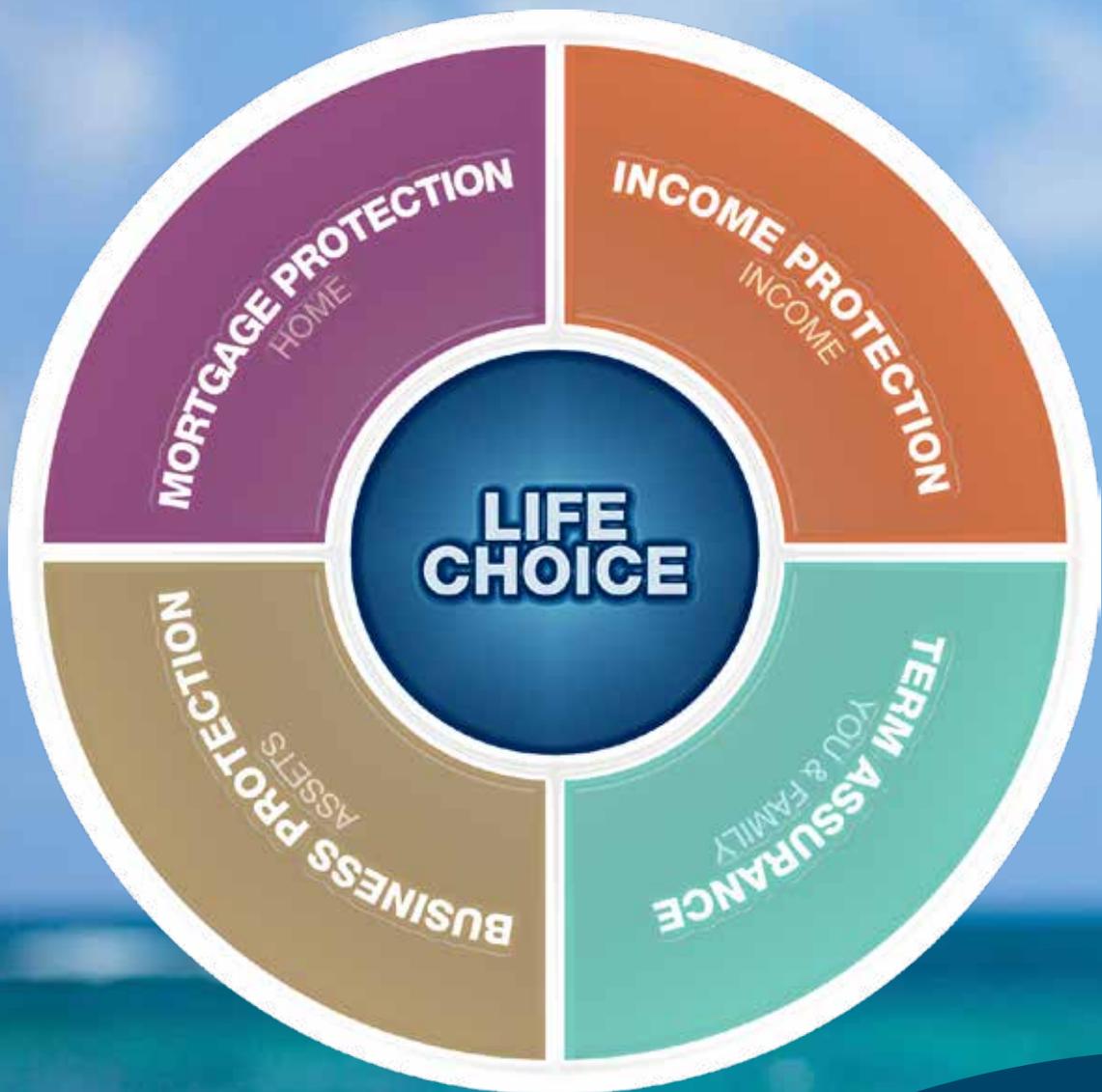


Life Choice

Comprehensive Financial Protection

For Financial Brokers & Advisors



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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 insurance with the flexibility to change the cover as needs change

Why does the customer need Life Choice Home?

