum term of 3 years should death occur within the last 3 years of the benefit term. Income on Death benefit must be selected for a minimum term of 10 years for this to apply.
	Standalone Specified Illness	Pays a lump sum amount on diagnosis of 1 of 47 illnesses and the lower of €15,000 or 50% of the specified illness benefit remaining on diagnosis of 1 of 20 illnesses during the chosen term. Pays 50% of the Specified Illness lump sum to a maximum of €25,000 if one of the life insured's children is diagnosed with a specified illness between 6 months and 18 years of age (or up to age 21 if they are in full time education).
Optional Benefits	Benefit Name	Description
Available with Lump Sum on Death	Accelerated Specified Illness	Pays a lump sum amount on diagnosis of 1 of 47 illnesses and the lower of €15,000 or 50% of the specified illness benefit remaining on diagnosis of 1 of 20 illnesses during the term of cover. Choose all or part of the Lump Sum on Death amount to be paid out on diagnoses of 1 of 47 illnesses during the chosen term. Pays 50% of the Specified Illness lump sum to a maximum of €25,000 if one of the life insured's children aged between 6 months and 18 years of age (or up to age 21 if they are in full time education) is diagnosed with a specified illness.
Available with Lump Sum on Death or Income on Death	Whole of Life	Pays a lump sum of up to €50,000 on death. The benefit remains in force even after the term of cover and premiums have ceased.
Available with any Main Benefit	Hospital Payment	Pays a daily amount of up to €300 if in hospital for 3 days or more. Pays €35 a day if one of the life insured's children aged between 6 months and 18 years (or up to age 21 if they are in full time education) is in hospital for 3 days or more. This payment will be made for a max. of 365 days in total.
	Accident Payment	Pays a weekly amount of up to 50% of average weekly earnings if unable to work due to an injury resulting from an accident. This payment will be made for a max. of 52 weeks in total.
	Broken Bones Payment	Pays a fixed lump sum of between €1,000 and €3,000 if the life insured suffers one of the accidental injuries we cover.
	Medical Free Conversion	Extend the length of cover or take out a new policy at any point during or at the end of the current term without having to provide evidence of health (expires age 65).
Available with Accelerated or Standalone Specified Illness	Surgery Payment	Pays up to 12.5% (to a maximum of €32,500) of the Specified Illness lump sum if one of the major operations we cover is carried out. This amount is payable up to 4 times to a max. total payout of the lower of 50% of the Specified Illness lump sum or €130,000.
Available with any Main Benefit, Accelerated Specified Illness or Whole of Life	Increasing Cover	The cover amount and premium increases by 3% each year. If chosen the Whole of Life lump sum amount will continue to increase, even after the policy term ends, up until death.

Standard Benefits	Benefit Name	Description
Available with Lump Sum on Death and Specified Illness	Life Events	Increase the lump sum amount by the lower of 50% or €100,000, without having to provide evidence of health, within 3 months of: a mortgage increase due to moving house; getting married; having or adopting a child. The max. increase over the term of the policy is the lower of 100% of the lump sum amount or €200,000 (expires age 55).
Available with Income on Death	Life Events	Increase the income amount and/or term of cover. The income amount can be increased by the lesser of 50% of the original income amount or €1,000 per month, per event without having to provide evidence of health within 3 months of: a mortgage increase due to moving house; getting married; having or adopting a child. The max. total increase over the policy term is 150% of the initial Income on Death amount to a max. of €2,000 per month (expires age 55).
Available with Lump Sum on Death or Income on Death or Whole of Life	Terminal Illness	If there are at least 18 months remaining on the policy term, the Lump Sum on Death, Income on Death or Whole of Life amount will be paid out on diagnoses of a terminal illness (with 12 months or less to live).
Available with Lump Sum on Death or Income on Death or Whole of Life	Accidental Death	The Lump Sum on Death amount (less any Whole of Life Continuation Benefit amount) up to a maximum of €150,000, the Income on Death amount up to a maximum of €1,000 per month for 15 years and/or the Whole of Life Continuation Benefit up to a maximum of €50,000, will be paid out if the life insured is under age 55 and dies due to accidental death from the date both the initial application details and the signed application declarations were received by New Ireland Assurance to the earlier of the application being accepted on normal terms, special terms being offered, the application being refused or postponed or 30 days passing since the initial application details and declarations were received by New Ireland Assurance.

