

your guide to making a claim on your policy

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If you are unsure about whether any of the benefits referred to in this Guide apply to your policy, you should check your policy documents. Your policy documents set out the terms and conditions and exclusions which apply to these benefits.

This booklet is intended as a Guide only. It is not a legal document and does not form part of your contract.

While great care has been taken in its preparation, this guide is of a general nature and should not be relied on in relation to a specific issue without taking financial, insurance or other professional advice. If there is any conflict between this guide and the Policy Conditions, the Policy Conditions will apply.

New Ireland Assurance Company plc trading as Bank of Ireland Life is regulated by the Central Bank of Ireland and is a member of the Bank of Ireland Group. Bank of Ireland Insurance and Investments Limited and Bank of Ireland are regulated by the Central Bank of Ireland and are tied agents of New Ireland Assurance Company plc.

Bank of Ireland Life, Nassau House, 33-35 Nassau Street, Dublin 2.

Website address: www.bankofirelandlife.ie

Email address: info@bankofirelandlife.ie

Introduction

Here at Bank of Ireland Life, we understand that when the time comes to make a claim, it may not be an easy time for you. However, we are committed to making the claims procedure as simple as possible, especially following an illness or bereavement.

Many of the things you will be asked to do when making a claim – filling in forms and supplying certificates etc. - may seem mechanical and anonymous. However, they are necessary in order to satisfy legal and insurance requirements. The first thing you will need to get is a Claim Form. You can do this by ringing our Claims Helpline at 1850 200 319 (8am to 6pm, Monday to Friday) where an experienced person from our Claims Team will guide you through any queries you may have.

It is important that you answer all of the questions on the claim form so that we can deal with your claim as quickly as possible. When all the necessary information is in place we will process your claim usually within three working days.

Bank of Ireland Life's Claims Philosophy

It is Bank of Ireland Life's philosophy that valid claims will be paid promptly, efficiently and with the minimum of inconvenience to the claimant.

Our philosophy reflects the following principles:

- Claims staff will at all times remain helpful, polite and aware of the stresses involved in making a claim when dealing with claimants.
- The Company will seek to be fair and reasonable in assessing all claims.
- At all times the Consumer Protection Code issued by the Financial Regulator will be adhered to.

The Company will use available expertise in order to assess claims to the best of our ability, this expertise will be provided by any combination of the following.

- Reinsurer advice
- Chief Medical Officer
- Legal Department

Bank of Ireland Life understands that the vast majority of claims are genuine. However, in the overall interests of all of our customers, where appropriate, claims will be thoroughly investigated and invalid or fraudulent claims will be turned down and may be reported to the relevant authorities.

The Bank of Ireland Life Claims Helpline – 1850 200 319*
8am to 6pm, Monday to Friday

* To ensure that the quality of the service that we provide is of a consistently high standard, all calls may be recorded and monitored. Call charges may vary depending on your service provider..

Critical Illness Plus / Living Cover / Serious Illness / Critical Illness / Total Permanent Disability Claims

When making a claim under any of the above benefits, the following documentation is required:

- A claim form completed by the person who has suffered the insured illness or operation. This form is available from Bank of Ireland Life's Claims Department, ring us at 1850 200 319 (8am to 6pm Monday to Friday) and we will issue you the Claim Form immediately.
- * The birth certificate(s) for the life or lives assured. If you don't have one, these can be obtained from the Registry of Births, Deaths and Marriages, Phone 01 671 1000.
- * The marriage certificate. This is only necessary for married women who have changed their surname. If you don't have one, these can be obtained from the Registry of Births, Deaths and Marriages, Phone 01 671 1000.
- The original policy schedule/certificate. This is only necessary where a full claim is being made on an accelerated benefit. The policy schedule/certificate was issued to the policy owner when the policy started. If the original policy schedule/certificate cannot be located please contact our Claims Helpline 1850 200 319 (8am to 6pm Monday to Friday) who will issue a Lost Policy Declaration Form for completion by the policy holder.

Important Notes:

Claims should be submitted within six months of the insured event.

As a standard claims procedure, we obtain a report from your normal doctor and/or specialist to assess your claim. This can take a number of weeks as we are depending on responses from your doctor(s). We monitor cases fortnightly and telephone or write to the doctor for overdue reports. Once we have all relevant documentation the claim will be processed and the decision made within three working days.

*For these documents we will accept a copy of the original, certified as a true copy of the original by your solicitor or a Bank of Ireland Branch.

