Getting everything in shape

A guide to Mortgage Protection Cover

Customer Guide

ROYAL LONDON IRELAND

What's inside

Welcome to Royal London Ireland	1
What is Mortgage Protection?	2
Benefits included with Mortgage Protection	6
What is Specified Serious Illness Cover?	8
Specified Serious Illness Cover from Royal London Ireland	12
What illnesses are covered by Specified Serious Illness Cover?	14
Benefits included with Specified Serious Illness Cover	18
Additional options	21
Our Helping Hand service	22
Your questions answered	24
Our approach to claims - Go here when making a claim	26
Want to know more?	29

Welcome to Royal London Ireland

We've a strong heritage in Ireland and have been protecting customers here for over 190 years. Based in Dublin, we're a fully owned subsidiary of The Royal London Mutual Insurance Society Limited – the largest mutual life, pensions and investment company in the UK. Our parent company's mutuality, meaning it is customer and member owned with no shareholders, allows us to adopt a mutual mindset. This means we take a longer-term view and focus on providing best customer outcomes. 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

Mortgage Protection is a life assurance protection policy. The purpose of the Life Cover is to provide a lump sum if you die during the term of the policy. If Specified Serious Illness Cover is included its purpose is to provide a lump sum if you are diagnosed with one of the specified serious illnesses covered during the term of the policy. A Specified Serious Illness Cover claim will only be paid based on the Specified Serious Illness Cover Definitions which state the exact conditions which must be met for a claim to be paid.

Mortgage Protection is designed solely to provide protection benefits. There is no payment if you survive to the end of the term and no surrender value is payable at any stage.

This guide should be read in conjunction with the relevant Policy Conditions booklet which contains full details of the Benefits provided and the Terms and Conditions which apply. The Policy Conditions booklet is available on request.

This guide is designed as a quick reference to the main features of your Mortgage Protection policy.

What is Mortgage Protection?

Security when you need it

We all value our home as a place to relax, a sanctuary from day-to-day life, a base for our families and a home to our children. It's a place that often holds many memories. And, quite often, it's something we see ourselves leaving to our children – as an investment in their future.

Like many people, your mortgage is probably your largest financial responsibility. Of course, there's always a worry that should you die or become seriously ill, your family may have difficulty meeting this large liability.

Mortgage Protection from Royal London Ireland is a simple, cost-effective way for you to insure your life and give you the peace of mind of knowing that if you were to die within the term of the policy, Royal London Ireland will provide a lump sum to go towards paying off your outstanding mortgage.

With Mortgage Protection from Royal London Ireland you can choose Life Cover only or Life Cover with Accelerated Specified Serious Illness Cover.

Life Cover provides a lump sum if you die within the term of your policy. Specified Serious Illness Cover provides a lump sum if you suffer from one of the 59 specified serious illnesses we cover within the term of your policy. If in addition, if Specified Serious Illness Cover is included in your policy, you will also be covered under our Partial Payment Specified Serious Illness Cover for an additional 53 specified illnesses.

With Royal London Ireland's Mortgage Protection the level of cover you select reduces each month in line with a repayment mortgage of the same amount, based on the interest rate you have chosen at the outset of the policy. The fact that the cover reduces over the term you select means that this type of policy is one of the most cost-effective ways for you to insure your life.

Security for your family

Of course, the thought of dying is not something that anyone likes to dwell on, but by putting in place a Mortgage Protection policy with sufficient cover for your mortgage, you can have the peace of mind that comes with knowing that you're helping to protect your family's financial future.

In summary, if you're looking for Life Cover that offers you financial security at a competitive price, then a Royal London Ireland Mortgage Protection policy could be the one for you. It offers you:

- Straightforward, no-nonsense Life Cover
- A guaranteed lump sum, payable if you die within the term of the policy
- A genuinely competitive cost-effective premium
- A guarantee that your premium will not change throughout the term of your policy (although any relevant Government levies will be reflected in your payments)
- Ultimately, the peace of mind that comes from knowing that should you die during the term of the policy, we will provide a lump sum to go towards paying off your outstanding mortgage

In most cases your Mortgage Protection policy will be assigned to your mortgage lender, as security for your mortgage loan. Even if your lender does not require you to arrange Life Cover like this, there's no question about it, a Mortgage Protection policy brings you greater peace of mind.