Age And Term For Life Choice You & Family

Benefit Type	Minimum Sum Assured	Maximum Sum Assured	Minimum Entry Age (Next Birthday)	Maximum Entry Age (Next Birthday)	Cover Term	Age Cover Stops
Lump Sum on Death	€25,000	€8,000,000	18	75	5 - 40 years	85
Accelerated or Standalone Specified Illness Cover	€25,000	€1,500,000	18	65	5 - 40 years	75
Income on Death (per month)	€500	€20,000	18	75	5 - 40 years	85
Whole of Life	€10,000	€50,000	18	75	Min. 10 years	N/A
Hospital Payment (per day)	€75	€300	18	60	5 - 40 years	65
Accident Payment (per week)	€150	€300	18	60	5 - 40 years	65
Broken Bones Payment	N/A	N/A	18	60	5 - 40 years	65
Surgery Payment	N/A	N/A	18	60	5 - 40 years	65

It is possible to have separate terms of cover for the Lump Sum and Income on Death. For example, the term for both lives could be 40 years for Lump Sum on Death and Specified Illness, but 30 years for Income on Death, or vice versa. The term for any secondary benefits will always be the longest of these two terms.

If the customer age exceeds the maximum age for a particular benefit, that benefit will not be available for selection.

Terms and conditions apply. Acceptance is at the discretion of New Ireland Assurance.



Income Protection - Life Choice Income

Who is Life Choice Income for?

- Anyone who works on a full or part time basis (minimum 16 hours per week) and relies on their income to meet their outgoings and fund their lifestyle
- It is especially important for those who are self employed and who are not entitled to employee or state benefits

What is Life Choice Income?

- Life Choice Income pays a replacement income if the customer is unable to work due to any serious illness, accident or injury
- It replaces up to 75% of their income to a maximum of €250,000 from 8, 13, 26 or 52 weeks after an accident or serious illness
- They will continue to receive an income until they are well enough to return to work, or if not, until retirement age

Why does the customer need Life Choice Income?

We rely on our income to fund everything from what's in the fridge to holidays. If illness strikes and the customer is unable to work, Life Choice Income can:

- Provide income for everyday living
- Ensure they continue to meet monthly mortgage repayments and household bills
- Help maintain current standard of living

Life Choice Income includes the following benefits:

- **Guaranteed Insurability Option**
As income increases over time, with this option the customer can increase their cover by up to 20% of the original amount every three years. No evidence of health will be required.
- **Essential Activities Benefit**
If the customer becomes unemployed and suffers extreme disability, we will pay them €15,000 a year. If the customer notifies us of being unemployed, we will also reduce the premium to reflect this lower level of cover.
- **Tax Relief**
Full tax relief is usually available on all premiums paid. This can reduce the cost of cover by up to 40% assuming the customer pays income tax at the higher rate.
- **Own Occupation**
Monthly replacement income will be paid out if the customer is unable to carry out their normal occupation.

Life Choice Income provides the following optional benefits:

- **Confirmed Income Option**
If a customer chooses this option and their income falls during the term of their plan, the benefit payable in the event of a claim will be based on the income they confirmed at the outset.
- **Increasing Cover Option (Indexation)**
If the customer chooses this option, they can increase their cover amount (to a maximum of 3%) each year to protect against inflation. Their premium will increase at the same rate as their cover.

