



# Life Choice

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.

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

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## 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. 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, the procedures 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 phoning us on 1890 309 309\* (8am to 6pm, Monday to Friday).

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 has been provided we will aim to process your claim within five 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 advice
- Legal Department advice

Bank of Ireland Life understands that the vast majority of claims are genuine. However, in the 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

## Specified Illness Claims

When making a claim under the above benefit, 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. Phone us on 1890 309 309\* (8am to 6pm Monday to Friday) and we will send you the Claim Form immediately.
- \*\*One of the following three proof of age documents: birth certificate(s), passport(s) or driving licence(s) for the life or lives insured. Birth certificates can be obtained from The General Register Office by phoning 1890 252 076 or by visiting [www.groireand.ie](http://www.groireand.ie).
- \*\*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 General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).

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

- The original policy schedule/certificate. This is only necessary where a full claim is being made on the Specified Illness 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 us on 1890 309 309\* (8am to 6pm Monday to Friday) and we will issue a Lost Policy Declaration Form for completion by the policy holder.

**Important Note:**

**Claims should be submitted within 90 days of the insured event.**

As a standard claims procedure, we obtain a report from your normal doctor and 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 every three weeks and telephone or write to the doctor for overdue reports. Once we have all relevant documentation the claim will be processed and we aim to make the decision within five working days.

## 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. Phone us at 1890 309 309\* (8am to 6pm Monday to Friday) and we will send you the Claim Form immediately.
- \*\*One of the following three proof of age documents: birth certificate(s), passport(s) or driving licence(s) for the life or lives insured. Birth certificates can be obtained from the Registry of Births, Deaths and Marriages by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).
- \*\*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 General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).

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

**Important Note:**

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 every three weeks and telephone or write to the doctor for overdue reports.

## Accidental Death Benefit Claims

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

- \*\*The death certificate issued by the Registrar. If you don't have one, this can be obtained from The General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).
- \*\*One of the following three proof of age documents: birth certificate, passport or driving licence for the life insured. Birth certificates can be obtained from The General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).
- \*\*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 General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).
- \*\*\*A Grant of Probate or \*\*\*\*Letters of Administration. Information on how to obtain these is available from the Probate Office of the High Court, by phoning 01 888 6174/6728. 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. Phone us at 1890 309 309\* (8am to 6pm Monday to Friday) and we will issue the Claim Form immediately.
- A doctor's report confirming that death occurred as a result of an accident.

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

- \*\*The death certificate issued by the Registrar. If you don't have one, this can be obtained from The General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).
- \*\*One of the following three proof of age documents: birth certificate, passport or driving licence for the life or lives insured. Birth certificates can be obtained from The General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).
- \*\*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 General Register by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).
- A claim form completed by the surviving life insured or policy owner. This form is available from Bank of Ireland Life. Phone us at 1890 309 309 (8am to 6pm Monday to Friday) and we will send the Claim Form immediately.
- A doctor's report confirming that death occurred as a result of an accident.

### **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 every three weeks 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 five 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. If you have already appointed a trustee, they should sign the claim form.

\*\*For these documents we will accept a copy of the original if 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 doing so, executors 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.

## **Death Benefit Claims (Lump Sum on Death, Income on Death and Whole of Life)**

For Single Life policies where the owner is 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 us on 1890 309 309\* (8am to 6pm Monday to Friday) and we will issue a Lost Policy Declaration Form for completion by the person making the claim.
- \*\*The death certificate. If you don't have one, this can be obtained from The General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).
- \*\*One of the following three proof of age documents: birth certificate, passport or driving licence for the life insured. Birth certificates can be obtained from The General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).
- \*\* 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 General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).
- \*\*\* A Grant of Probate or \*\*\*\*Letters of Administration. Information on how to obtain these is available from the Probate Office of the High Court, by phoning 01 888 6174/6728. 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. Phone us at 1890 309 309\* (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 us on 1890 309 309\* (8am to 6pm Monday to Friday) and we will send a Lost Policy Declaration Form for completion by the person making the claim.
- \*\*The death certificate. If you don't have one, this can be obtained from The General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).
- \*\*One of the following three proof of age documents: birth certificates, passports or driving licences for the life or lives insured. Birth certificates can be obtained from The General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).
- \*\*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 General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).

- A claim form completed by the surviving life insured or policy owner. This form is available from Bank of Ireland Life, phone us at 1890 309 309\* (8am to 6pm Monday to Friday) and we will issue the Claim Form immediately.

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

#### **Important Note:**

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 every three weeks 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 five 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.

#### **\*\*\* 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 doing so, executors 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.

## Hospitalisation Payment Claims

For Hospitalisation Payment 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. Phone us at 1890 309 309\* (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 General Register Office (Registry of Births, Deaths and Marriages), Phone 1890 252 076.
- Confirmation of the duration of the hospital stay.  
This can be submitted in any of the following formats:
  - 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.

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

### **Important Note:**

**The claim should be submitted within 90 days of the insured event.**

Once we have all relevant documentation the claim will be processed and the decision made within five 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 every three weeks and telephone or write to the doctor for overdue reports.

## Accident Payment Claims

For Accident Payment claims the following documentation is required for the person who has suffered the accident:

- A completed claim form. This form is available from Bank of Ireland Life. Phone us at 1890 309 309\* (8am to 6pm Monday to Friday) and we will send 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.

- \*\*One of the following three proof of age documents: your birth certificate, passport or driving licence. Birth certificates can be obtained from The General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).
- A medical certificate from your GP confirming the disability was due to an accident.

\*\*We will accept a copy of these documents if certified as a true copy of the original by your solicitor or Bank of Ireland Branch.

**Important Note:**

**The claim should be submitted within 30 days of the insured event.**

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 every three weeks 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 five working days.

Your Accident Payment 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.

## Broken Bones Payment Claims

For Broken Bones Payment claims, the following is necessary:

- A completed claim form. This form is available from Bank of Ireland Life. Phone us at 1890 309 309\* (8am to 6pm Monday to Friday) and we will send the Claim Form immediately.

**Important Note:**

**The claim should be submitted within 90 days 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 five working days. 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 every three weeks and telephone or write to the doctor for overdue reports.

## Surgery Payment Claims

For Surgery Payment claims the following are required:

- A claim form completed by the person undergoing the surgery. This form is available from Bank of Ireland Life, ring us at 1890 309 309 (8am to 6pm Monday to Friday) and we will issue the Claim Form immediately.
- \*\*One of the following three proof of age documents: birth certificate, passport or driving licence for the life insured. Birth certificates can be obtained from The General Register Office by phoning 1890 252 076 or by visiting [www.groireland.ie](http://www.groireland.ie).

\*\*We will accept a copy of the original if certified as a true copy of the original by your solicitor or a Bank of Ireland Branch.

### **Important Note:**

**Claims should be submitted within 90 days of the insured event.**

As a standard claims procedure, we obtain a report from your normal doctor and 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 every three weeks 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 five working days.

## 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.

### **Lump Sum on Death Benefit Claims on Assigned Policies**

If you were to die, the Lump Sum on 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 insured if the policy is a joint life policy.

### **Specified Illness Claims on Assigned Policies**

If you were to make a claim for Specified Illness, 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.

## **Useful Numbers**

Bank of Ireland Life Claims Helpline

1850 200 319\*

Bank of Ireland Life Customer Service

1890 309 309\*

The General Register Office

1890 252 076

Probate Office of The High Court

01 888 6174/6728

\* 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.

## **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.