Talk to your Financial Broker about the benefits and advantages of Mortgage Protection from Royal London Ireland.

What is Mortgage Protection? continued

The amount of your outstanding mortgage reduces as you make your repayments. Mortgage Protection from Royal London Ireland is designed so that the level of cover you select reduces monthly in line with the amount of capital outstanding under a mortgage of the same amount, based on the interest rate you have chosen at the outset of the policy.

You can select whether you want your cover to reduce in line with a mortgage at an interest rate of 6%, 9% or 13%. The 13% interest rate option is not available if you choose to add Specified Serious Illness Cover to your policy.

The following table shows how the level of cover reduces over the term of your policy depending on the interest rate you select. The example is based upon initial cover of €200,000 for 30 years.

Term outstanding (years)	Remaining Cover at 6% interest rate	Remaining Cover at 9% interest rate
30	€200,000	€200,000
25	€185,739	€191,219
20	€166,655	€177,708
15	€141,117	€156,920
10	€106,940	€124,934
5	€61,205	€75,721

The mortgage outstanding and hence the cover remaining, is higher throughout the term of the policy if the 9% interest rate is chosen rather than the 6% interest rate. The fact that the cover is higher for the 9% interest rate also means that the premium is higher for the 9% interest rate than the 6% interest rate.

In most cases your policy will be assigned to your lender, and should you die the policy proceeds will be paid directly to them. If the policy is not assigned to your lender, in the event of a death claim the policy proceeds will be paid to your personal representatives.

Of course, if your circumstances change and you no longer need your Mortgage Protection policy you can contact your Financial Broker to discuss your options.

Please note: If you take out cover for the same amount as your mortgage, but your mortgage interest rate is on average higher than the interest rate you choose for your Mortgage Protection policy, then your cover will not be sufficient to fully repay your outstanding mortgage if you make a claim. This may also be the case if you modify any of the terms of your mortgage, or if any mortgage repayments are not made when they fall due.

Did you know?

If you pay off your mortgage earlier than expected, you can keep your policy going as a separate Life Assurance policy.

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**
- **Whether you choose to add Specified Serious Illness Cover to the policy**

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

Benefits included with Mortgage Protection

As part of our commitment to offering our policyholders maximum value for their ongoing custom, you'll also receive a number of additional benefits with your Mortgage Protection policy:

Special Events Increase Benefit

This is also known as a 'Guaranteed Insurability Option'. This benefit provides the option to increase the level of Life Cover (if any applies) and/or Specified Serious Illness Cover (if any applies), without providing further medical evidence, following any of these events:

- Increase in your mortgage, either to purchase a new main residence or for home improvement of your main residence
- Marriage
- Birth or adoption of a child

Full details of these Benefits and the Terms and Conditions which apply are contained in the relevant Policy Conditions booklet, which is available from your Financial Broker.

The maximum increase you can make following any one of these events is the lower of €100,000 and 50% of the original level of cover for that benefit. The maximum total increase you can make for all events over the policy term is the lower of €200,000 and the original level of cover for that benefit. Your premium will be adjusted accordingly.

Any increase in Accelerated Specified Serious Illness Cover must be matched by the same increase in Life Cover. However, should you choose to, you are able to increase the level of Life Cover only.

This option ends when you reach age 55, or when the older person reaches age 55 for a Joint Life policy. **Please note, the availability of this option is subject to underwriting at the time the original policy is taken out.**

Terminal Illness Benefit (Prepayment of Life Cover)

It's not a pleasant thought to ponder of course, but in the event that you are diagnosed with a terminal illness and have less than 12 months to live, we will pay the full amount of Life Cover as at the date of diagnosis. A terminal illness is an illness where, in the opinion of the attending Consultant and Royal London Ireland's Chief Medical Officer, you will not survive the next 12 months.

Children's Life Cover

The death of a child is certainly not something anyone likes to think about especially when it is your own child. However, a sum of €5,000 will be payable if a child of yours dies during the term of the policy. All of your children, from the age of 3 months until their 18th birthday (21st birthday if in full-time education), are covered during the term of the policy.