Life Choice Income is one of the best and most comprehensive income protection plans on the market today

Cover Basis - Single Life

Main Benefit	Benefit Name	Description
Select the following	Income Protection	Pays a monthly replacement income of up to 75% of earned income if unable to work due to serious illness or injury.
Optional Benefits	Benefit Name	Description
Available with Income Protection	Confirmed Income Option	This option provides certainty at no extra cost. If income falls during the term of the plan the benefit payable in the event of a claim will be based on the income confirmed at outset.
	Increasing Cover (Indexation)	The premium and cover amount will increase each year by the lower of 3% and the annual increase in the consumer price index.
Standard Benefits	Benefit Name	Description
Available with Income Protection	Back to Work Benefit	On returning to work after claiming for 1 year or more we will pay 50% of monthly replacement income in month 1 and 25% in month 2.
	Hospital Cash Benefit	If hospitalised, this benefit will pay the equivalent of 1 days replacement income for every day spent in hospital after day 7, to a maximum of 365 days over the term of the policy.
	Deferred Periods 8 - 52 weeks	Income replacement payments can start to be paid after the life insured is out of work due to serious illness, accident or injury for 8, 13, 26 or 52 weeks depending on the period selected at the outset.
	Fixed Premium	The premium will remain fixed during the term of the plan.
	Tax relief	Full tax relief is usually available on all premiums paid.
	No Standard Exclusions	No standard exclusions apply once the policy starts.
	Guaranteed Insurability	Increase cover by 20% of the original amount every 3 years subject to the overall policy limits.

Standard Benefits	Benefit Name	Description
Available with Income Protection	Own Occupation	Monthly replacement income will be paid out if unable to carry out the life insured's normal occupation (once the claim has been accepted).
	Premium Break	Premium payments stop while replacement income is being paid out.
	Essential Activities Benefit	Remain on cover for up to €15,000 per annum in the event of extreme disability if a claim is made whilst unemployed. Premiums will be reduced to reflect this lower level of cover.

Age And Term For Life Choice Income

Payment Type	Minimum Sum Assured	Maximum Sum Assured	Minimum Entry Age (Next Birthday)	Maximum Entry Age (Next Birthday)	Cover Term	Age Cover Stops
Income Protection	€5,000	€250,000	19	60	5 - 47 years	65

Terms and conditions apply. Acceptance is at the discretion of New Ireland Assurance.



Business Protection - Life Choice Assets

Who is Life Choice Assets for?

- Individuals who want to ensure their investment property or business will provide their family with financial security

What does Life Choice Assets do?

- Life Choice Assets pays a lump sum on death or on the occurrence of a specified serious illness (if chosen) which can be used to secure the value of the customer's assets

Why does the customer need Life Choice Assets?

In the event of specified illness or death, Life Choice Assets can be used to:

- Pay off some or all of the outstanding mortgage
- Reduce the burden of monthly payments for dependants
- Provide valuable assets for dependants

Many business owners believe their business partners will look after their families if they die.

Life Choice Assets can:

- Provide the funds needed to buy out a partner's share of the business
- Ensure their family receives a fair price
- Ensure their business partner retains ownership and control
- Avoid the need for personal loans to be taken out
- Provide a formal plan of what should happen

Life Choice Assets pays a lump sum on death or on serious illness (if chosen) which can be used to secure the value of the customer's assets

Cover Basis - Single Life or Joint Life First Death

Main Benefits	Benefit Name	Description
Select one or more of the following	Lump Sum on Death	Pays a lump sum amount on death during the chosen term.
	Standalone Specified Illness	Pays a lump sum amount on diagnosis of 1 of 47 illnesses and a partial payment on diagnosis of a further 20 illnesses during the chosen term.
Optional Benefits	Benefit Name	Description
Available with Lump Sum on Death	Accelerated Specified Illness	Pays a lump sum amount on death or diagnosis of 1 of 47 illnesses and a partial payment on diagnosis of a further 20 illnesses during the chosen term.
Available with any Main Benefit and Accelerated Specified Illness	Increasing Cover	The cover amount and premium increases by 3% each year.
	Medical Free Conversion	Extend the length of cover or take out a new policy at any point during or at the end of the current term without having to provide evidence of health (expires at age 65).
Standard Benefits	Benefit Name	Description
Available with Lump Sum on Death	Terminal Illness	If there are at least 18 months remaining on the policy term, the Lump Sum on Death amount will be paid out on diagnoses of a terminal illness (with 12 months or less to live).
	Accidental Death	The Lump Sum on Death amount up to a maximum of €150,000, will be paid out if the life insured is under age 55 and dies due to accidental death from the date both the initial application details and the signed application declarations were received by New Ireland Assurance to the earlier of the application being accepted on normal terms, special terms being offered, the application being refused or postponed or 30 days passing since the initial application details and declarations were received by New Ireland Assurance.

