

Cover when you need it most

A Guide to Specified Serious Illness Cover



Specified Serious Illness Cover



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Welcome to Royal London

We've a strong heritage in Ireland and have been protecting customers here for over 190 years, most recently known as Caledonian Life. Today we are owned by The Royal London Mutual Insurance Society Limited – the largest financial life, pensions and investments mutual in the UK. Our parent company's mutuality means we share a common sense of integrity and purpose, with no external shareholders. Whoever you are and whatever your aims, we'll look to provide you with great long-term value, first class service and support at all times.

Key Information

The purpose of Specified Serious Illness Cover is to provide a lump sum if you are diagnosed with one of the specified serious illnesses covered during the term of the policy. Please be aware that not all incidences of illnesses will be covered under Royal London's Specified Serious Illness Cover policy. We will only pay a claim based on our Specified Serious Illness Cover definitions which state the exact conditions which must be met for a claim to be paid.

Specified Serious Illness Cover is designed solely to provide protection benefits and there is no surrender value payable at any stage under the policy.

This brochure should be read in conjunction with the relevant Policy Conditions booklet which contains full details of the benefits provided and the terms and conditions that apply. The Policy Conditions booklet is available on request.

This brochure is designed as a quick reference to the main features of Specified Serious Illness Cover on your Term Assurance or Mortgage Protection policy.

Is Specified Serious Illness Cover from Royal London suitable for you?

Could be suitable if you:	May not be suitable if you:
Want a policy to financially protect you if you are diagnosed with a serious illness covered by the policy.	Want a policy to cover the cost of private hospital treatments or one which will pay out a lump sum to your beneficiaries if you die.
Want a policy covering 53 specified serious illnesses on a full payment basis and an additional 34 conditions on a partial payment basis.	Want a policy covering other illnesses, conditions or treatments which are not specified in the policy, for example, broken bones or back surgery.
Want to receive a lump sum payment upon a successful claim.	Want to receive regular payouts related to your income upon a successful claim, rather than a lump sum.
Want a policy with monthly premiums that don't change over the term of the policy* – unless you increase your cover.	Are looking for a policy with reviewable monthly premiums.
Can afford to pay premiums of at least €15.15 a month.	Cannot afford to pay premiums of at least €15.15 a month.
Are aged between 18 and 69.	Are not aged between 18 and 69.
Want cover lasting for a minimum of five and a maximum of 40 years (to a maximum age of 75).	Want cover lasting less than five or more than 40 years.
Want cover which includes benefits like Children's Specified Serious Illness Cover, Donor Recipient Cover and Advance Payment of Benefit for Heart Surgery**	
Want the option to pay more for additional benefits like Indexation and Conversion.	

* However, the Government levy of 1% (as at September 2021) which is included in your premium may change in the future.

** You can find all the details of these benefits in the Benefits Included with Specified Serious Illness Cover section of this brochure.

Specified Serious Illness Cover from Royal London

For most of us, our ongoing good health and vitality is something we take for granted. We're happy to get on with living our lives.

The risk of suffering a serious illness that could impact our day-to-day living is, quite reasonably, something we'd rather not spend a lot of time thinking about.

But consider, even just for a moment, the consequences of a serious illness like cancer, a heart attack or a severe stroke. The repercussions could result in a very negative personal and financial impact for you and your family. It could also have major implications for your business partners.

Think about it. How would you cope?

The financial effects of suffering a serious illness can be devastating. How would you cope? Just how would you take care of your family's financial needs such as household bills, school fees, motor expenses and other living costs? And there may be additional financial strains caused by you suffering a serious illness, such as ongoing medical treatment, loss of work or the cost of adapting your home or car.



Specified Serious Illness Cover from Royal London continued

How would your business cope?

If you are a business owner, you'll know that the serious illness of a Business Partner, key member of staff or Director can undermine the financial stability of a business.

If you were to become seriously ill, how would your business cope with your possible long term absence? Would your company be able to meet immediate costs such as paying bills or hiring a replacement? How would your business partners manage even greater monetary impacts, such as lost profits or potentially buying out your share of the business if you are unable to return to work?

The Solution

The blunt truth of the matter is that these costs will still be there if you are unable to work and are recuperating from a serious illness. But thankfully, there is a solution available. By choosing a Royal London policy with Specified Serious Illness Cover and having sufficient cover in place, you could lessen, or indeed even solve, some of the financial problems that may occur.

What is Specified Serious Illness Cover?

Royal London's Specified Serious Illness Cover provides additional security to you, your family or business by paying a guaranteed lump sum if you are diagnosed as suffering from one of the 53 specified serious illnesses we cover during the term of your policy. You will also be covered under our Partial Payment Specified Serious Illness Cover for an additional 34 specified illnesses.