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

What is Specified Serious Illness Cover?

Have you considered how you would continue to pay your mortgage should you suffer a serious illness? It's not a thought any of us like to dwell on, but the unfortunate reality is that it could happen to any of us at any time.

What is Specified Serious Illness Cover?

If you choose to add Specified Serious Illness Cover to your Mortgage Protection policy it can provide additional security to you and your family by paying a guaranteed lump sum to help repay your mortgage, if you are diagnosed as suffering from one of the 59 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 53 specified illnesses.

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 4 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 2014–2018 is 65%.****
- **Approximately 7,500 people suffer a stroke in Ireland annually.*****

Sources:
*Cancer in Ireland 1994-2022: Annual statistical report of the National Cancer Registry (2024)
**Cancer in Ireland 1994-2021: Annual Report of the National Cancer Registry (2023)
***Irish Heart Foundation 2025.

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

Full details of Specified Serious Illness Cover and the Terms and Conditions which apply are contained in the relevant Policy Conditions booklet, which is available from your Financial Broker.

You decide, you choose

One of the key aspects of choosing Specified Serious Illness Cover with your Mortgage Protection Policy from Royal London Ireland is that you can choose the amount of Specified Serious Illness Cover you need and can afford, from 10% to 100% of your Life Cover.

By choosing a Royal London Ireland Mortgage Protection policy with Specified Serious Illness Cover and having sufficient cover in place, you could lessen some of the financial problems that may occur should you suffer a serious illness.

How does this cover work?

Specified Serious Illness Cover on your Mortgage Protection policy is an 'accelerated' benefit. This means that if you make a claim on one of the 59 specified serious illnesses covered by Royal London Ireland, your Life Cover will be reduced by the amount of the Specified Serious Illness Cover claim.

For example, let's say you have €200,000 initial Life Cover over a term of 30 years and you choose to add €150,000 Specified Serious Illness Cover. The table on page 10 shows the decreasing levels of cover in place over the 30 year term of your policy.

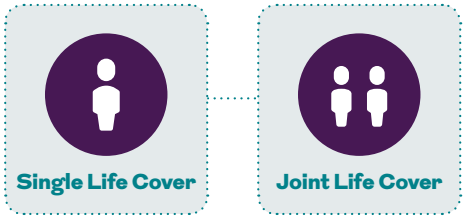
What is Specified Serious Illness Cover? continued

€200,000 Life Cover and €150,000 Specified Serious Illness Cover

Outstanding Term (years)	Life Cover based on 6% Interest Rate	Specified Serious Illness Cover of 75% of Life Cover	Remaining Life Cover after Specified Serious Illness Cover Claim
30	€200,000	€150,000	€50,000
25	€185,739	€139,305	€46,434
20	€166,655	€124,992	€41,663
15	€141,117	€105,838	€35,279
10	€106,940	€80,205	€26,735
5	€61,205	€45,904	€15,301

After 10 years, with 20 years remaining on your policy your Life Cover has reduced to €166,655 and your Specified Serious Illness Cover has reduced to €124,992. If a Specified Serious Illness claim was paid at this time then your Specified Serious Illness Cover would end and your Life Cover would reduce to €41,663 (i.e. €166,655 - €124,992 = €41,663). Your premiums would also reduce to reflect the lower Life Cover now in place.

If the amount of your Specified Serious Illness Cover is the same as your Life Cover and you make a Specified Serious Illness Cover claim then your policy will end.



Who is covered under this policy?

You may cover your own life only: 'Single Life Cover', or you may take out a policy on two lives: on either a 'Joint Life Cover' or a 'Dual Life Cover' basis. The choice is yours.

Cover on one life only

This is known as 'Single Life Cover'

Cover is provided on one life only.

Cover on two lives

Joint Life Cover

'Joint Life Cover' provides cover for two people, for example yourself and your spouse, who are both insured for the same amount. 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 €200,000 Life Cover and €150,000 Specified Serious Illness Cover. 10 years after taking out the policy, Tom unfortunately suffers a heart attack (which satisfies our Policy Conditions), and the policy pays out €124,992 Specified Serious Illness Cover policy proceeds.

