

Specified Illness Insurance

Key Facts Information Document

This product is underwritten by Irish Life Assurance plc, Registered in Ireland number 152576, VAT number 9F55923G. Irish Life Assurance is regulated by the Central Bank of Ireland.

Devised by: Halligan Insurances **Product:** CWU Group Specified Illness Cover

Halligan Life & Pensions Ltd. t/a Halligan Insurances, Good Insurance is regulated by the Central Bank of Ireland

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete terms and conditions can be found in your policy documents.

What is this type of insurance?

This Specified Illness Insurance is designed to provide a tax free lump sum should you or a member of your family become seriously ill from a specified illness. Sums insured are payable at age at date of claim.



What is insured?

In the event you or family members suffer and survive a Specified Illness, we will pay you the benefit specified below depending on the Specified Illness and your age.

I. Full Payment Specified Illnesses:

- ✓ Alzheimer's Disease
- ✓ Aorta Graft Surgery
- ✓ Aplastic Anaemia
- ✓ Bacterial Meningitis
- ✓ Balloon Valvuloplasty
- ✓ Benign Brain Tumour
- ✓ Benign Spinal Cord Tumour
- ✓ Blindness, Deafness
- ✓ Cancer
- ✓ Cardiomyopathy
- ✓ Chronic Lung Disease
- ✓ Creutzfeldt-Jakob Disease
- ✓ Coma
- ✓ Coronary Artery By-Pass Graft
- ✓ Dementia
- ✓ Encephalitis
- ✓ Heart Attack
- ✓ Heart Structural Repair & Valve Replacement/Repair
- ✓ HIV Infection
- ✓ Kidney / Liver Failure
- ✓ Loss of Limbs / Speech
- ✓ Major Organ Transplant
- ✓ Motor Neurone Disease
- ✓ Multiple Sclerosis
- ✓ Muscular Dystrophy
- ✓ Paralysis of Limbs
- ✓ Parkinson's Disease
- ✓ 1^a Pulmonary Hypertension
- ✓ Progr. Supra-Nuclear Palsy
- ✓ Pulmonary Artery Surgery
- ✓ Systemic Lupus (SLE)
- ✓ Stroke
- ✓ Third Degree Burns
- ✓ Traumatic Head Injury

Full Payment Specified Illness Benefit:

Age	In-Benefit Members & Partners	Death Benefit
18 to 34	€50,000	-
35 to 44	€45,000	-
45 to 54	€20,000	-
55 to 65 next birthday	€15,000	-
Child (age 0 to 24)	€20,000	€10,000*

*maximum payable on death



What is also insured?

II. Conditional Additional Payments

- ✓ Angioplasty for coronary artery disease
- ✓ Brain abscess drained via craniotomy
- ✓ Carcinoma in situ
- ✓ Carotid artery stenosis
- ✓ Cerebral arteriovenous malformation
- ✓ Ductal carcinoma in situ
- ✓ Loss of one limb
- ✓ Low-level prostate cancer
- ✓ Third-degree burns
- ✓ Surgical removal of one eye

Additional Payment Specified Illness Benefit:

Age	In-Benefit Members & Partners
18 to 34	€10,000
35 to 44	€7,500
45 to 54	€5,000
55 to 65 next birthday	€2,500
Child (age 0 to 24)	€5,000

III. Advance Benefit Payment conditions apply in specific situations as defined in the policy document.



What is not insured?

- ✗ Pre-existing Conditions or Related Specified Illnesses as set out in the policy document;
- ✗ Congenital and/or hereditary or iatrogenic conditions
- ✗ Abuse of alcohol / drugs;
- ✗ Any illness not included in the lists of Specified Illnesses;
- ✗ Children's life cover where the member is already covered under the CWU Group Life AVC Plan.



Are there any restrictions on cover?

- ! The Insured Person/Child must survive for 14 days from the date the Specified Illness is diagnosed or surgery took place. However in the event of a Child's death, a maximum of €10,000 is payable to age 24. (this applies if in both the SIC and Life Cover Schemes).
- ! Cancer, carcinoma in-situ are not eligible for benefits when diagnosed within the first six months of the commencement date.
- ! Only one benefit is payable in respect of the same Child.
- ! Members and partners must be aged from 18 up to 60 to join the plan. Cover is available up to age 65.
- ! Children aged between 0 and 24 are covered.



Where am I covered?

- ✓ 24 hours a day anywhere in the world



What are my obligations?

- You must pay the premium on time.
- In the event of a claim it should be notified to us in writing as soon as possible.
- The insured person must live permanently in the Republic of Ireland, United Kingdom, Channel Islands or Isle of Man.



When and how do I pay?

The premium will be taken directly from your pay or by direct debit.



When does the cover start and end?

Your insurance begins on the policy start date notified by the Underwriter on behalf of the policyholder (CWU).

Cover will normally end for you and/or your family members in the following situations:

- If you stop being a member of the policyholder (CWU)
- If you or a family member pass away
- If you or your partner reach age 65 or your child reaches age 25
- If for any reason you ask us to end cover
- If we have paid out a claim for the Full Payment Specified Illness
- When an insured person has lived outside the Republic of Ireland, the United Kingdom, the Isle of Man or the Channel Islands for more than 180 days in a row

Cover ceases for all insured persons if the policy is cancelled by the policyholder or by us.



How do I cancel the contract?

If you have any queries or wish to cancel your cover, you should contact: Halligan Insurances, William Norton House, 575 North Circular Road, Dublin 1, Tel: 01-879 7100, Email: info@halligan.ie. Your cover will end at the end of the period for which premium has already been paid.

If you cancel this insurance within the first 30 days of cover starting you are entitled to a full refund of any premiums paid as long as you haven't made a claim under the policy.