Specified Serious Illness Cover is a benefit that you can choose when you take out a Term Assurance or Mortgage Protection policy from Royal London. Your Financial Broker will take you through the range of benefits and options offered by Royal London and can tailor your plan so that it best meets your needs.

Please note: Not all incidences of illnesses will be covered under Royal London's Specified Serious Illness Cover policy. We will only pay a claim based on our Specified Serious Illness Cover definitions.

But what are the chances of suffering a serious illness?

The chances of suffering a serious illness may be much higher than you think.

Did you know?

- In Ireland 1 in 3 men will get cancer by age 75.
- In Ireland 1 in 4 women will get cancer by age 75.
- Five-year average net survival of Irish cancer patients for the diagnosis period 2012-2016 is 62%.
- Approximately 10,000 people suffer a stroke in Ireland annually.

Sources: National Cancer Registry of Ireland (2020) Cancer in Ireland 1994-2018 with Estimates for 2018-2020; Annual Report of the National Cancer Registry; Irish Heart Foundation 2017.

Most of us will be aware of a member of our family, a friend, or business acquaintance who has suffered a serious illness such as cancer, a heart attack or a stroke.

Thankfully, there have been remarkable advances in medicine in recent years. As such, you can now expect to survive and live longer than ever before following a serious illness.

However, these medical advances can create serious financial problems – namely, the 'cost' of survival.

Specified Serious Illness Cover from Royal London continued

The cost of survival

Unfortunately, the treatment and survival of a serious illness does not necessarily always mean a full and immediate recovery. If you suffered a serious illness, such as a stroke, would you be able to go back to work? And of course, how would you pay your bills and living expenses?

With sufficient cover in place to meet your needs, your Specified Serious Illness Cover policy can provide a safety net to help offset the impact of being diagnosed with a serious illness.

For example, you could use the lump sum to pay for ongoing medical treatments, household bills or the cost of adapting your home to help you cope with your diagnosis.



Specified Serious Illness Cover Securing your future

As one of Ireland's leading providers of Life Cover and Specified Serious Illness Cover, we believe that we should always explain to you in clear and concise language exactly what our products do and how they work.

The Policy Conditions provide a detailed description and explanation of the 53 specified serious illnesses we cover under our Specified Serious Illness Cover and the 34 partial payments covered under Partial Payment Specified Serious Illness Cover.

The Policy Conditions state the exact conditions which need to be met for a Specified Serious Illness Cover claim to be paid. This means you'll know precisely which serious illnesses are covered under your policy. The Policy Conditions booklet is available on request from your Financial Broker.

It is very important to note that you are only covered under Specified Serious Illness Cover for illnesses listed below and as defined in your Policy Conditions. As the purpose of this policy is to cover you for defined serious illnesses, you are not covered for any other illness or condition.

Please note: Claims for illnesses or treatments not covered by the policy, for example, broken bones or back surgery, will not be paid.

The illnesses covered by Specified Serious Illness Cover from Royal London are:

1. **Alzheimer's Disease** (resulting in permanent symptoms)
2. **Aorta Graft Surgery** (for disease)
3. **Aplastic Anaemia** (of specified severity)
4. **Bacterial Meningitis** (resulting in permanent symptoms)
5. **Balloon Valvuloplasty**
6. **Benign Brain Tumour** (resulting in permanent symptoms)
7. **Benign Spinal Cord Tumour** (resulting in permanent symptoms or requiring surgery)
8. **Blindness** (permanent and irreversible)
9. **Brain Injury due to Anoxia or Hypoxia** (resulting in permanent symptoms)
10. **Cancer** (excluding less advanced cases)
11. **Cardiac Arrest** (with insertion of defibrillator)
12. **Cardiomyopathy** (of specified severity)
13. **Chronic Lung Disease** (of specified severity)
14. **Chronic Pancreatitis** (of specified severity)
15. **Chronic Rheumatoid Arthritis** (of specified severity)
16. **Coma** (resulting in permanent symptoms)
17. **Coronary Artery Bypass Graft Surgery** (with surgery to divide the breastbone)
18. **Creutzfeldt-Jakob Disease** (resulting in permanent symptoms)
19. **Crohn's Disease** (of specified severity)
20. **Deafness** (permanent and irreversible)
21. **Dementia** (resulting in permanent symptoms)
22. **Devic's (Neuromyelitis) Disease** (with persisting symptoms)
23. **Encephalitis** (resulting in permanent symptoms)
24. **Heart Attack**
25. **Heart Structural Repair** (with surgery to divide the breastbone)
26. **Heart Valve Replacement or Repair**
27. **HIV Infection** (as a result of a blood transfusion, a physical assault or an occupational injury)
28. **Intensive Care** (requiring mechanical ventilation for 10 consecutive days)
29. **Interstitial Lung Disease** (permanent and irreversible)
30. **Kidney Failure** (requiring dialysis)
31. **Liver Failure** (end stage)
32. **Loss of Independent Existence** (permanent and irreversible)
33. **Loss of Limb** (permanent physical severance)
34. **Loss of Speech** (permanent and irreversible)
35. **Major Organ Transplant**
36. **Motor Neurone Disease** and specified diseases of the motor neurones (resulting in permanent symptoms)
37. **Multiple Sclerosis** (resulting in specified symptoms)
38. **Muscular Dystrophy**
39. **Necrotising Fasciitis** (requiring surgery)
40. **Paralysis of one Limb** (total and irreversible)
41. **Parkinson's Disease** (resulting in permanent symptoms)
42. **Parkinson Plus Syndromes** (resulting in permanent symptoms)
43. **Peripheral Vascular Disease** (treated with by-pass surgery)
44. **Pneumonectomy** (removal of a complete lung)
45. **Primary Pulmonary Hypertension** (of specified severity)
46. **Primary Sclerosing Cholangitis** (of specified severity)
47. **Pulmonary Artery Surgery** (with surgery to divide the breastbone)
48. **Short Bowel Syndrome** (requiring permanent total parenteral nutrition)
49. **Spinal Stroke** (resulting in permanent symptoms)
50. **Stroke** (resulting in specified symptoms)
51. **Systemic Lupus Erythematosus** (with severe complications)
52. **Third Degree Burns** (covering 20% of the body's surface area)
53. **Traumatic Head Injury** (resulting in permanent symptoms)

Please note: Not all incidences of illnesses such as cancer or a stroke will be covered under Royal London's Specified Serious Illness Cover policy. We will only pay a claim based on our Specified Serious Illness Cover definitions.

The Policy Conditions provide a detailed description and explanation of the 53 specified serious illnesses covered by your policy, the exact conditions which must be met for a claim to be paid and the terms and conditions that apply. The Policy Conditions booklet is available on request from your Financial Broker.

Benefits included with Specified Serious Illness Cover

Partial Payment Specified Serious Illness Cover

If Specified Serious Illness Cover is included as part of your policy, as well as the 53 specified serious illnesses covered, this benefit provides a partial payment if you are diagnosed with one of 34 additional specified illnesses. The partial payment, with the exception of Coronary Angioplasty (of specified severity), will be €15,000 or 50% of your Specified Serious Illness Cover as at the date of diagnosis, whichever is lower.

In the case of Coronary Angioplasty (of specified severity), the partial payment will be €50,000 or 50% of your Specified Serious Illness Cover as at the date of the procedure, whichever is lower. We will pay €5,000 for a single angioplasty event and a further €45,000 on an angioplasty to a second artery, subject to the overall maximum payment.

A claim can be made once for each illness covered under this benefit, subject to the total amount not exceeding your level of Specified Serious Illness Cover.

The illnesses covered under Partial Payment Specified Serious Illness Cover from Royal London are:

- 1. Brain Abscess drained via Craniotomy**
- 2. Carcinoma in Situ – Cervix** (treated by specific surgery)
- 3. Carcinoma in Situ – Colon or Rectum** (resulting in intestinal resection)
- 4. Carcinoma in Situ – Oesophagus** (treated by specific surgery)
- 5. Carcinoma in Situ – Testicle** (requiring surgical removal of one or both testicles)
- 6. Carcinoma in Situ – Urinary Bladder** (requiring surgical removal)
- 7. Carcinoma in Situ – Vagina** (treated by specific surgery to remove the tumour)
- 8. Carcinoma in Situ – Vulva** (treated by specific surgery to remove the tumour)
- 9. Carcinoma in Situ – Other** (treated by specific surgery)
- 10. Carotid Artery Stenosis** (treated by Endarterectomy or Angioplasty)
- 11. Cerebral Aneurysm** (treated with surgery or radiotherapy)
- 12. Cerebral Arteriovenous Malformation** (treated with surgery or radiotherapy)
- 13. Coronary Angioplasty** (of specified severity)
- 14. Crohn's Disease** (treated with surgical intestinal resection)
- 15. Cystectomy – Removal of a Complete Bladder** (treated by specific surgery)
- 16. Ductal Carcinoma in Situ – Breast** (treated by specific surgery)
- 17. Early Stage Thyroid Cancer** (of specified advancement)
- 18. Eye Stroke – Central Retinal Artery Occlusion or Central Retinal Vein Occlusion** (resulting in permanent visual loss)
- 19. Gastrointestinal Stromal Tumour (GIST)** (with surgery)
- 20. Implantable Cardioverter Defibrillator** (for the primary prevention of sudden cardiac death)
- 21. Liver Resection**
- 22. Low Level Prostate Cancer** (with Gleason score between 2 and 6 and with specific treatment)
- 23. Neuroendocrine Tumour (NET)** (of low malignant potential treated by specific surgery)
- 24. Ovarian Tumour** of borderline malignancy/low malignant potential (with surgical removal of an ovary)
- 25. Peripheral Vascular Disease** (treated with angioplasty)
- 26. Permanent Pacemaker** (permanent insertion due to abnormal rhythm evidenced by ECG)
- 27. Pituitary Tumour** (resulting in permanent symptoms or surgery)
- 28. Serious Accident Cover** (resulting in at least 28 consecutive days in hospital)
- 29. Significant visual impairment** (permanent and irreversible)
- 30. Single Lobectomy** (removal of a complete lobe of a lung)
- 31. Surgical removal of one eye**
- 32. Syringomyelia or Syringobulbia** (treated by surgery)
- 33. Third Degree Burns** (covering at least 10% of the body's surface)
- 34. Total Colectomy** (including a Total Colectomy performed as a result of Ulcerative Colitis)