Age And Term For Life Choice Assets

Benefit Type	Minimum Sum Assured	Maximum Sum Assured	Minimum Entry Age (Next Birthday)	Maximum Entry Age (Next Birthday)	Cover Term	Age Cover Stops
Lump Sum on Death	€25,000	€8,000,000	18	75	5 - 40 years	85
Accelerated or Standalone Specified Illness Cover	€25,000	€1,500,000	18	65	5 - 40 years	75

If the customer age exceeds the maximum age for a particular payment, that payment will not be available for selection.
Terms and conditions apply. Acceptance is at the discretion of New Ireland Assurance.

Specified Illness Benefit

Specified Illness Benefit pays out a lump sum amount on diagnosis of any one of 67 serious illnesses covered during the chosen term of cover. The Specified Illness Benefit is payable if you suffer any one of 47 main Specified Illnesses or 20 Partial Payment Specified Illnesses.

Main Specified Illnesses - Conditions	
Alzheimer's Disease - resulting in permanent symptoms	Intensive Care - requiring mechanical ventilation for 10 consecutive days
Aorta Graft Surgery - for disease or traumatic injury	Kidney Failure - requiring ongoing dialysis
Aplastic Anaemia - of specified severity	Liver Failure - irreversible and end stage
Bacterial Meningitis - resulting in permanent symptoms	Loss of One Limb - permanent physical severance
Balloon Valvuloplasty	Loss of Speech - permanent and irreversible
Benign Brain Tumour - resulting in permanent symptoms or requiring surgery	Major Organ Transplant - specified organs
Benign Spinal Cord Tumour - resulting in permanent symptoms or requiring surgery	Motor Neurone Disease - resulting in permanent symptoms
Blindness - permanent and irreversible	Multiple Sclerosis - with persisting symptoms
Cancer - excluding less advanced cases	Multiple System Atrophy - resulting in permanent symptoms
Cardiac Arrest - with insertion of a defibrillator	Muscular Dystrophy - resulting in permanent symptoms†
Cardiomyopathy - of specified severity	Paralysis of One Limb - total and irreversible
Chronic Lung Disease - of specified severity	Parkinson's Disease (idiopathic) - resulting in permanent symptoms
Coma - resulting in permanent symptoms	Peripheral Vascular Disease - with bypass surgery
Coronary Artery By-pass Graft - with surgery to divide the breastbone	Pneumonectomy - removal of a complete lung
Creutzfeld - Jacob Disease - resulting in permanent symptoms	Primary Pulmonary Hypertension - of specified severity
Crohn's Disease - of specified severity	Progressive Supra-Nuclear Palsy - resulting in permanent symptoms
Deafness - permanent and irreversible	Pulmonary Artery Graft Surgery - with surgery to divide the breastbone
Dementia - resulting in permanent symptoms	Rheumatoid Arthritis - of specified severity‡
Devic's Disease - with persisting symptoms	Stroke - resulting in permanent symptoms
Encephalitis - resulting in permanent symptoms	Systemic Lupus Erythematosus - of specified severity
Heart Attack - of specified severity	Third Degree Burns - covering 20% of the body surface area
Heart Structural Repair	Total and Permanent Disability
Heart Valve Replacement or Repair - with surgery to divide the breastbone	Traumatic Head Injury - resulting in permanent symptoms
HIV Infection - from a blood transfusion, physical assault or at work	

Restrictions and conditions apply in respect of all illnesses listed above. Please refer to the policy conditions for full details of the illnesses covered.

