

12 Reasons to choose

Life Cover from Royal London Ireland



Customer flyer

 ROYAL
LONDON
IRELAND

When it comes to choosing Life Cover (also known as Term Assurance), ideally you want a competitively priced policy with a range of supportive features and optional benefits, from an established company who pays out claims, when they should, as they should – just like Royal London Ireland!

Speak to your Financial Broker who will help you identify your individual protection needs and guide you through the various types of cover available from Royal London Ireland.

Here are the features of Royal London Ireland's Life Cover which make it a standout choice.

01

Price and better value

Getting protection that suits your needs is important and so is the price you pay for it. That's why Royal London Ireland aims to always offer the best cover at competitive prices.

The price you pay for your Life Cover will never go up (unless you want to increase your cover).

Royal London Ireland received the **Life Assurance Product Innovation award** at the 2022 Association of Irish Mortgage Advisors (AIMA) Awards.

02

One month's free cover

You can get one month's free cover when you take out a policy with Royal London Ireland. If selected, this means that **when your application for cover is accepted, you can be insured straight-away** and the monthly payments won't start until one month has passed.

03

Cover for longer

Nowadays, thankfully, people are living longer, fuller lives and they may need their Life Cover to last longer too. With Royal London Ireland, you can be covered up until you turn 91. **This is the highest maximum age offered by any life insurance provider in the market.** The minimum term is five years and the maximum is 51 years (depending on your age), which is the longest available on the market.¹

04

Instant TLC (Temporary Life Cover)

Instant TLC is our unique service that provides **temporary Life Cover for up to four weeks during the application and underwriting process.** So, for no extra cost, you're protected even before your policy officially starts.²

You can get Instant TLC for the sum assured applied for, up to a maximum of €500,000 across all applications. It's available on all new applications for Life Cover for customers aged 60 or below.

05

Guaranteed Insurability Option

This benefit, if available to you,³ gives you the **option to increase your level of cover without providing further medical evidence**, if you increase your mortgage, get married or if you have or adopt a child. This option ends when you reach age 55 and maximum increases apply.

06

Helping Hand Service

Our Helping Hand service gives one-to-one personal support from your own dedicated nurse from RedArc who can help you and your family cope with the devastating effects that illness or bereavement can have. It's available from day one of your policy with Royal London Ireland **for no extra cost.**⁴

07

Funeral Payment Helping Hand

The cost of paying for a funeral can be a financial burden left on your loved ones and in some cases it's an eventuality that hasn't been budgeted for.

Our Funeral Payment Helping Hand feature is designed to help alleviate some of the financial burden which can arise when seeking a grant of probate in Ireland. For claims which have been delayed due to probate, Royal London Ireland will provide **an advance payment of up to €10,000 to cover funeral costs of the deceased.**⁵

08

Conversion Option

For a slightly higher premium, you can opt to include a Conversion Option **which allows you to convert your policy to a new Royal London Ireland policy in the future without having to provide evidence of health.**³ This option is available at any point throughout the term of your policy up to your 86th birthday (70th birthday if Specified Serious Illness Cover is included). A rolling conversion option is also available so that you can use it multiple times.

09

Indexation Option

Indexation can help to **protect your policy against the negative effects of inflation.** It increases your cover by 3% each year in return for a 4% increase in your premiums each year. This helps to protect the real value of your cover as time passes. This option is available up until you turn 70. If you choose to have Indexation on your policy, it is available once you start your policy before your 65th birthday.

10

Committed to our customers in Ireland

Royal London Ireland is owned by The Royal London Mutual Insurance Society Limited - the largest mutual life insurance, pensions and investment company in the UK. We've a strong heritage in Ireland and have been protecting customers here for over 190 years. When selecting Life Cover, it's important to feel confident that the provider you choose will be there for you in years to come. And you can rely on Royal London Ireland to be there for you in the future.

11

Strong history of claims payments

We're proud to have a strong claims track record that puts our customers at its heart. In 2024, Royal London Group paid 98.7% of all claims and over €876 million in claims payouts.⁶ In Ireland, we paid 98% of all claims, totalling over €57 million in claims payouts.⁷

12

Financially strong and secure

We are owned by a large, secure group, The Royal London Mutual Insurance Society Limited — the UK's largest mutual life insurance, pensions and investment company, which is also among the top 30 mutuals globally.⁸ The group has assets under management of €211 billion. The financial security of a life insurance company is a key concern when you're buying protection products. A life insurance company that's financially strong and stable will be able to honour its promise to pay out, if and when you need it to.

Figures as at 30 June 2025.

Details

For more details about this product, see the product brochure available online at www.royallondon.ie.

Ensure your policy choices best suit your needs and personal circumstances by discussing your options with your Financial Broker.

¹ Financial Broker comparison sites Best Advice, ClearChoice, MoneyAdvice as at 12/08/2025.

² Terms and conditions apply.

³ Subject to underwriting at the time the original policy is taken out.

⁴ Helping Hand is available for a new Royal London Ireland Life Assured and their family. 'Family' means the spouse or partner of the Royal London Ireland Life Assured and their children. Service can be withdrawn at any time.

⁵ For more information please ask your Financial Broker.

Details continued

- ⁶ Group protection figures from Royal London UK and Ireland protection business claims paid (01 January 2024 to 31 December 2024). Figure includes Term Assurance, Whole of Life, Terminal Illness, Total Permanent Disability, Specified Serious Illness and Income Protection. Figure converted to euro figure from £751million.
- ⁷ This percentage figure of total protection claims paid comprises the following Royal London Ireland products - Term Assurance, Whole of Life, Specified Serious Illness, Income Protection and Multi-Claim Protection Cover.
- ⁸ Based on total 2022 premium income. ICMIF Global 500, 2024.



Royal London Ireland

47-49 St Stephen's Green, Dublin 2

T: 01 429 3333 F: 01 662 5095 E: service@royallondon.ie

www.royallondon.ie

Royal London Insurance DAC, trading as Royal London Ireland, is regulated by the Central Bank of Ireland.
Royal London Insurance DAC is registered in Ireland, number 630146, at 47-49 St Stephen's Green, Dublin 2.
Royal London Insurance DAC is a wholly owned subsidiary of The Royal London Mutual Insurance Society Limited which is registered in England, number 99064, at 80 Fenchurch Street, London, EC3M 4BY.