

12 Reasons to choose

Mortgage Protection from Royal London Ireland



Customer flyer

 ROYAL
LONDON
IRELAND

When it comes to choosing Mortgage Protection, 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 award-winning Mortgage Protection 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. In some cases, Mortgage Protection is available for as little as €10 per month (including 1% Government Levy).¹

02

Award-winning

Royal London Ireland was awarded **Best Value Mortgage Protection** at the 2024, 2023, 2022, 2021, 2020 and 2019 National Consumer Awards. **Best Mortgage Protection Product** at the 2023 Association of Irish Mortgage Advisors (AIMA) Awards.

03

Double the cover for no extra cost

You can get Mortgage Protection Life Cover from Royal London Ireland on a Dual Life basis for the same price as Joint Life – **meaning you can get double the cover for no extra cost.**

04

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.

05

Longest reinstatement cover available in the market

We have the longest reinstatement cover in the market of 100 days. This means if all your unpaid premiums are paid within 100 days of the date of your first unpaid premium, we'll reinstate your policy without you having to answer new health or medical questions. It also means that if you needed to make a claim on your policy during those 100 days, that would be possible.

06

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.

07

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**.³

08

Conversion Option

You can add a Conversion Option on your policy which could be a valuable added benefit at a seriously competitive price.⁴ **It allows you to convert your policy to a new Royal London Ireland policy in the future without having to provide evidence of health.** This option is available at any point throughout the term of your policy up to your 70th birthday, or the 70th birthday of the older person for Dual Life or Joint Life policies. To choose this option, you must have started your policy before your 65th birthday. A rolling conversion option is also available so that you can use it multiple times.

09

Guaranteed Insurability Option

This benefit, if available to you, gives you the option to increase your level of cover⁴ without providing further medical evidence if you increase your mortgage, get married, have or adopt a child. This option ends when you reach age 55 and maximum increases apply.

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 Mortgage Protection, 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.⁵ In Ireland, we paid 98% of all claims, totalling over €57 million in claims payouts.⁶

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.⁷ 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.

Assets under management figure 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 Minimum premium for Mortgage Protection with Specified Serious Illness Cover is €15.15 per month. Terms and conditions apply. Please speak with your Financial Broker.
- ² Terms and conditions apply.
- ³ 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.
- ⁴ Subject to underwriting at the time the original policy is taken out.
- ⁵ 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 £751 million.
- ⁶ 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.
- ⁷ Based on total 2022 premium income. ICMIF Global 500, 2024.



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