

CRITICAL ILLNESS CLAIMS

IT PAYS TO BE PREPARED BECAUSE
LIFE IS UNPREDICTABLE

YOU ENJOY TODAY WE LOOK AFTER TOMORROW



NEW IRELAND
ASSURANCE

Critical illness benefit pays a lump sum benefit upon diagnosis of any one of 28 illnesses we cover, such as cancer, heart attack and stroke.

Why do you need critical illness benefit?

Good health is the cornerstone on which most of us build our lives. But we often take our health for granted especially when we're younger. It's never too early to make a positive decision to provide ourselves with substantial financial cover. Critical illness benefit from New Ireland pays out a lump sum benefit that can cover you financially should the worst happen. The lump sum benefit could be used to pay off your mortgage, pay for medical bills or replace loss of income in the event you are unable to return to work.

The statistics are frightening*

- The amount paid out - €11,222,476
- The average claim paid - €57,551
- The average age of customers who claimed - 46

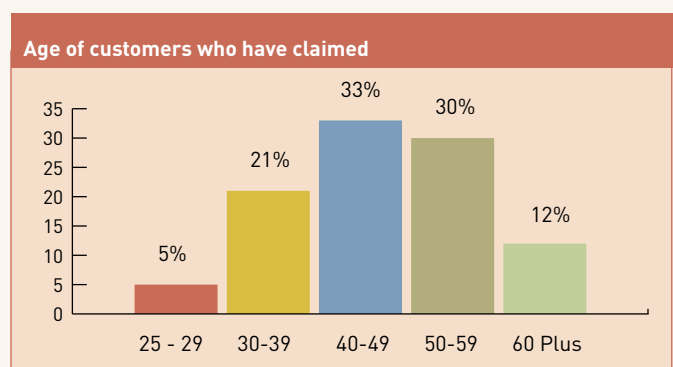
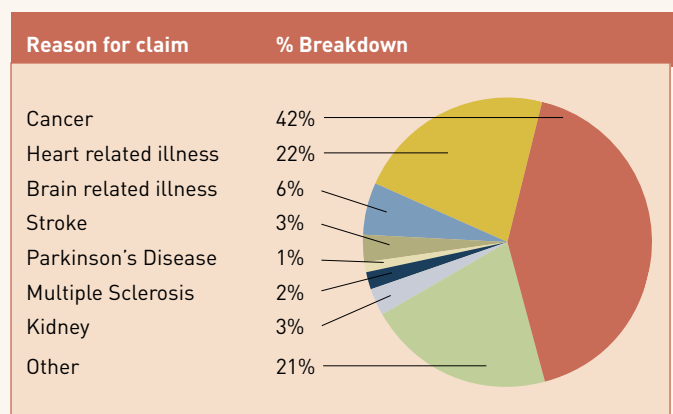
	Male	Female
Percentage breakdown of claims	62%	38%
Average claim amount	€55,903	€57,618
Average age of customers who claimed	47	45
Percentage of claims cancer related	30%	60%
Percentage of claims heart related	31%	8%

* As at 31st December 2005

Why do you need protection?

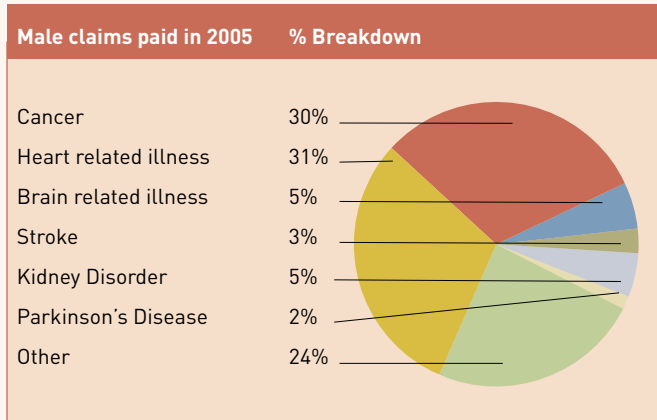
Example of critical illness claims settled in 2005 are as follows:

