



# COMMUNICATION WORKERS SPECIFIED ILLNESS SCHEME

JUNE 2021

## KEY FACTS

The Communications Workers Union (CWU) established the CWU Group Specified Illness Insurance 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.

This leaflet provides a brief outline of the main benefits of the schemes as at June 2021. A more detailed explanation of the benefits is set out in the plan booklet. If you wish to join the Scheme, please ensure you receive a copy of the Plan Booklet as it contains important information.

## 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.

### FULL PAYMENT SPECIFIED ILLNESSES

In the event you or family members suffer and survive a Specified Illness, we will pay you the benefit specified below:

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



## FULL PAYMENT SPECIFIED ILLNESS BENEFIT

Age	In-Benefit Members & Partners	Death Benefit
18 to 34	€55,000	-
35 to 44	€45,000	-
45 to 54	€20,000	-
55 to 66	€15,000	-
Child (age 30 days to 25)	€20,000	€10,000*

\*Children's Life Cover is only available under this plan for members who do not have Life Cover under the CWU Life Plan.

## WHAT IS ALSO INSURED?

### 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.

## FULL 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 66	€2,500
Child (age 30 days to 25)	€5,000

## 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 66.
- ! Children aged between 30 days and 25 are covered.

## WHEN AND WHERE AM I COVERED?

---

You are 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 66 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.

## CONTACT DETAILS

---

If you have any queries about the Scheme or your benefits please contact Halligan Insurances.

### SCHEME BROKER

Halligan Insurances  
William Norton House,  
575 North Circular Road, Dublin 1  
Telephone: 01 879 7100  
LoCall: 1890 125 100  
E-mail: info@halligan.ie



### PRODUCT PROVIDER/UNDERWRITER

Irish Life Assurance plc  
Irish Life Centre  
Lower Abbey Street  
Dublin 1  
Telephone: 01 704 2000



### CONTACT IRISH LIFE

---

**PHONE:** 01 704 2000  
**E-MAIL:** code@irishlife.ie  
**WEBSITE:** www.irishlifecorporatebusiness.ie  
**WRITE TO:** Irish Life Assurance plc, Lower Abbey Street, Dublin 1

---

Irish Life Assurance plc is regulated by the Central Bank of Ireland.

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

In the interest of customer service we may record and monitor calls. Irish Life Assurance plc, Registered in Ireland number 152576, Vat number 9F55923G.

**Please Note:** Every effort has been made to ensure that the information in this publication is accurate at the time of going to press. Irish Life Assurance plc accepts no responsibility for any liability incurred or loss suffered as a consequence of relying on any matter published in or omitted from this publication. Readers are recommended to take qualified advice before acting on any of the matters covered.