In the event of you suffering a specified serious illness (if Accelerated Specified Illness benefit is chosen) or death, your 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	Accelerated Specified Illness	Pays a lump sum amount on diagnosis of 1 of 55 illnesses and the lower of €15,000 or 50% of the specified illness benefit remaining on diagnosis of 1 of 36 illnesses during the term of cover. 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. Your Lump Sum on Death cover amount will be reduced by any amount you claim under your Accelerated Specified Illness Benefit.
Available with Lump Sum on Death and Accelerated Specified Illness	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 and Accelerated 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 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 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	19	75	5 - 40 years	85
Accelerated Specified Illness Cover	€25,000	€1,500,000	19	65	5 - 40 years	75

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 suffer a serious specified illness or die prematurely

Who is Life Choice You & Family for?

- Individuals who want to ensure that, in the event of their premature death or suffering a serious specified, their family or dependants have the money they need
- Individuals who want to remove financial concerns if they suffer a serious specified illness 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 suffering a serious specified 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 suffering a serious specified 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 a mortgage increase due to moving house, getting married or having or adopting a child without having to provide evidence of health
- Convert to a Term Assurance policy (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 55 illnesses and the lower of €15,000 or 50% of the specified illness benefit remaining on diagnosis of 1 of 36 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 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.
Optional Benefits	Benefit Name	Description
Available with Lump Sum on Death	Accelerated Specified Illness	Pays a lump sum amount on diagnosis of 1 of 55 illnesses and the lower of €15,000 or 50% of the specified illness benefit remaining on diagnosis of 1 of 36 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 55 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	19	75	5 - 40 years	85
Accelerated or Standalone Specified Illness Cover	€25,000	€1,500,000	19	65	5 - 40 years	75
Income on Death (per month)	€500	€20,000	19	75	5 - 40 years	85
Whole of Life	€10,000	€50,000	19	75	Min. 10 years	N/A
Hospital Payment (per day)	€75	€300	19	60	5 - 40 years	65
Accident Payment (per week)	€150	€300	19	60	5 - 40 years	65
Broken Bones Payment	N/A	N/A	19	60	5 - 40 years	65
Surgery Payment	N/A	N/A	19	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 a serious 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 serious specified 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 suffering a 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

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 55 illnesses and a partial payment on diagnosis of 1 of a further 36 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 55 illnesses and a partial payment on diagnosis of 1 of a further 36 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	19	75	5 - 40 years	85
Accelerated or Standalone Specified Illness Cover	€25,000	€1,500,000	19	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 91 serious illnesses covered during the chosen term of cover. The Specified Illness Benefit is payable if you suffer any one of 55 main Specified Illnesses or 36 Partial Payment Specified Illnesses.