As the policy was set up on a Joint Life basis there is now, following the Specified Serious Illness claim, just €41,663 Life Cover remaining for either Tom or Mary. (See table on page 10 for calculation explanation).

Dual Life Cover

Alternatively, the cover can be arranged on what is known as a 'Dual Life' basis. 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 levels of cover relating to the other life. Dual Life Cover is available for Life Cover only and it's also available for Mortgage Protection policies with Specified Serious Illness included.

For example, Tom and Mary have a Dual Life Mortgage Protection policy for €200,000 Life Cover. 10 years after taking out the policy, Tom unfortunately dies, and the policy pays out €166,655 Life Cover proceeds. (See table on page 10 for calculation explanation).

As the policy was set up on a Dual Life basis, following the payout for Tom's Life Cover, the policy will continue to provide Life Cover (on a decreasing basis) for Mary. The monthly premium will also reduce to reflect that only one life is remaining on the policy.

Specified Serious Illness Cover from Royal London Ireland

As one of Ireland's leading providers of Life Cover and Specified Serious Illness Cover, Royal London Ireland 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 59 specified serious illnesses we cover under our Specified Serious Illness Cover and the 53 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 that you note that you are only covered under Specified Serious Illness Cover for illnesses listed on the following pages and as defined in your Policy Conditions. As the purpose of this policy is to cover you for defined 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.

What illnesses are covered by Specified Serious Illness Cover?

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

1. **Aorta Graft Surgery** for disease
2. **Aplastic Anaemia** of specified severity
3. **Bacterial Meningitis**
4. **Balloon Valvuloplasty** to correct heart valve abnormalities
5. **Benign Brain Tumour** resulting in permanent symptoms
6. **Benign Spinal Cord Tumour** resulting in permanent symptoms or requiring surgery
7. **Blindness** permanent and irreversible
8. **Brain Abscess drained via Craniotomy**
9. **Brain injury due to anoxia or hypoxia** resulting in permanent symptoms
10. **Cancer** excluding less advanced cases
11. **Cardiac Arrest** with insertion of a defibrillator
12. **Cardiomyopathy** of specified severity
13. **Cauda Equina Syndrome** with permanent symptoms
14. **Chronic Lung Disease** of specified severity
15. **Chronic Pancreatitis** of specified severity
16. **Chronic Rheumatoid Arthritis** of specified severity
17. **Coma** resulting in permanent symptoms
18. **Coronary Artery Bypass Graft Surgery** with surgery to divide the breastbone
19. **Creutzfeldt-Jakob Disease** resulting in permanent symptoms
20. **Crohn's Disease** of specified severity
21. **Deafness** permanent and irreversible
22. **Dementia including Alzheimer's Disease** of specified severity
23. **Drug Resistant Epilepsy** with specified surgery
24. **Encephalitis** resulting in permanent symptoms
25. **Heart Attack** of specified severity
26. **Heart Structural Repair** with surgery to divide the breastbone
27. **Heart Valve Replacement or Repair**
28. **HIV Infection** as a result of a blood transfusion, a physical assault or an occupational injury
29. **Intensive Care** requiring mechanical ventilation for 10 consecutive days
30. **Interstitial Lung Disease** permanent and irreversible
31. **Kidney Failure** requiring dialysis
32. **Liver Failure** end stage
33. **Loss of Independent Existence** permanent and irreversible
34. **Loss of Limb** permanent physical severance
35. **Loss of Speech** permanent and irreversible
36. **Major Organ Transplant** of specified organs
37. **Motor Neurone Disease and specified diseases of the motor neurones** resulting in permanent symptoms
38. **Multiple Sclerosis** where there have been symptoms
39. **Muscular Dystrophy**
40. **Myasthenia Gravis** with persisting clinical symptoms
41. **Necrotising Fasciitis** requiring surgery
42. **Neuromyelitis Optica (Devic's Disease)** where there have been symptoms
43. **Paralysis of one Limb** total and irreversible
44. **Parkinson's Disease** resulting in permanent symptoms
45. **Parkinson Plus Syndromes** resulting in permanent symptoms
46. **Peripheral Vascular Disease** treated with by-pass surgery
47. **Pneumonectomy** removal of a complete lung
48. **Primary Sclerosing Cholangitis** of specified severity
49. **Pulmonary Artery Surgery** with surgery to divide the breastbone
50. **Pulmonary Hypertension** of specified severity
51. **Severe Sepsis** resulting in admission to a critical care unit for 3 days or more
52. **Short Bowel Syndrome** requiring permanent total parenteral nutrition
53. **Spinal Stroke** resulting in permanent symptoms
54. **Stroke** resulting in specified symptoms
55. **Syringomyelia or Syringobulbia** treated by surgery
56. **Systemic Lupus Erythematosus** with severe complications
57. **Terminal Illness** payable under stand-alone Specified Serious Illness Cover
58. **Third Degree Burns** covering 20% of the body's surface area
59. **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 Ireland'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 59 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.