† Muscular Dystrophy is a condition which is for the most part hereditary. Including it as an illness gives comfort to those rare cases where it arises with no family history. It is important you understand that if you have a family history you will not be covered.

‡ It is important to note that approximately 90% of people with Rheumatoid Arthritis do not have the condition severe enough for a valid claim. It is vital you are aware of the severity required.

Partial Specified Illnesses - Conditions

Angioplasty for Coronary Artery disease - of specified severity	Implantable Cardioverter Defibrillator (ICD) - for primary prevention of sudden cardiac death
Brain Abscess drained via craniotomy	Peripheral Vascular Disease - treated by angioplasty
Carcinoma in Situ - Oesophagus, treated by specific surgery	Pituitary Tumour - resulting in permanent symptoms or surgery
Carotid Artery Stenosis - treated by Endarterectomy or Angioplasty	Serious Accident Cover - resulting in at least 28 consecutive days in hospital
Cerebral Aneurysm - treated by craniotomy, stereotactic radiosurgery or endovascular repair	Significant Visual Impairment - permanent and irreversible
Cerebral Ateriovenous Malformation - treated by craniotomy, stereotactic radiosurgery or endovascular repair	Single Lobectomy - the removal of a complete lobe of a lung
Crohn's Disease - treated with surgical intestinal resection	Surgical Removal of One Eye
Ductal Carcinoma in Situ - Breast, treated by surgery	Syringomyelia or Syringobulbia - treated by surgery
Early Stage Prostate Cancer with Gleason score between 2 and 6 - and with specific treatment	Third Degree Burns covering at least 5% of the body's surface
Early Stage Urinary Bladder Cancer - of specified advancement	Ulcerative Colitis - treated with total colectomy

Restrictions and conditions apply in respect of all illnesses listed above. Please refer to the policy conditions for full details of the illnesses covered.

Medical Limits - Death Benefit

Sum Assured €	Age To 35	36 to 40	41 to 45	46 to 50	51 to 55	56 to 60	61 to 65	66 to 70	Over 70
0 – 20,000									PMAR
20,001 – 35,000									PMAR, IME
35,001 – 50,000								PMAR	PMAR, IME
50,001 – 150,000							PMAR	PMAR, IME	PMAR, IME
150,001 – 200,000							PMAR, IME	PMAR, IME	PMAR, IME
200,001 – 250,000						PMAR, NS*	PMAR, IME	PMAR, IME	PMAR, IME
250,001 – 350,000					NS*	PMAR, NS*	PMAR, IME	PMAR, IME	PMAR, IME
350,001 – 500,000					NS*	PMAR, IME	PMAR, IME	PMAR, IME	PMAR, IME
500,001 – 600,000				NS*	NS*	PMAR, IME	PMAR, IME	PMAR, IME	Refer Underwriting
600,001 – 750,000			NS*	NS*	PMAR, NS*	PMAR, IME	PMAR, IME	PMAR, IME	Refer Underwriting
750,001 – 1,000,000		NS*	NS*	NS*	PMAR, NS*	PMAR, IME	PMAR, IME	PMAR, IME	Refer Underwriting
1,000,001 – 1,500,000	NS*	NS*	NS*	NS*	PMAR, NS*	PMAR, IME	PMAR, IME	PMAR, IME	Refer Underwriting
1,500,001 – 2,000,000	NS*, HIV, Cot*	NS*, HIV, Cot*	NS*, HIV, Cot*	IME, HIV, Cot*	PMAR, IME, HIV, Cot*, Lipids	PMAR, IME, HIV, Cot*, R&E ECG, Lipids, Blood Chemistry, Blood Haematology	PMAR, IME, HIV, Cot*, R&E ECG, Lipids, Blood Chemistry, Blood Haematology	PMAR, IME, HIV, Cot*, R&E ECG, Lipids, Blood Chemistry, Blood Haematology	Refer Underwriting
2,000,001 – 3,000,000	NS*, HIV, Cot*, Lipids, Blood Chemistry	NS*, HIV, Cot*, Lipids, Blood Chemistry	NS*, HIV, Cot*, Lipids, Blood Chemistry	PMAR, IME, HIV, Cot*, Lipids, Blood Chemistry	PMAR, IME, HIV, Cot*, Lipids, Blood Chemistry, Blood Haematology	PMAR, IME, HIV, Cot*, R&E ECG, Lipids, Blood Chemistry, Blood Haematology	PMAR, IME, HIV, Cot*, R&E ECG, Lipids, Blood Chemistry, Blood Haematology	PMAR, IME, HIV, Cot*, R&E ECG, Lipids, Blood Chemistry, Blood Haematology	Refer Underwriting
3,000,001 – 4,000,000	NS*, HIV, Cot*, Lipids, Blood Chemistry	NS*, HIV, Cot*, Lipids, Blood Chemistry	IME, HIV, Cot*, Lipids, Blood Chemistry, Blood Haematology	PMAR, IME, HIV, Cot*, Lipids, Blood Chemistry, Blood Haematology	PMAR, IME, HIV, Cot*, R&E ECG, Lipids, Blood Chemistry, Blood Haematology	PMAR, IME, HIV, Cot*, R&E ECG, Lipids, Blood Chemistry, Blood Haematology	PMAR, IME, HIV, Cot*, R&E ECG, Lipids, Blood Chemistry, Blood Haematology	Refer Underwriting	Refer Underwriting
4,000,001 – 10,000,000	PMAR, IME, HIV, Cot*, Lipids, Blood Chemistry	PMAR, IME, HIV, Cot*, Lipids, Blood Chemistry	PMAR, IME, HIV, Cot*, Lipids, Blood Chemistry, Blood Haematology	PMAR, IME, HIV, Cot*, R&E ECG, Lipids, Blood Chemistry, Blood Haematology	PMAR, IME, HIV, Cot*, R&E ECG, Lipids, Blood Chemistry, Blood Haematology	PMAR, IME, HIV, Cot*, R&E ECG, Lipids, Blood Chemistry, Blood Haematology	Refer Underwriting	Refer Underwriting	Refer Underwriting

