

What if... the unexpected happens?

Financial protection when you need it most

- Lump sum payment to you and your family if you're diagnosed with any one of the critical illnesses we cover, such as cancer, heart attack or stroke.
- Protect your current lifestyle into the future, especially if you have dependants.
- You can use the lump sum to meet your mortgage repayments, household bills, medical expenses or to pay off any outstanding loans.

1 in 6 of our claimants last year were aged 39 or under

We paid out almost €26 million in specified illness claims in 2009

46% of claims occurred in the first 10 years of the policy

Snapshot of claims paid to customers in 2009

	Male	Female
Of 100% claims paid, gender split was	59%	41%
Average claim amount	€76,000	€76,000
Average age of customers who claimed	51	47
% of claims cancer related	45%	67%
% of claims heart related	29%	6%

From 1st January 2009 to 31st December 2009

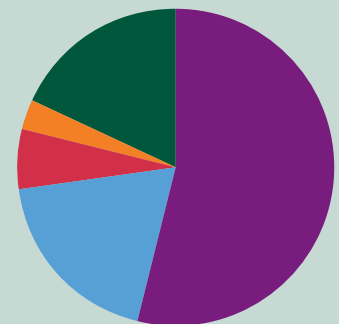
Some examples of specified illness claims paid in 2009

Age	Sex	Illness claim	Illness type	Amount
27	F	Cancer	Breast	€240,000
46	F	Cancer	Breast	€115,000
46	M	Cancer	Colon	€140,000
45	F	Neurological	Multiple Sclerosis	€55,000
47	F	Stroke	Stroke	€90,000
59	M	Heart	Ischaemic Heart Disease	€140,000
30	M	Cancer	Stomach	€105,000
41	M	Neurological	Multiple Sclerosis	€250,000
35	F	Cancer	Breast	€95,000
38	F	Cancer	Leukaemia	€155,000

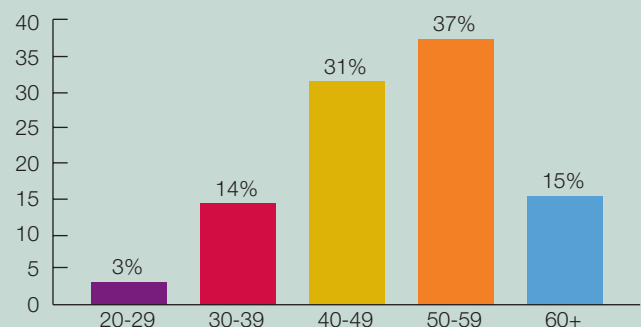
All tables and illustrations are approximate values

Reason for claim*

Cancer	54%
Heart	19%
Stroke	6%
Multiple Sclerosis	3%
Other	18%



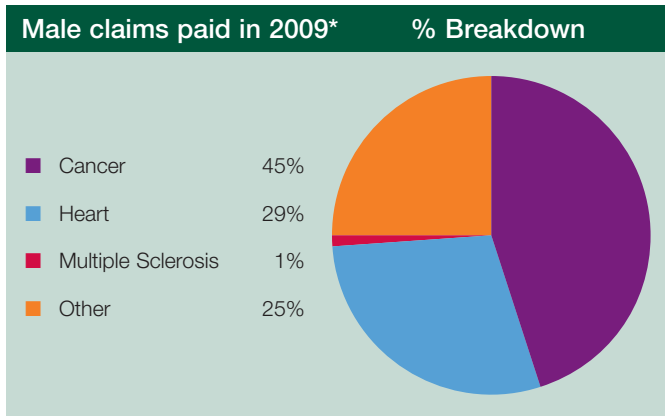
Age of customers who claimed in 2009



Male Claims

In 2009, we paid out over €15 million to our male customers in specified illness claims.