Benefits included with Specified Serious Illness Cover continued

Please note: We will only pay a claim based on our Partial Payment Specified Serious Illness Cover definitions.

The Policy Conditions provide a detailed description and explanation of the 34 partial payment specified serious illnesses covered by your policy, the exact conditions which must be met for a claim to be paid and the terms and conditions that apply. The Policy Conditions booklet is available on request from your Financial Broker.

Children's Specified Serious Illness Cover

If Specified Serious Illness Cover is included as part of your policy, this benefit provides cover for your children. All of your children, from birth until their 18th birthday (21st birthday if in full-time education), are covered during the term of the policy.

The cover is 50% of your Specified Serious Illness Cover (higher level of Specified Serious Illness Cover for Dual Life policies) at the date of diagnosis, up to a maximum of €25,000. In addition, your children are also covered for one partial payment of 50% of your Specified Serious Illness Cover (higher level of Specified Serious Illness Cover for Dual Life policies) at the date of diagnosis, up to a maximum of €7,500.

For a Children's Specified Serious Illness Cover benefit to be paid, the child must survive the specified serious illness for a period of at least 14 days after diagnosis. Pre-existing medical conditions are excluded.

We will not pay a Children's Specified Serious Illness claim for:

- Loss of Independent Existence
- Brain Injury due to Anoxia or Hypoxia and Intensive Care requiring mechanical ventilation for 10 consecutive days, before the age of 90 days.

Donor Recipient Cover

If Specified Serious Illness Cover is included as part of your policy, this benefit will provide cover in the event that you donate a living organ to a family member. We will pay €2,500 to the family member who has received the living organ as a one-off cash lump sum if you donate one of the following:

- Kidney; *or*
- Portion of liver; *or*
- Portion of lung; *or*
- Bone marrow, provided that the family member has undergone pre-conditioning with myeloablative chemotherapy and/ or radiotherapy.

Pre-existing conditions, stem cell, islet cell and any other organ or tissue donations are excluded.

Advance Payment of Benefit for Heart Surgery

If Specified Serious Illness Cover is included as part of your policy, we will pay up to €20,000 of that cover immediately should you be diagnosed as needing any of the following surgeries and have given us the evidence we need about the condition:

- Aorta Graft Surgery
- Coronary Artery Bypass Graft Surgery
- Pulmonary Artery Surgery
- Heart Valve Replacement or Repair

We will deduct the amount we pay from the total level of your Specified Serious Illness Cover and pay any remaining Specified Serious Illness Cover after the surgery has taken place (provided you survive for a period of 14 days after the surgery if the Specified Serious Illness Cover is on a Stand-alone basis). If the Specified Serious Illness Cover is on an Accelerated basis, once an advance payment has been made, your Life Cover will also reduce by the same amount.

Full details of these benefits and the terms and conditions that apply are contained in the relevant Policy Conditions booklet, which is available on request from your Financial Broker.

Additional options

Indexation

Inflation, or the rise in the general cost of living over the years, can erode the real buying power of your money. It may have the same effect on your Life Cover and Specified Serious Illness Cover. Namely, what was sufficient and adequate cover when you first took out the policy may at some stage in the future no longer meet your own or your family's needs.

The table below shows the negative effects inflation has on the purchasing power of a lump sum of €500,000. For example, after twenty years with inflation at 3% per year, a lump sum of €500,000 is equivalent to €276,838 in today's terms.