What illnesses are covered by Specified Serious Illness Cover? continued

Partial Payment Specified Serious Illness Cover

If Specified Serious Illness Cover is included as part of your policy, as well as the 59 specified serious illnesses covered, this benefit provides a partial payment if you are diagnosed with one of 53 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 Ireland are:

1. **Advanced (Non-Melanoma) Skin Cancer**
2. **Aortic Aneurysm** with endovascular repair
3. **Carcinoma in Situ of the Anus** with surgical removal
4. **Carcinoma in Situ of the Appendix, Colon or Rectum** resulting in intestinal resection
5. **Carcinoma in Situ of the Bile Ducts** with surgical removal
6. **Carcinoma in Situ of the Breast** treated by surgery
7. **Carcinoma in Situ of the Cervix** with surgery
8. **Carcinoma in Situ of the Gallbladder** with surgical removal
9. **Carcinoma in Situ of the Larynx** with specified treatment
10. **Carcinoma in Situ of the Lung or Bronchus** with specified surgery
11. **Carcinoma in Situ of the Oesophagus** treated by specific surgery
12. **Carcinoma in Situ of the Oral Cavity or Oropharynx** with surgical removal
13. **Carcinoma in Situ of the Pancreas** with surgical removal
14. **Carcinoma in Situ of the Renal Pelvis (of the Kidney) or Ureter** of specified severity
15. **Carcinoma in Situ of the Stomach** with surgical removal
16. **Carcinoma in Situ of the Testicle** requiring surgical removal of one or both testicles
17. **Carcinoma in Situ of the Thymus** with surgical removal
18. **Carcinoma in Situ of the Urinary Bladder** requiring surgical removal
19. **Carcinoma in Situ of the Uterus** with specified surgery
20. **Carcinoma in Situ of the Vagina** resulting in surgery to remove the tumour
21. **Carcinoma in Situ of the Vulva** resulting in surgery to remove the tumour
22. **Carcinoma in Situ (Other)** with surgery
23. **Carotid Artery Stenosis** treated by Endarterectomy or Angioplasty
24. **Cerebral Aneurysm** treated with surgery or radiotherapy
25. **Cerebral Arteriovenous Malformation** treated with surgery or radiotherapy
26. **Coronary Angioplasty** of specified severity
27. **Crohn's Disease** treated with surgical intestinal resection
28. **Cystectomy** Removal of a Complete Bladder
29. **Desmoid-Type Fibromatosis** with specified treatment
30. **Diabetes Mellitus Type 1** with insulin dependency
31. **Early Stage Thyroid Cancer** of specified advancement
32. **Eye Stroke (Central Retinal Artery Occlusion or Central Retinal Vein Occlusion)** resulting in permanent visual loss
33. **Gastrointestinal Stromal Tumour (GIST)** with surgery
34. **Guillain–Barré Syndrome** with persisting clinical symptoms
35. **Heart Failure** of specified severity
36. **Implantable Cardioverter Defibrillator** for the primary prevention of sudden cardiac death
37. **Liver Resection**
38. **Low Level Prostate Cancer** with Gleason score between 2 and 6 and with specific treatment
39. **Neuroendocrine Tumour (NET) of low malignant potential** with surgery
40. **Ovarian Tumour of borderline malignancy/low malignant potential** with surgical removal of an ovary
41. **Peripheral Vascular Disease** treated with angioplasty
42. **Permanent Pacemaker**
43. **Pituitary Gland Tumour** with specified treatment
44. **Primary Cutaneous Lymphoma** early stage
45. **Serious Accident Cover** resulting in at least 28 consecutive days in hospital
46. **Severe Mental Illness** of specified severity
47. **Significant Visual Impairment** permanent and irreversible
48. **Single Lobectomy** removal of a complete lobe of a lung
49. **Spinal Aneurysm** with specified treatment
50. **Spinal Arteriovenous Malformation** with specified treatment
51. **Surgical Removal of One Eye**
52. **Third Degree Burns** covering at least 10% of the body's surface
53. **Total Colectomy** including a Total Colectomy performed as a result of Ulcerative Colitis