Full Payment Specified Illnesses - Conditions	
1. Alzheimer's disease – resulting in permanent symptoms	29. Intensive Care – requiring mechanical ventilation for 10 consecutive days
2. Aorta graft surgery – for disease or traumatic injury	30. Kidney Failure – requiring permanent dialysis
3. Aplastic anaemia – of specified severity	31. Liver Failure – Irreversible and End Stage
4. Bacterial meningitis – resulting in permanent symptoms	32. Loss of one Limb – permanent physical severance
5. Balloon valvuloplasty	33. Loss of Speech – permanent and irreversible
6. Benign brain tumour – resulting in permanent symptoms or undergoing specified treatments	34. Major Organ Transplant – specified organs from another person
7. Benign spinal cord tumour – resulting in permanent symptoms or undergoing specified treatments	35. Motor Neurone Disease – resulting in permanent symptoms
8. Blindness – permanent and irreversible	36. Multiple Sclerosis
9. Brain Abscess – undergoing specified treatments	37. Muscular Dystrophy – resulting in permanent symptoms
10. Brain Injury due to Anoxia or Hypoxia – resulting in permanent symptoms	38. Myasthenia Gravis - with specified symptoms
11. Cancer – excluding less advanced cases	39. Necrotising Fasciitis – requiring surgery
12. Cardiac Arrest – with insertion of a defibrillator	40. Paralysis of One limb - total and irreversible
13. Cardiomyopathy – of specified severity	41. Parkinson's Disease (idiopathic) – resulting in permanent symptoms
14. Cauda Eqina – with permanent symptoms	42. Parkinson Plus Syndromes – resulting in permanent symptoms
15. Chronic Lung Disease – of specified severity	43. Peripheral Vascular Disease – with bypass surgery
16. Chronic Pancreatitis – of specified severity	44. Pneumonectomy – removal of a complete lung
17. Coma – resulting in permanent symptoms	45. Primary Pulmonary Hypertension – of specified severity
18. Coronary artery by-pass Grafts	46. Primary Sclerosing Cholangitis – of specified severity
19. Creutzfeld-Jacob disease – resulting in permanent symptoms	47. Pulmonary Artery Graft Surgery
20. Crohn's disease – of specified severity	48. Short Bowel Syndrome – requiring permanent total parenteral nutrition
21. Deafness – permanent and irreversible	49. Spinal Stroke – resulting in permanent symptoms
22. Dementia – resulting in permanent symptoms	50. Stroke – resulting in specified symptoms
23. Devic's disease	51. Syringomyelia or syringobulbia – with surgery
24. Encephalitis – resulting in permanent symptoms	52. Systemic Lupus Erythematosus – of specified severity
25. Heart Attack – definite diagnosis	53. Third Degree Burns – of specified surface area
26. Heart structural repair	54. Total and Permanent Disability
27. Heart Valve Replacement or Repair	55. Traumatic Brain Injury – resulting in permanent symptoms
28. HIV infection – contracted in any of the Approved Territories from a blood transfusion, a 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.