Timeframe	3% inflation rate
0 years	€500,000
10 years	€372,047
20 years	€276,838

Selecting Indexation on your policy helps protect against the negative effects of inflation. Quite simply, Indexation ensures that your cover increases 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, assuming an annual inflation rate of less than or equal to 3%.

Full details of Indexation and the terms and conditions that apply are contained in the relevant Policy Conditions booklet, which is available on request from your Financial Broker.

Conversion Option

By selecting to include a Conversion Option on your policy, you obtain a benefit which gives you the option to convert your cover into another policy of equivalent type, without having to provide evidence of health.

You pay a slightly higher premium should you wish to include the Conversion Option in your policy, and the option can be used at any time during the policy term up to your 70th birthday (or before the 70th birthday of the older life for Joint Life or Dual Life policies).

The premium rates in place at the time of conversion, appropriate to your age at that time, will apply. Any special conditions, exclusions or ratings which applied to the original policy will also apply to the new policy.

When you take out your Specified Serious Illness Cover policy with Royal London, you'll need to decide from the outset if you wish to include the Conversion Option in your policy.

Full details of the Conversion Option and the terms and conditions that apply are contained in the relevant Policy Conditions booklet, which is available on request from your Financial Broker.



Specified Serious Illness Cover options available to you

There are a range of options available to you to help you meet your individual needs and requirements:

- You can choose Specified Serious Illness Cover on a **Term Assurance** policy or on a **Mortgage Protection** policy.
- With a Term Assurance policy, you can choose **Accelerated** Specified Serious Illness Cover or **Stand-alone** Specified Serious Illness Cover. With a Mortgage Protection policy, you can only choose **Accelerated** Specified Serious Illness Cover.
- With **Stand-alone** Specified Serious Illness Cover, you can choose Specified Serious Illness Cover on its own or choose to include Life Cover with it. With **Accelerated** Specified Serious Illness Cover, you must include Life Cover with your Specified Serious Illness Cover.

Please refer to Royal London's **Term Assurance and Mortgage Protection brochures for full details of these policies. Your Financial Broker will take you through the range of benefits and options offered by Royal London.**

What is Life Cover?

Life Cover from Royal London provides a guaranteed lump sum, payable if you die within the term of your policy. It offers genuine financial security when it's needed most, and is a cost-effective way for you to insure your life and protect your family.

Please note: If your policy has been assigned to cover a loan, any claim on death or illness (including children's cover) will be paid to the lender and not to you personally.

What is Accelerated Specified Serious Illness Cover?

Accelerated Specified Serious Illness Cover is a combination of Life Cover and Specified Serious Illness Cover.

In the event of a successful claim on one of the 53 specified serious illnesses we cover, your Life Cover will be reduced by the amount of the Specified Serious Illness Cover claim.

For Accelerated Cover, you can choose the amount of Specified Serious Illness Cover you require and can afford, from 10% to 100% of your Life Cover.

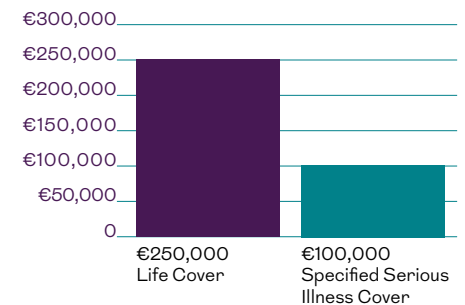
Accelerated Specified Serious Illness Cover is available on both Term Assurance and Mortgage Protection policies.

For example, Mary takes out a policy on her own life with €250,000 Life Cover and €100,000 Accelerated Specified Serious Illness Cover.

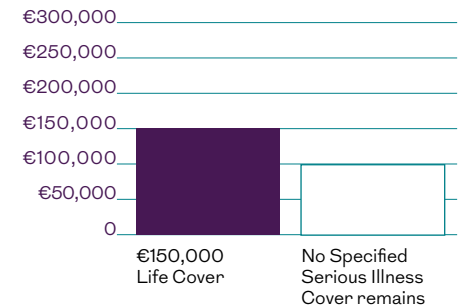
Some time in the future, Mary unfortunately suffers a stroke. After successfully claiming for a stroke (as defined in her Policy Conditions), Mary receives her €100,000 Specified Serious Illness Cover policy proceeds. While Mary's Specified Serious Illness

Cover is now used up, her Life Cover continues with €150,000 cover remaining in place (i.e. the initial €250,000 Life Cover less the €100,000 Specified Serious Illness Cover claim). After her claim, Mary's monthly premium is also reduced to reflect her remaining cover.

Initial Cover



Cover remaining after claim



Specified Serious Illness Cover options available to you continued

What is Stand-alone Specified Serious Illness Cover?