Benefits included with Specified Serious Illness Cover

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 53 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 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 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 10 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, before the age of 90 days;
- Intensive Care requiring mechanical ventilation for 10 consecutive days, before the age of 90 days;
- Diabetes Mellitus Type 1; or
- Severe Mental Illness – of specified severity.

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 once-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 10 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

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, without having to provide evidence of health. A Conversion Option is available on Mortgage Protection policies for Life Cover only and also on Mortgage Protection with Accelerated Specified Serious Illness cover policies.

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 Mortgage Protection policy with Royal London Ireland, you'll need to decide from the outset if you wish to include this 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.

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 Mortgage Protection 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 Ireland 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 Ireland policies. The service can be amended or withdrawn at any time.

Your questions answered

Who can be covered under this policy?

You may 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. 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.

How long will my cover last?

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

- 90 next birthday for Life Cover only
- 75 next birthday if Specified Serious Illness Cover is chosen

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

- Minimum Life Cover: €10,000
- Minimum Specified Serious Illness Cover: €10,000. However, the amount of Specified Serious Illness Cover must be at least 10% and no more than 100% of the amount of 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. Contact your Financial Broker for more information.

For example, John, who is 55 next birthday, selects Life Cover only. Therefore, the maximum term he can select is 35 years (i.e. maximum age of 90 minus John's current age of 55 means John can select a maximum term of 35 years).

For Joint Life Cover or Dual Life Cover the older life is used to calculate the maximum term. For example, John is 55 next birthday and Mary is 60 next birthday. If John and Mary select a Life Cover only policy then the maximum term is 30 years.

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 Life Cover Claim

Firstly, your policy must be in force with all premiums paid at the time of the claim. The person making the claim will need to request a claim form from your Financial Broker or from Royal London Ireland in our Dublin office. Once completed the person making the claim should return the form along with the items listed here:

Life Cover Claims Checklist

- Original Registrar's death certificate.
- Life Assured's original birth certificate.
- Original marriage certificate – if the Life Assured is a married person and their surname now differs from the surname on their Birth Certificate.
- A Grant of Probate or Letters of Administration. If the policy is assigned to a bank or building society, we shall require the original Deed of Assignment from the lending institution. Benefit will be paid to the assignee unless we are given written instructions from the assignee to pay the policy owner directly.

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

Before contacting your Financial Broker or Royal London Ireland in our Dublin office, check your Policy Schedule and Policy Conditions. They outline the benefits for which you are insured and provide a list of the 59 specified serious illnesses covered by your policy as well as the 53 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 Royal London Ireland 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 3470
- **Email:** service@royallondon.ie
- **Post:** Royal London Ireland, 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 in full. When you have completed your claim form, return it to your Financial Broker or Royal London Ireland along with the items listed here:

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 person and their surname now differs from the surname on their 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 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 is processed in our Claims Department by Claims Assessors and 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, illnesses which are not covered by the policy 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 Ireland reserves the right to make changes to its claims procedures at any time.

Our approach to claims continued

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.

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.

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 outlined in your Policy Schedule.

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.

Want to know more?

If you have a question about Mortgage Protection 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 Ireland 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**

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

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