Partial Payment Specified Illnesses - Conditions

1. Angioplasty for coronary artery disease – of specified severity	19. Early Stage Prostate Cancer with Gleason score between 2 and 6 – and with specific treatment
2. Aortic Aneurysm – with endovascular repair	20. Early Stage Thyroid Cancer – of specified advancement
3. Carcinoma in Situ of the Appendix, Colon or Rectum – resulting in intestinal resection	21. Early stage urinary bladder cancer – of specified advancement
4. Carcinoma in Situ of the Breast – treated by surgery	22. Gastrointestinal Stromal Tumour (GIST) of Low Malignant Potential – treated by surgery
5. Carcinoma in Situ of the Cervix – treated by specified surgery	23. Implantable cardioverter defibrillator (ICD) for primary prevention of sudden cardiac death
6. Carcinoma in situ of the oesophagus – treated by specific surgery	24. Liver Resection
7. Carcinoma in Situ of the Oral Cavity or Oropharynx – treated by surgery	25. Neuroendocrine Tumour of Low Malignant Potential – treated by surgery
8. Carcinoma in Situ of the Testicle – requiring surgical removal of one or both testicles	26. Ovarian Tumour of Borderline Malignancy / Low Malignant Potential – with surgical removal of an ovary
9. Carcinoma in Situ of the Vagina – treated by surgery	27. Peripheral vascular disease – treated by angioplasty
10. Carcinoma in Situ of the Vulva – treated by surgery	28. Permanent Pacemaker Insertion
11. Carcinoma in Situ (Other) – with surgery	29. Pituitary tumour – resulting in permanent symptoms or surgery
12. Carotid artery stenosis – treated by endarterectomy or angioplasty	30. Serious accident cover – resulting in at least 28 consecutive days in hospital
13. Central Retinal Artery or Vein Occlusion – resulting in permanent visual loss	31. Severe Sepsis
14. Cerebral or Spinal aneurysm – undergoing specified treatments	32. Significant visual impairment – permanent and irreversible
15. Cerebral or Spinal arteriovenous malformation – undergoing specified treatments	33. Single lobectomy – the removal of a complete lobe of the lung
16. Crohn's disease – treated with surgical intestinal resection	34. Surgical removal of one eye
17. Cystectomy – complete removal of the urinary bladder	35. Third degree burns – covering at least 5% of the body's surface area
18. Diabetes Mellitus - type 1	36. 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 €	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
Up to 25,000									PMAR
25,001 – 50,000								PMAR	PMAR
50,001 – 75,000								PMAR	PMAR, MS
75,001 – 100,000							NM	PMAR	PMAR, MS
100,001 – 150,000							PMAR, MS	PMAR, MS	PMAR, DMS
150,001 – 200,000							PMAR, MS	PMAR, MS	PMAR, DMS
200,001 – 250,000						NM	PMAR, MS	PMAR, MS	PMAR, DMS
250,001 – 300,000					NM	PMAR, MS	PMAR, MS	PMAR, MS	PMAR, DMS
300,001 – 400,000					NM	PMAR, MS	PMAR, MS	PMAR, MS	PMAR, DMS
400,001 – 500,000					NM	PMAR, MS	PMAR, MS	PMAR, MS	PMAR, DMS
500,001 – 600,000					NM	PMAR, MS	PMAR, MS	PMAR, DMS	PMAR, DMS, Bloods, R ECG
600,001 – 700,000			MS		NM	PMAR, MS	PMAR, MS	PMAR, DMS	PMAR, DMS, Bloods, R ECG
700,001 – 800,000			MS		PMAR, MS	PMAR, MS	PMAR, DMS	PMAR, DMS	PMAR, DMS, Bloods, R ECG
800,001 – 900,000		MS	MS		PMAR, MS	PMAR, MS	PMAR, DMS	PMAR, DMS	PMAR, DMS, Bloods, R ECG
900,001 – 1,000,000		MS	MS		PMAR, MS	PMAR, MS	PMAR, DMS	PMAR, DMS	PMAR, DMS, Bloods, R ECG
1,000,001 – 1,500,000	MS	MS	MS		PMAR, MS	PMAR, DMS, Lipids	PMAR, DMS, Lipids	PMAR, DMS, Lipids	Refer Underwriting
1,500,001 – 2,000,000	MS, HIV, Cot*	MS, HIV, Cot*	MS, HIV, Cot*		PMAR, DMS, HIV, Cot*, Lipids	PMAR, DMS, HIV, Cot*, Lipids	PMAR, DMS, Cot*, R&E ECG, Bloods	PMAR, DMS, Cot*, R&E ECG, Bloods	Refer Underwriting
2,000,001 – 3,000,000	MS, HIV, Cot*	MS, HIV, Cot*	MS, HIV, Cot*, Lipids		PMAR, DMS, HIV, Cot*, Bloods	PMAR, DMS, HIV, Cot*, R&E ECG, Bloods	PMAR, DMS, Cot*, R&E ECG, Bloods	PMAR, DMS, Cot*, R&E ECG, Bloods	Refer Underwriting
3,000,001 – 4,000,000	MS, HIV, Cot*, Bloods	MS, HIV, Cot*, Bloods	PMAR, DMS, HIV, Cot*, Bloods		PMAR, DMS, HIV, Cot*, R&E ECG, Bloods	PMAR, DMS, HIV, Cot*, R&E ECG, Bloods	PMAR, DMS, Cot*, R&E ECG, Bloods	Refer Underwriting	Refer Underwriting
4,000,001 to 10,000,000	PMAR, DMS, HIV, Cot*, Bloods	PMAR, DMS, HIV, Cot*, Bloods	PMAR, DMS, HIV, Cot*, Bloods		PMAR, DMS, HIV, Cot*, R&E ECG, Bloods	PMAR, DMS, HIV, Cot*, R&E ECG, Bloods	Refer Underwriting	Refer Underwriting	Refer Underwriting

Please refer to Notes in relation to Death Benefits and Specified Illness Benefit
August 2019