Terminal Illness Benefit Claims

To make a claim under this benefit, the following documentation is required:

- A completed claim form. This form is available from Bank of Ireland Life's Claims Department, ring us at 1850 200 319 (8am to 6pm Monday to Friday) and we will issue you the Claim Form immediately.
- *The birth certificate(s) for the life or lives assured. If you don't have one, these can be obtained from the Registry of Births, Deaths and Marriages, Phone 01-671 1000.
- *The marriage certificate. This is only necessary for married women who have changed their surname. If you don't have one, these can be obtained from the Registry of Births, Deaths and Marriages, Phone 01-671 1000.

Important Notes:

As a standard claims procedure, we obtain a report from the specialist who diagnosed the terminal illness. It may be necessary to obtain a report from your general practitioner before a decision can be made. This can take a number of weeks as we are depending on responses from your doctor(s). We monitor cases fortnightly and telephone or write to the doctor for overdue reports.

*For these documents we will accept a copy of the original, certified as a true copy of the original by your solicitor or a Bank of Ireland Branch.

Life Assurance (Death) Claims

For Single Life policies where the owner is the Life Assured the following documentation is required:

- The original policy schedule/certificate. This was issued to the policy owner when the policy started. If the original policy schedule/certificate cannot be located please contact our Claims Helpline 1850 200 319 (8am to 6pm Monday to Friday) who will issue a Lost Policy Declaration Form for completion by the person making the claim.
- *The Death Certificate issued by the Registrar. If you don't have one, this can be obtained from the Registry of Births, Deaths and Marriages, Phone 01 671 1000.
- *The birth certificate for the life assured. If you don't have one, this can be obtained from the Registry of Births, Deaths and Marriages, Phone 01 671 1000.

- * The marriage certificate. This is only necessary for married women who have changed their surname. If you don't have one, this can be obtained from the Registry of Births, Deaths and Marriages, Phone 01 671 1000.
- ** A Grant of Probate or ***Letters of Administration. Information on how to obtain these is available from the Probate Office of the High Court, Phone 01 872 5555. Alternatively you may prefer to use a solicitor.
- A claim form completed by the Executor(s) or Administrator(s) named in the Grant of Probate or Letter(s) of Administration. This form is available from Bank of Ireland Life's Claims Department, ring us at 1850 200 319 (8am to 6pm Monday to Friday) and we will issue the Claim Form immediately.

For joint life policies and single life policies where the owner is not the life insured the following documentation is required:

- The original policy schedule/certificate. This was issued to the policy owner when the policy started. If the original policy schedule/certificate cannot be located please contact our Claims Helpline 1850 200 319 (8am to 6pm Monday to Friday) who will issue a Lost Policy Declaration Form for completion by the person making the claim.
- *The Death Certificate Issued by the Registrar. If you don't have one, this can be obtained from the Registry of Births, Deaths and Marriages, Phone 01 671 1000.
- *The birth certificates for the life or lives assured. If you don't have one, these can be obtained from the Registry of Births, Deaths and Marriages, Phone 01 671 1000.
- *The marriage certificate. This is only necessary for married women who have changed their surname. If you don't have one, this can be obtained from the Registry of Births, Deaths and Marriages, Phone 01 671 1000.
- A claim form completed by the surviving life assured or policy owner. This form is available from Bank of Ireland Life's Claims Department, ring us at 1850 200 319 (8am to 6pm Monday to Friday) and we will issue the Claim Form immediately.

Important Notes:

It may be necessary to obtain a report from the life insured's normal doctor and/ or any relevant specialists in order to assess the claim. This can take a number of weeks as we are depending on responses from the doctor(s). We monitor cases fortnightly and telephone or write to the doctor for overdue reports. Once we have all relevant documentation the claim will be processed and the decision made within 3 working days.

For policies written in trust, in some cases a person will have been nominated by the customer with the power to appoint a trustee. The person nominated to appoint a trustee should advise us of the name and address of the person

they wish to appoint as the new trustee. A deed of appointment needs to be prepared by the customer's own legal adviser for the nominee to complete. In these cases the new trustee should sign the claim form.

* For these documents we will accept a copy of the original, certified as a true copy of the original by your solicitor or a Bank of Ireland Branch.

**** Grant of Probate**

Where an individual dies leaving a will they are known to have died 'testate'. The individual making the will appoints one or more executors. These people become his or her "personal representatives" following his or her death. The executor(s) of the will are charged with the responsibility of distributing the estate of the deceased in accordance with the instructions in the will. Before executors can become personal representatives of the deceased they must apply for a Grant of Representation, called a Grant of Probate, to the Probate Office of the High Court.