Please refer to Notes in relation to Death Benefits and Specified Illness Benefits
March 2015

Medical Limits - Specified Illness Benefit

Sum Assured €	Age To 35	36 to 40	41 to 45	46 to 50	51 to 55	56 to 60	61 to 64
25,001 – 75,000							PMAR
75,001 – 150,000						PMAR	PMAR
150,001 – 200,000						PMAR, IME	PMAR, IME
200,001 – 250,000					NS*	PMAR, IME	PMAR, IME
250,001 – 300,000					PMAR, NS*	PMAR, IME	PMAR, IME, R&E ECG, Lipids
300,001 – 375,000					PMAR, IME, Lipids	PMAR, IME, R&E ECG, Lipids	PMAR, IME, R&E ECG, Lipids
375,001 – 450,000			NS*	PMAR, NS*, Lipids	PMAR, IME, R&E ECG, Lipids	PMAR, IME, R&E ECG, Lipids	PMAR, IME, R&E ECG, Lipids
450,001 – 500,000			PMAR, IME	PMAR, IME, R&E ECG, Lipids	PMAR, IME, R&E ECG, Lipids	PMAR, IME, R&E ECG, Lipids	PMAR, IME, R&E ECG, Lipids
500,001 – 550,000		PMAR, NS*, Cot*	PMAR, IME, Lipids, Cot*	PMAR, IME, R&E ECG, Lipids, Cot*	PMAR, IME, R&E ECG, Lipids, Cot*	PMAR, IME, R&E ECG, Lipids, Cot*	PMAR, IME, R&E ECG, Lipids, Cot*
550,001 – 600,000		PMAR, NS*, Cot*	PMAR, IME, Lipids, Cot*	PMAR, IME, R&E ECG, Lipids, Cot*	PMAR, IME, R&E ECG, Lipids, Cot*	PMAR, IME, R&E ECG, Lipids, Cot*	PMAR, IME, R&E ECG, Lipids, Cot*
600,001 – 1,250,000	PMAR, IME, Cot*	PMAR, IME, Lipids, Cot*	PMAR, IME, Lipids, Cot*	PMAR, IME, R&E ECG, Lipids, Cot*	PMAR, IME, R&E ECG, Lipids, Cot*	PMAR, IME, R&E ECG, Lipids, Cot*	PMAR, IME, R&E ECG, Lipids, Cot*