Stand-alone Specified Serious Illness Cover is independent of any Life Cover under the policy. This means if you make a claim on your Specified Serious Illness Cover, your Life Cover remains unaffected. You can also choose to take out Stand-alone Specified Serious Illness Cover on a completely independent basis, i.e. without any Life Cover at all.

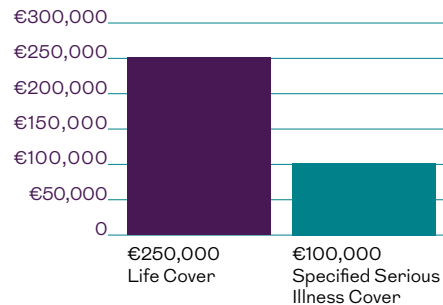
Stand-alone Specified Serious Illness Cover is only available on Term Assurance policies.

For example, Tom takes out a Life and Specified Serious Illness Cover policy on his own life for €250,000 Life Cover and €100,000 Stand-alone Specified Serious Illness Cover.

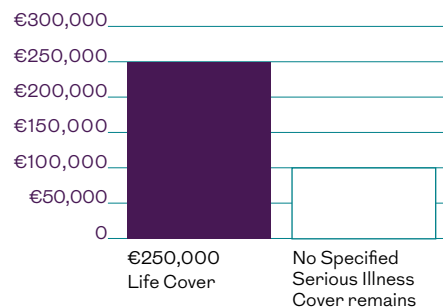
Some time in the future, Tom unfortunately suffers a heart attack. After successfully claiming for a heart attack (as defined in his Policy Conditions), he receives €100,000 from his Specified Serious Illness Cover.

As Tom's Specified Serious Illness Cover was set up from the outset on a Stand-alone basis, Tom's Specified Serious Illness Cover payment of €100,000 does not affect the Life Cover amount, which remains in place at €250,000. After his claim, Tom's monthly premium is also reduced to reflect his remaining cover.

Initial Cover



Cover remaining after claim



Survival Period

Where the Specified Serious Illness Cover is on a Stand-alone basis, following diagnosis of one of the 53 specified serious illnesses we cover, you must survive for a period of at least 14 days after the date of diagnosis for a Specified Serious Illness Cover claim to be paid. This is known as the 'Survival Period'. This 'Survival Period' also applies to Partial Payment Specified Serious Illness Cover.

Who is covered under this policy?

You can choose to cover your own life only ('Single Life Cover') or you may take out cover on two lives: on either a 'Joint Life Cover' or a 'Dual Life Cover' basis.

Cover on one life only Single Life Cover

'Single Life Cover' provides cover for one life only.



Specified Serious Illness Cover options available to you continued

Cover on two lives

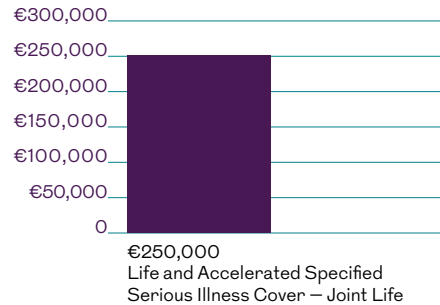
Joint Life Cover

'Joint life Cover' provides cover for two people who are both insured for the same amount (for example, you and your partner). Where cover is on a Joint Life basis, a claim for one of the lives will reduce the overall level of cover provided by the policy by the amount of the claim.

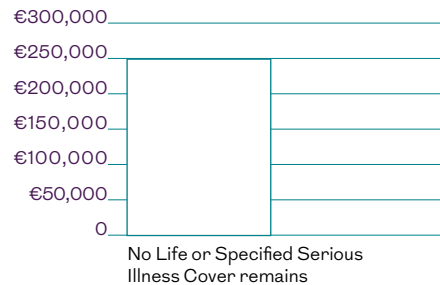
For example, Tom and Mary have a Joint Life policy for €250,000 Life Cover and €250,000 Accelerated Specified Serious Illness Cover. Some time in the future, Tom unfortunately suffers a heart attack (as defined in his Policy Conditions), and receives the €250,000 Accelerated Specified Serious Illness Cover policy proceeds.

As the policy was set up on a Joint Life basis, following the €250,000 claim there is no longer any cover left in place for either Tom or Mary and the policy ends.

Initial Cover



Cover remaining after claim



Please note: Stand-alone Specified Serious Illness Cover is not available on a Joint Life basis.