***** Letters of Administration**

Where an individual dies without leaving a will they are known to have died 'intestate'. The deceased's nearest living relative applies to the Probate Office of the High Court for a Grant of Representation, often called Letters of Administration. This means that the persons (or person) who receive the Letters of Administration become the deceased's personal representatives. As the deceased's personal representatives, they are charged with distributing the deceased's estate in accordance with the intestacy provisions of the Succession Act 1965.

Hospital Cash Benefit Claims

For Hospital Cash Benefit Claims the following documentation is required:

- A claim form completed by the person who was hospitalised (or their insured parent in the case of child hospitalisation). This form is available from Bank of Ireland Life's Claims Department, ring us at 1850 200 319 (8am to 6pm Monday to Friday) and we will issue the Claim Form immediately.
- * If the claim is in respect of a child we will need a long birth certificate or adoption papers. These can be obtained from the Registry of Births, Deaths and Marriages, Phone 01 671 1000.
- Confirmation of the duration of the hospital stay.
This can be submitted in any of the following formats:

- You can have the relevant dates inserted on the claim form by the hospital and the hospital stamp must appear on the back of the claim form.
- An invoice from the hospital which states the dates of admission and discharge.
- A letter on the hospital's headed paper confirming dates of admission and discharge.

Important Notes:

The claim should be submitted within 6 months of the insured event.

Once we have all relevant documentation the claim will be processed and the decision made within three working days. However, if a medical report is required to complete your claim, it will take longer as we are depending on responses from your doctor(s). We monitor cases fortnightly and telephone or write to the doctor for overdue reports.

* For these documents we will accept a copy of the original, certified as a true copy of the original by your solicitor or a Bank of Ireland Branch.

Absence from Work Benefit Claims

For Absence from Work Benefit Claims the following documentation is required for the person who has suffered the accident or illness:

- A completed claim form. This form is available from Bank of Ireland Life's Claims Department, ring us at 1850 200 319 (8am to 6pm Monday to Friday) and we will issue the Claim Form immediately.
- Confirmation of earnings in the year prior to the accident or illness. Confirmation of earnings should be in the form of a P60, notice of assessment from the Revenue Commissioners or audited accounts from your accountant.
- *Your birth certificate. If you don't have one, this can be obtained from the Registry of Births, Deaths and Marriages, Phone 01 671 1000.

Important Notes:

As a standard claim procedure we obtain a report from your normal doctor and/or specialist in order to assess your claim. This can take a number of weeks as we are depending on responses from your doctor(s). We monitor cases fortnightly and telephone or write to the doctor for overdue reports. You may be asked to attend for examination by a doctor or specialist nominated by us. We will do our best to arrange an appointment that is convenient for you. Bank of Ireland Life will pay the doctor directly for

the examination. Once we have all relevant documentation the claim will be processed and the decision made within three working days.

Your Absence form Work Benefit Claim will be reviewed by Bank of Ireland Life at appropriate intervals. We may contact you or your doctors for up to date information. Alternatively, we may arrange for a health claims visitor to visit and discuss your claim.

*For these documents we will accept a copy of your birth certificate as a true copy of the original by your solicitor or Bank of Ireland Branch.

Broken Bones Benefit Claims

For Broken Bones benefit claims, only one document is necessary:

- A completed claim form. This form is available from Bank of Ireland Life's Claims Department, ring us at 1850 200 319 (8am to 6pm Monday to Friday) and we will issue the Claim Form immediately.

Important Notes:

The claim should be submitted within 6 months of the insured event.

To help us process your claim quickly it is essential that you arrange for the doctor who treated you for the injury to complete part B of the claim form. This has to be completed at your own expense.

Once we receive the properly completed claim form, the claim will be processed and the decision made within 3 working days. However, in certain situations, we may require an additional medical report from your doctor. If such a report is required, it will take longer to complete your claim as we are depending on responses from your doctor(s). We monitor cases fortnightly and telephone or write to the doctor for overdue reports.

Disability Benefit Insurance Claims

This benefit is only available on pension products where the Disability Benefit Insurance option applies. When making a claim under this benefit the following documentation is required.

- A completed claim form. This form is available from Bank of Ireland Life's Claims Department, ring us at 1850 200 319 (8am to 6pm Monday to Friday) and we will issue the Claim Form immediately.

