

# Income Protection

## A claims history we're proud of

The true value of having income protection in place really hits home when it comes to making a claim. That's why you need a provider you can trust to pay your claim and support you when you need it most.

At Bank of Ireland Life, we are extremely proud of our claims history in the Irish market. In 2008 we paid out over €71m across our suite of protection offerings.

### Income Protection...

- Provides you with a **replacement income** in the event that you are **unable to work** due to accident or illness.
- This **monthly income** can be used to help pay bills and living expenses until you recover and are ready to return to work.

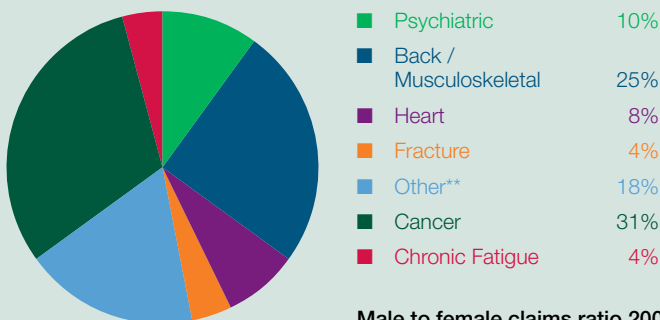
**WE PAID OUT 96% OF ALL CLAIMS RECEIVED IN 2008\***

**35% OF CLAIMANTS WERE AGED 39 OR UNDER IN 2008\***

### Income Protection claims paid in 2008

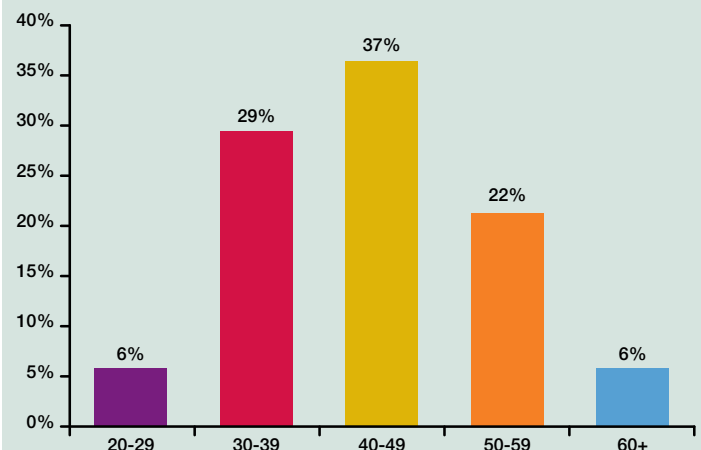
Last year some of our customers experienced a wide range of conditions that prevented them from working. The statistics below give an overview of the type of claims our Income Protection customers made, taking into account age and gender.

#### Reason for claim:



**Male to female claims ratio 2008:**  
50% female  
50% male

#### Age of clients who claimed in 2008



## There when you need us

At Bank of Ireland Life we make every effort to collect the right information at application stage so that when it comes to claims customers can be confident in their cover.

## Real customer stories

Here are some examples of how we supported our customers when they needed our help.

### Serious mental stress

A teacher was diagnosed with anxiety and mental stress linked exclusively to his job.

He has been claiming under his policy for the last 10 years and it was clear from his medical file that while he will never work again as a teacher, there were other occupations he was interested in.

We introduced him to and funded a rehabilitation programme, which allowed him to pursue a different career.

### Breast Cancer

A mother of two in her thirties was understandably devastated when she was diagnosed with breast cancer in 2006. She underwent chemotherapy, radiotherapy and a mastectomy. The lady continues to receive a payment as she is unfit for work at present.

### Degenerative disease

A lady who lived an active and full life worked outdoors until she was diagnosed 6 years ago with multiple sclerosis. Her condition means she may never return to work, however the money she receives from her income protection plan has allowed her to adjust her lifestyle.

## Our claims team

We have a team of claims professionals specially trained to help you every step of the way.

There are also additional supports which may be of benefit to some claimants such as

- counselling
- physiotherapy
- re-training

**Take the next step to financially protect  
you and your family.**

\*Based on New Ireland's 2008 claims experience.

\*\*\*Other\*\* claims include conditions such as Parkinson's disease, deafness and alcohol related illness.

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. 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. A member of Bank of Ireland Group.