Age	Sex	Occupation	Illness claim	Amount
25	M	Electrician	Cancer	€32,781
32	F	Accountant	Cancer	€450,000
35	M	Doctor	Cancer	€178,976
40	M	Market Trader	Heart Disease	€103,709
41	F	Receptionist	Alzheimer's Disease	€100,000
45	F	Civil Servant	Cancer	€145,000
45	M	Coal Delivery Driver	Heart Disease	€179,346
48	M	Chef	Brain related illness	€62,345
50	M	Company Director	Kidney Disorder	€150,281
60	F	Housewife	Heart Disease	€219,650



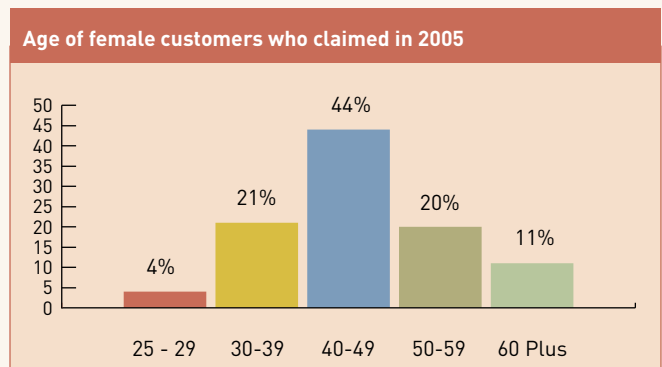
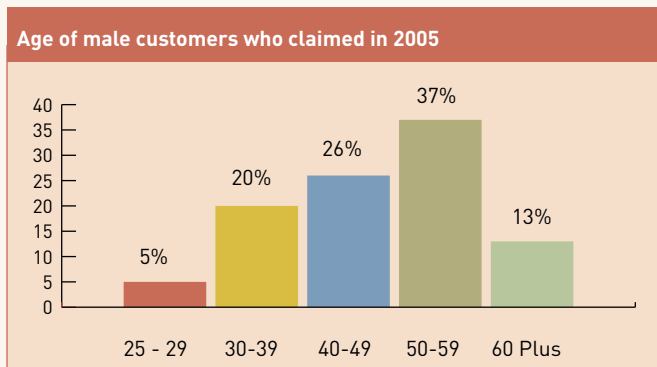
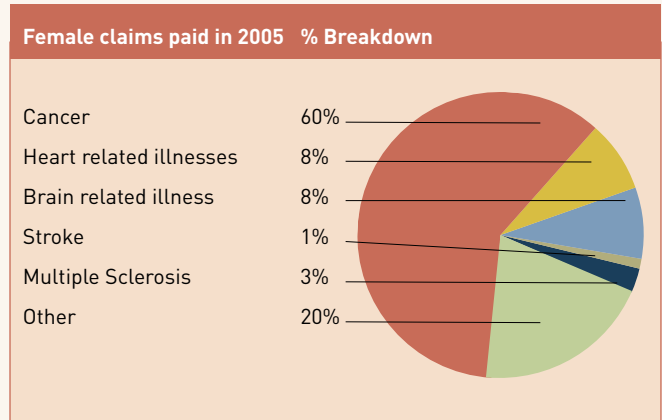
Male Critical Illness Claims

In 2005, we paid out over €6 million to our male customers in critical illness claims. The average claim amount was €55,903, while the highest amount was €275,625.



Female Critical Illness Claims

In 2005, we paid out over €4 million to our female customers in critical illness claims. The average claim amount was €57,618, while the highest amount was €450,000.



The 2005 critical illness claims statistics really bring home the high number of Cancer and Heart related claims - both illnesses account for almost two-thirds of all critical illness claims. The other statistic that stands out is the age profile of people claiming - more than a third of all claims were made by people under the age of 45.

It'll never happen to me...The facts speak for themselves. Don't put it off any longer, take the next step to protect you and your family.

To find out more about New Ireland's Protection options, contact your Independent Broker, New Ireland Financial Advisor, or call us at 1890 405 905.*

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*To monitor the quality of service we provide, your call may be recorded. The above information is based on New Ireland and Bank of Ireland Life's 2005 claims experience. New Ireland Assurance Company plc is regulated by the Financial Regulator. A member of Bank of Ireland Group. Terms & Conditions apply. Benefits are subject to underwriting requirements and policy conditions. It is important to note that certain restrictions, conditions and exclusions apply.

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