Cover on two lives

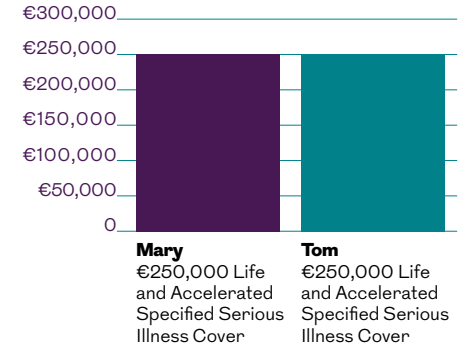
Dual Life Cover

Alternatively, cover for two lives can be arranged under 'Dual Life Cover'. Where cover is on a Dual Life basis, cover is provided separately for the two lives. As the two lives are covered independently, a claim for one of the lives has no impact on the level of cover relating to the other life.

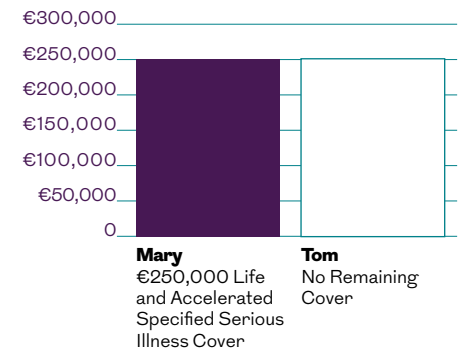
For example, Tom and Mary have a Dual Life policy for €250,000 Life Cover and €250,000 Accelerated Specified Serious Illness Cover. Some time in the future, Tom unfortunately suffers a heart attack (as defined in his Policy Conditions), and receives the €250,000 Accelerated Specified Serious Illness Cover policy proceeds.

As the policy was set up on a Dual Life basis, while Tom has now used up all of his cover, Mary's policy can remain in place with €250,000 Life Cover and €250,000 Accelerated Specified Serious Illness Cover. After Tom's claim, their monthly premium is also reduced to reflect their remaining level of cover.

Initial Cover



Cover remaining after claim



Our Helping Hand service

Protecting more than just your finances – with a Helping Hand

We believe good protection is about more than just money. That's why Specified Serious Illness Cover comes with Helping Hand, a comprehensive and personal support service, at no extra cost.

If you ever suffer a serious illness, injury or bereavement, Helping Hand provides you with the additional support you might need beyond a financial payout.

We work with a company called RedArc who'll give you access to the support of a dedicated nurse. They'll provide tailored and personal support whenever it's needed, for as long as it's needed. With over 20 years' experience, RedArc has earned a reputation for service excellence, supporting individuals and their families through serious illness, chronic health conditions, bereavement and disabilities.

While your medical team focuses on your treatment, RedArc helps by providing 'softer' skills – a friendly listening ear, practical information, and much needed emotional support for both you and your family. (When we say 'family' we mean the spouse or partner of the Royal London Life Assured and their children.)

To help speed up recovery, specialist therapy may also be provided through Helping Hand, such as:

- Bereavement counsellors *or*
- Speech and language therapists *or*
- Face-to-face second medical opinion *or*
- Complementary therapies *or*
- Physiotherapy for specific, serious health conditions *or*
- Many others according to nurse assessment.

These extra specialist therapies are only provided if recommended by your personal RedArc nurse and are limited to one type.

Helping Hand is available to use from the day your policy starts – not just when making a claim. It doesn't cost anything extra to use and your partner and children can use it too. And once your support from your RedArc nurse starts, there's no limit to how often you can speak to them.

Helping Hand is an additional service offered with all new Royal London policies. The service can be amended or withdrawn at any time.



Your questions answered

How much do I pay?

Your premium (or the cost of your policy) depends on factors such as:

-  **The amount and type of cover you choose**
-  **The number of lives covered under the policy**
-  **The term of the policy**
-  **Your age**
-  **Whether or not you smoke**
-  **Your health, occupation and pastimes**

Your Financial Broker will be able to advise you of your premium which, unless you choose Indexation, is guaranteed not to change for the term of your policy (although any relevant Government levies will be reflected in your payments).

How long will my cover last?

You choose the term that suits your circumstances. However, the minimum term you can select is 5 years and the maximum term you can select is the lesser of 40 years and the term (in exact years) that would bring you up to age 75.

For Joint Life Cover or Dual Life Cover, the older life is used to calculate the maximum term.

Policies with Indexation and/or Conversion Option cannot be taken out after age 65 next birthday.

What are the minimum and maximum amounts of cover I am allowed?

- Minimum Life Cover: €10,000
- Minimum Stand-alone Specified Serious Illness Cover: €10,000
- Minimum Accelerated Specified Serious Illness Cover: €10,000
However, it must be at least 10% and no more than 100% of the Life Cover.

The maximum amount of cover available to you depends on your personal circumstances. However, the maximum amount of Specified Serious Illness Cover we provide is €1.4 million where no Indexation has been selected, or €1.1m where Indexation has been selected. Contact your Financial Broker for more information.

