

HOW WOULD YOU, YOUR FAMILY **OR** YOUR BUSINESS COPE IF YOU GOT A SERIOUS ILLNESS?



SPECIFIED SERIOUS ILLNESS COVER

WHAT IS SPECIFIED SERIOUS ILLNESS COVER?

Specified Serious Illness Cover provides you with a tax-free lump sum payment on the diagnosis of certain specified serious illnesses as laid out in the policy conditions.

Our aim in MMPI is to put a sufficient level of cover in place to ensure that the proceeds can help solve some of the financial difficulties you will encounter in these unfortunate circumstances.

WHAT ILLNESSES ARE COVERED UNDER A SPECIFIED SERIOUS ILLNESS POLICY?

There are over 40 serious illnesses covered under the specified serious illness policy, below is an example of the top 5 most common illnesses where claims have been met.

- 1** Cancer (excluding less advanced cases)
- 2** Coronary Artery Bypass Graft Surgery (with surgery to divide the breast bone)
- 3** Stroke – resulting in specified symptoms
- 4** Heart Attack
- 5** Intensive Care – requiring mechanical ventilation for 10 days

A more comprehensive list of the illnesses covered under a Specified Serious Illness policy is available directly from MMPI and will be contained in the policy documents.

TYPES OF SPECIFIED SERIOUS ILLNESS COVER

PERSONAL PROTECTION

How would your family COPE?

The financial effects of suffering a serious illness can be devastating to you and your family.

Specified Serious Illness Cover will help with the following:-

- Loss of Income
- Day-to-day living expenses
- Mortgage (either ongoing servicing or using the benefits to clear the outstanding balance)
- Medical Expenses
- School/College Fees

BUSINESS PROTECTION - KEYPERSON COVER

How would your business COPE?

Something that is often overlooked is the effect such an event would have on your business.

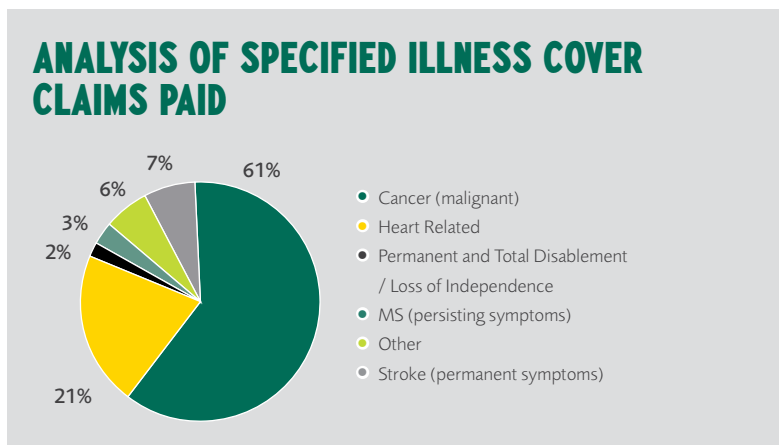
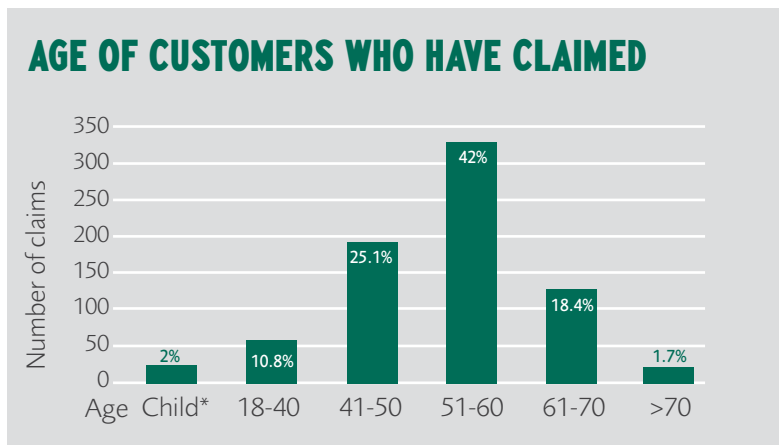
Specified Serious Illness cover will help your business cope with:-

- The financial implication of your absence from work
- The servicing of business debt
- The short- and long-term costs of replacing you
- Loss or reduction in profits

Typically this type of insurance will be written as a "Keyperson Policy". The premiums are payable by the company and the proceeds of the policy are payable to the company tax free.

SPECIFIED SERIOUS ILLNESS CLAIMS

Below is an analysis of life insurance claims paid by the largest underwriter of Specified Serious Illness Cover in Ireland, (Irish Life Assurance Company):-



COST OF COVER

Age (Male or Female)	Term	Sum Assured	Monthly Premium (Approx.)
35	20	€100,000	€40
40	20	€100,000	€55
45	20	€100,000	€85
50	20	€100,000	€139
55	19	€100,000	€199
60	14	€100,000	€280

NOTE

- All the above quotes assume non- smoker rates and are subject to medical underwriting
- MMPI has used a typical term of 20 years
- The figures for age 55 and 60 are to provide cover to age 75

THE IRISH STATISTICS



1 IN 3

men get cancer in their
lifetime



1 IN 4

women get cancer in their
lifetime



60%

of patients diagnosed with
cancer in 2008 were still
alive 5 years later



Approximately **10,000**
people suffer a stroke in
Ireland every year



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If you stop paying premiums the insurance cover will cease. If you do not provide full information or if you give incorrect information on the application form the insurance company may not pay out in the event of a claim.

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