Notes in Relation to Death Benefits and Specified Illness Benefits

1. Apply the limits to actual age.
2. Any existing policies in the last 2 years with the Company and any medical evidence previously obtained will be taken into account when applying the limits.
3. If the only benefit requested is Lump Sum on Death the full amount of the benefit is applied to the Death Benefit limits.
4. If the only benefit requested is Income on Death 75% of the full amount of the benefit is applied to the Death Benefit limits (e.g. €1000 per month by 12 months by 20 yrs = full amount of benefit of €240,000 by 75% = €180,000 to be applied to the limits).
5. If both Lump Sum on Death and Income on Death are requested the amount to be applied to the Death Benefit limits is the total of the Lump Sum on Death and 75% of the full amount of Income on Death.
6. If Whole of Life Continuation is applied for in addition to Lump Sum on Death and/or Income on Death the amount to be applied to the Death Benefit limits is the total of the Whole of Life Continuation benefit, the Lump Sum on Death and/or 75% of the full amount of Income on Death.
7. The sum of the Death Benefits (Lump Sum on Death, Income on Death, Whole of Life Continuation) must be applied to the Death Benefit limits and the Specified Illness Benefit must be applied to the Specified Illness Benefit limits. If either limit is exceeded, medical evidence is required.

Details of requirements for communication to medical examiners

- A completed medical examination report form.
- HIV test.
- Cotinine test (for declared non-smokers).
- R&E ECG.
- Fasting Lipid Profile (to include Cholesterol, HDL Cholesterol, LDL Cholesterol & Triglycerides).

- Blood Chemistry (to include Total Protein, Albumin, Calcium, Urea, Creatinine, Blood Glucose, Uric Acid, Total Bilirubin, Alkaline Phosphatase [ALP], AST [SGOT], ALT [SGPT], Gamma GT [GGT], Ferritin).
- Blood Haematology (to include WBC, RBC, Haemoglobin, Haematocrit, Platelets, Erythrocytes, MCV, MCH, MCHC, Differential Blood Count, Thrombocytes).

8. IME - a medical examination by an independent doctor (not a customer's GP, doctor in the GP's practice or a doctor acquainted with the customer).
9. NS* - For TI Applications we will require a Nurse Mini- Medical Screen [MS] and for Non-TI Applications we will require a Nurse Medical Screening [NM]
10. Cot* - a cotinine test will be required on declared non-smokers. This is a saliva or urine test used to screen declared non-smokers for tobacco product use.
11. Lipids - a Fasting Lipid Profile (a blood test). The person to be covered should fast for the 16 hours immediately preceding this blood test.
12. A Resting & Exercise ECG and Lipids may be required if there is a known family history in two or more parents and/or siblings of heart disease before age 60 and/or if two or more risk factors such as smoking, hypertension, high cholesterol or rateable overweight are present. Refer Underwriting.
13. A PMAR, IME or other medical evidence may be required below the above limits at the discretion of the Company.
14. A MS will be required in lieu of a PMAR (if this is the only requirement) if the life proposed has no GP

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

While great care has been taken in its preparation, this document is of a general nature and should not be relied on in relation to specific issues without taking appropriate financial, insurance, investment or other professional advice. The information has been taken from sources we believe to be reliable however we do not guarantee its accuracy or completeness and any such information may be incomplete or condensed. All opinions and estimates constitute best judgment at the time of publication and are subject to change without notice. The content of this document is for information purposes only. If there is any conflict between this document and the policy conditions, the policy conditions will apply.

To ensure that the quality of the service that we provide is of a consistently high standard, all calls may be recorded and monitored. Call charges may vary depending on your service provider.



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