Please note: If your policy has been assigned to cover a loan, any claim on death or illness (including children's cover) will be paid to the lender and not to you personally.

Can I make a claim for illnesses not covered?

The specified serious illnesses covered are defined in your Policy Conditions. Your understanding of what constitutes a serious illness may differ from the specified medical definitions set out in your Policy Conditions. A claim cannot be considered if the illness suffered is not one of the specified serious illnesses specified in your Policy Conditions.

Are there any tax implications on making a claim?

Under current law and if your claim is successful, tax, in most cases, does not have to be paid on Life Cover or Specified Serious Illness Cover benefits. However, in some circumstances tax may have to be paid. For example, if Life Cover benefit is paid to your estate, your beneficiaries may incur an Inheritance Tax liability on the proceeds of the plan. Your Financial Broker will be able to give you more information, or you can contact your taxation/legal adviser.

Our approach to claims

It is our practice to assess all claims promptly, efficiently and fairly. All valid claims, once admitted, will be paid without delay.

Making a Specified Serious Illness Cover Claim (including Partial Payment Specified Serious Illness Cover Claim)

Before contacting your Financial Broker or Royal London, check your Policy Schedule and Policy Conditions. They outline the benefits for which you are insured and provide a list of the 53 specified serious illnesses covered by your policy as well as the 34 additional specified illnesses covered by your partial payment cover. They also provide a list of exclusions where the benefit will not be paid.

You should then contact your Financial Broker or the Royal London Claims Department who will guide you through the claims process. We will then issue a claim form for completion.

You can contact us by:

- **Phone:** 01 429 3333
- **Email:** service@royallondon.ie
- **Post:** Royal London Insurance DAC, 47–49 St Stephen's Green, Dublin 2

In order to process your claim efficiently, it is important that you answer all of the questions on the claim form in full. When you have completed your claim form, return it to your Financial Broker or Royal London along with the following items:

Specified Serious Illness Cover Claims Checklist

- ✓ Completed claim form – signed and dated.
- ✓ Original birth certificate.
- ✓ Original marriage certificate – if the Life Assured making the claim is a married woman and her surname now differs from the surname on her birth certificate.
- ✓ If your policy is assigned, the original Deed of Assignment from your bank or building society.

Following receipt of the completed claim form, we will write to your General Practitioner and/or the Specialist who diagnosed the serious illness. In some circumstances, we may ask for an independent medical examination or further tests to confirm the diagnosis.

When these medical reports are received, your claim will be processed by our Claims Assessors and/or our Chief Medical Officer.

Please note:

- Your policy must be in force with all premiums paid at the time of your claim.
- For Specified Serious Illness Cover claims, it is very important that you continue to pay your policy premiums until a decision is made on your claim.

Payment of a Claim

If your claim is valid and we are in receipt of all of the relevant documentation, we will issue payment of the claim amount.

Although the vast majority of claims are paid, some claims may be declined and the benefit not paid or paid only in part. Some of the most common reasons for declining a claim are misrepresentation within the application, illnesses which don't meet the policy definition, or if the exclusions under the policy prohibit payment of benefit. If we decline a claim, or don't pay it in full, we will write to you to explain the reasons why.

Please note: Royal London reserves the right to make changes to its claims procedures at any time.

Your application for cover - duty of disclosure

The answers you provide to the questions we ask in your application will be used in the underwriting process to establish

material facts about you which will influence the assessment and acceptance of cover (including the terms, the amount of cover and the calculation of the premium).

We will issue the policy to you on the understanding that the information you give in response to the questions we ask in the proposal and any related document (including that provided by a third party on behalf of you or a life assured) is true and that the questions we ask are answered honestly and with reasonable care by or on behalf of you or a life assured. If this is not the case, we may be entitled to void the policy without return of premium, deny liability, treat the policy as if it had been entered into on different terms, or limit the amount paid out in the event of a claim.

You must also tell us if there's a change to anything that would affect any of the answers to the specific questions in your application in the time after you've applied for your cover, but before the start date.

Exclusions

Full details of the standard exclusions applying to your policy are contained in your Policy Conditions. Any additional exclusions added during the application process will be stated in your Policy Schedule.



Want to know more?

If you have a question about Specified Serious Illness Cover then you can contact your Financial Broker. They can provide you with any additional information you need. See details below.

Financial Broker Stamp:

For information about Royal London visit our website:



Website
www.royallondon.ie

For information about our Privacy Policy, please read our Privacy Notice available at www.royallondon.ie/privacy-policy



Royal London

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royallondon.ie

Feedback on the content and clarity of this booklet is very welcome.
Please email feedback@royallondon.ie

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