- Confirmation of earnings in the year prior to disability. Confirmation of earnings should be in the form of a P60, notice of assessment from the Revenue Commissioners or audited accounts from your accountant.
- *Your birth certificate. This can be obtained from the Registry of Births, Deaths and Marriages, Phone 01 671 1000.

Important Notes:

As a standard claim procedure we obtain a report from your normal doctor and/or specialist in order to assess your claim. This can take a number of weeks as we are depending on responses from your doctor(s). We monitor cases fortnightly and telephone or write to the doctor for overdue reports.

You may be asked to attend for examination by a doctor or specialist nominated by us. We will do our best to arrange an appointment that is convenient for you. Bank of Ireland Life will pay the doctor directly for the examination. Once we have all relevant documentation the claim will be processed and the decision made within three working days. We will make the relevant payment on the first of each month. The claim should be submitted at least six weeks before the deferred period expires.

Your Disability Benefit Insurance Claim will be reviewed by Bank of Ireland Life at appropriate intervals. We may contact you or your doctors for up-to-date information. Alternatively, we may arrange for a health claims visitor to visit you and discuss your claim.

* For these documents we will accept a copy of your birth certificate certified as a true copy of the original by your solicitor or Bank of Ireland Branch.

Waiver of Contributions Claims

For Waiver of Premium benefit to make a claim only one document is necessary:

- A completed claim form. This form is available from Bank of Ireland Life's Claims Department, ring us at 1850 200 319 (8am to 6pm Monday to Friday) and we will issue the Claim Form immediately.

Important Notes:

As a standard claim procedure we obtain a report from your normal doctor and/or specialist in order to assess your claim. This can take a number of weeks as we are depending on responses from your doctor(s). We monitor cases fortnightly and telephone or write to the doctor for overdue reports.

You may be asked to attend for examination by a doctor or specialist nominated by us. We will do our best to arrange an appointment that is convenient for you.

Bank of Ireland Life will pay the doctor directly for the examination. Once we have all relevant documentation the claim will be processed and the decision made within three working days. Bank of Ireland Life will take over payment of your regular premium from the renewal date immediately following the deferral period. The claim should be submitted at least 6 weeks before the deferred period expires.

Your Waiver of Premium Benefit Claim will be reviewed by Bank of Ireland Life at appropriate intervals. We may contact you or your doctors for up to date information. Alternatively, we may arrange for a health claims visitor to visit you and discuss your claim.

Assigned Policies

If you have used your policy as security for a mortgage or other borrowings, the bank or building society (the lender) will have an assignment over your policy. This means that while you have your loan, they are entitled to receive any benefits payable under the policy.

When making a claim on an assigned policy the procedures outlined in this guide should be followed as normal according to the type of claim. If the original policy schedule/ certificate is required for the claim we will obtain this from the lender.

Life Assurance (Death) Benefit Claims on Assigned Policies

If you were to die, the death benefit would be paid to the lender in order to repay the outstanding loan. If the death benefit is greater than the amount owed the lender will pay the balance: -

- (a) to your estate if the policy is covering you alone
or
- (b) to the surviving life assured if the policy is a joint life policy.

Other Benefit Claims on Assigned Policies

If you were to make a claim for Living Cover, Serious Illness, Critical Illness Benefits or Total Permanent Disability Benefit, the settlement cheque would be sent to the bank or building society. If the amount of benefit paid is greater than the amount owed, the bank or building society will pay the balance to you.

In certain circumstances the bank or building society may allow part or all of the benefit to be paid to you directly. You should contact your bank or building society in order to find out if this option is available to you.

If you were to claim hospitalisation benefit the bank or building society will generally allow us to pay the benefit amount directly to you. We will let you know if the bank or building society requires the benefit to be paid to them.

Useful Numbers

Bank of Ireland Life Claims Helpline

1850 200 319

Registry of Births, Deaths and Marriages

01 671 1000

Probate Office of The High Court

01 872 5555

Department of Social Welfare

01 874 8444

A reiteration of goodwill

Bank of Ireland Life's range of protection products are designed to ease the financial pressure should any of our customers, or their dependants, become seriously ill, disabled or die. We would wish our customers to understand that making a claim is a co-operation between our customers and ourselves. As soon as all the documentation and factual information is in place we do our utmost to ensure that it is processed as speedily as possible. To help us both achieve this please take full advantage of our Claims Helpline at 1850 200 319. There will be an experienced person – representing the goodwill of Bank of Ireland Life – to help you from 8am to 6pm, Monday to Friday.