Medical Limits – Specified Illness Benefit

Sum Assured €	To 35	36 to 40	41 to 45	46 to 50	51 to 55	56 to 60	61 to 64
Up to 25,000							
25,001 – 50,000							NM
50,001 – 75,000							NM
75,001 – 100,000						NM	PMAR, MS
100,001 – 150,000						NM	PMAR, MS
150,001 – 200,000						PMAR, MS	PMAR, MS
200,001 – 250,000					NM	PMAR, MS	PMAR, MS
250,001 – 300,000					PMAR, MS	PMAR, MS	PMAR, MS
300,001 – 350,000					PMAR, MS	PMAR, MS, Lipids	PMAR, DMS, Lipids
350,001 – 400,000			NM	NM	PMAR, MS, Lipids	PMAR, MS, Lipids	PMAR, DMS, Lipids
400,001 – 450,000			NM	NM	PMAR, MS, Lipids	PMAR, MS, Lipids	PMAR, DMS, Lipids
450,001 – 500,000			NM	PMAR, MS, Lipids	PMAR, MS, Lipids	PMAR, DMS, Lipids	PMAR, DMS, PSA, Bloods
500,001 – 600,000		PMAR, MS, Cot*	PMAR, MS, Lipids, Cot*	PMAR, DMS, Lipids, Cot*	PMAR, DMS, Lipids, Cot*	PMAR, DMS, Cot*, PSA, Bloods	PMAR, DMS, R&E ECG, Cot*, PSA, Bloods
600,001 – 750,000	PMAR, MS, Cot*	PMAR, MS, Lipids, Cot*	PMAR, DMS, Lipids, Cot*	PMAR, DMS, Bloods, Cot*	PMAR, DMS, R&E ECG, Cot*, PSA, Bloods	PMAR, DMS, R&E ECG, Cot*, PSA, Bloods	PMAR, DMS, R&E ECG, Cot*, PSA, Bloods
750,001 – 1,000,000	PMAR, MS, Cot*, Lipids	PMAR, DMS, Lipids, Cot*	PMAR, DMS, Lipids, Cot*	PMAR, DMS, R ECG, Bloods, Cot*	PMAR, DMS, R&E ECG, Cot*, PSA, Bloods	PMAR, DMS, R&E ECG, Cot*, PSA, Bloods	PMAR, DMS, R&E ECG, Cot*, PSA, Bloods
1,000,001 – 1,250,000	PMAR, DMS, Cot*, Lipids	PMAR, DMS, Lipids, Cot*	PMAR, DMS, Bloods, Cot*	PMAR, DMS, R ECG, Bloods, Cot*	PMAR, DMS, R&E ECG, Cot*, PSA, Bloods	PMAR, DMS, R&E ECG, Cot*, PSA, Bloods	PMAR, DMS, R&E ECG, Cot*, PSA, Bloods

Key: **Bloods** – Fasting blood chemistry and haematology. The customer should fast for 12 hours prior to these blood tests.
Cot* – Cotinine test (required on declared non-smokers). This is a saliva or urine test used to screen declared non-smokers for tobacco product use.
DMS – Doctor mini-screen (a medical examination by an independent doctor who is not a customer's GP, doctor in the GP's practice or a doctor acquainted with the customer)

HIV – HIV antibody test (saliva or blood)
Lipids – Fasting lipid profile. The customer should fast for 12 hours prior to this blood test.
MS – Nurse mini-screen
NM – Nurse Screen
PMAR – Private Medical Attendants Report

PSA – Prostate Specific Antigen (blood test for male customers)
R ECG – Resting ECG
R&EECG – Resting & Exercise ECG

Notes in Relation to Death Benefits and Specified Illness Benefit

- Apply the limits to actual age.
- 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.
- If the only benefit requested is **Lump Sum on Death**, the full amount of the benefit is applied to the Death Benefit limits.
- 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. €1,000 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).
- 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.
- 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**.
- 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.
- Medical evidence may be required below the above limits at the discretion of the Company

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. A Government levy (currently 1%) applies to premiums paid to a life assurance policy.

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.

Calls may be recorded for service, training, verification and analysis purposes.



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