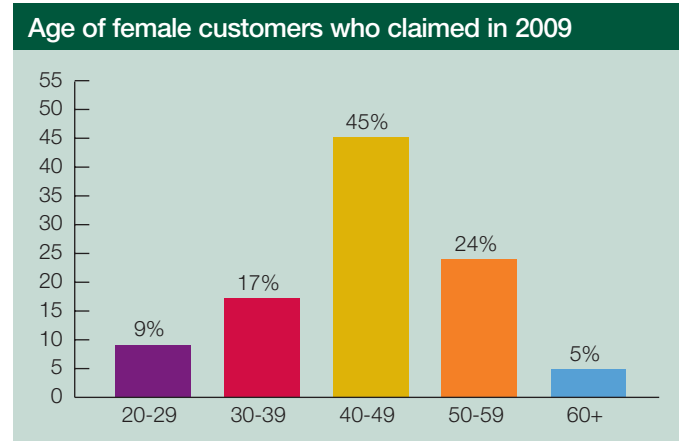
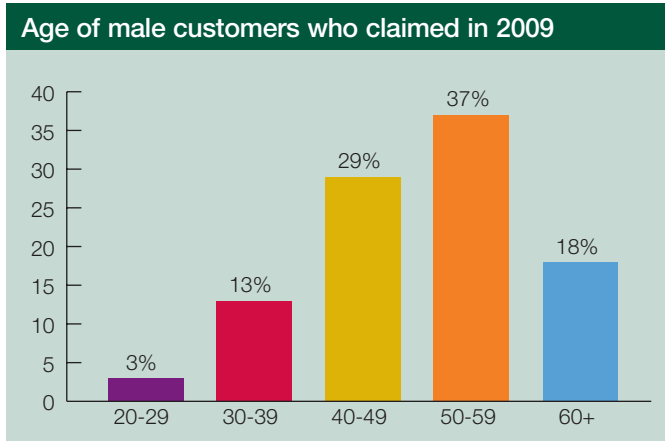
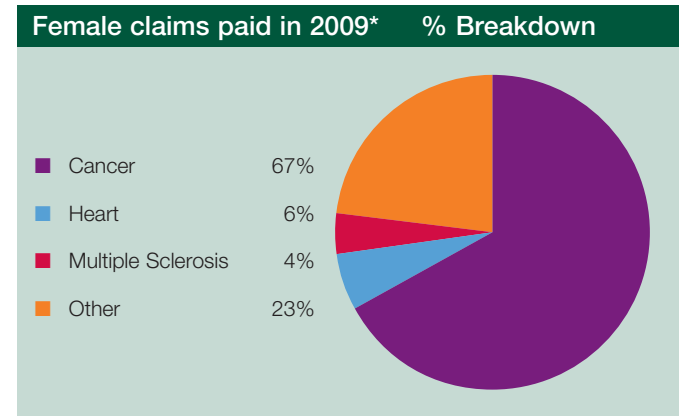
- Average claim amount €76,000
- Highest claim amount €600,000



Female Claims

In 2009, we paid out over €10.5 million to our female customers in specified illness claims.

- Average claim amount €76,000
- Highest claim amount €440,000



Don't put it off any longer, take the next step to financially protect you and your family today.

To arrange a meeting, simply call into your local Bank of Ireland branch or call us on 1850 309 309.[†]

[†] Lines are open from 8.00am to 6.00pm, Monday to Friday. For quality and training purposes incoming and outgoing calls may be recorded. Call charges may vary depending on your service provider.

Based on Bank of Ireland Life and New Ireland's 2009 claims experience.

*It is important to note that all of the reasons for claims listed have satisfied the specific definition of the particular illness contained in the policy conditions.

Terms and Conditions apply. Benefits are subject to underwriting requirements and policy conditions. It is important to note that certain restrictions, conditions and exclusions apply.

New Ireland Assurance Company plc. trading as Bank of Ireland Life is regulated by the Financial Regulator. A member of Bank of Ireland Group. Bank of Ireland Insurance & Investments Limited and Bank of Ireland are regulated by the Financial Regulator and are tied agents of New Ireland Assurance Company plc.