

Communication Workers Union (CWU)

**AVC Life
Assurance
(Members)**

Scheme 26206

**Members
Spouses/Civil
Partners**

Scheme 26208

**Retired
Members and
Spouses/Civil
Partners**

Scheme 26211

Member Information Booklet - June 2023

Helping people build
better futures



About us

Established in Ireland in 1939, Irish Life is Ireland’s leading life and pensions company. Since July 2013 we have been part of the Great-West Lifeco group of companies, one of the world’s leading life assurance organisations.

We are committed to delivering innovative products backed by the highest standards of customer service and, as part of Great-West Lifeco, have access to experience and expertise on a global scale, allowing us to continuously enhance our leading range of products and services.

Information correct as at June 2023.

For the latest information, please see www.irishlifecorporatebusiness.ie.

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Introduction

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This booklet will explain the details of your Life Assurance plan in short and simple terms.

What is Life Assurance?

Life Assurance is a financial product designed to pay a lump sum benefit to your dependents* and/or estate in the event of your death.

In the case of a life assurance plan approved by the Revenue Commissioners, such as the CWU AVC Life Assurance (Members) Plan (26206), it may be necessary to use some of the funds to purchase a pension or approved retirement fund (ARF) for your surviving dependants.

Purpose of this booklet

The purpose of this booklet is to explain simply and concisely the benefits of the plan.

Members should however note that this booklet is only intended to give an outline of the scheme and does not provide financial advice nor create or confer any rights.

The full provisions are contained in a policy issued by Irish Life Assurance plc.

In the event of a dispute, the terms of the policy will apply. A copy of this policy document is available on request.

If the Trustees of the CWU AVC Life Assurance Plan or the Grantees of the Spouses and Civil Partners Plan (26208) and the Grantees of the Retired Members & Spouses/Civil Partner Plan (26211) discontinue these plans then the cover will cease.

*Dependents can be defined as your Spouse/Civil Partner and children, and also any person who is substantially dependent on you for the ordinary necessities of life at the time of your death.

Plan Names

- > The AVC Life Assurance (Members) Scheme (26206).
- > Member Spouses/Civil Partners Scheme (26208).
- > Retired Members and Spouses/Civil Partners Scheme (26211).

The terms 'Plan' and 'Scheme' are used throughout this booklet and for the purpose of this booklet, they mean the same thing.



Policy Holders

The AVC Life Assurance (Members) Scheme (26206) is a Revenue approved plan and the policyholders are the Trustees of the Communication Workers Union AVC Life Assurance Scheme.

The policyholders for the Spouses/Civil Partners Scheme (26208) is the CWU.

The policyholders for the Retired Members and Spouses/Civil Partners Scheme (26211) is the CWU.

Who is the provider?

The underwriter for all Plans is:

Irish Life Assurance plc

Address: Irish Life Centre, Lower Abbey Street, Dublin 1.

Phone: 01 704 2000

Who is the broker?

The broker for all Plans is Halligan Insurances and all Plans are currently insured by Irish Life.

Enquiries about the Plans should be submitted to:

Halligan Insurances

Address: William Norton House, 575 North Circular Road, Dublin 1.

Email: info@halligan.ie

Objectives of the plans

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AVC Life Assurance (Members) Plan (26206)

The objective of this Plan is to provide a lump sum for the benefit of your dependants* and/or estate in the event of your death.

Please note there can be restrictions on the lump sum amount that can be paid under the Plan. If you have other sources of life cover they will be taken into account in the event of death. If the total lump sum benefit is greater than 4 times your final remuneration this will be used to purchase a pension or approved retirement fund (ARF) for your dependents.

*Dependent for the purposes of the AVC Life Assurance (Members) Plan can be defined as your Spouse/ Civil Partner and children under the age of 18 or in receipt of full-time educational or vocational training, or any other person who is financially dependent on you at the time of your death.

Spouses/Civil Partners Plan (26208)

The object of this Plan is to provide a lump sum for the benefit of your Spouse/Civil Partner or your dependants upon your death.

Retired Members and Spouses/Civil Partners Plan (26211)

The object of this Plan is to provide a lump sum for the benefit of your Spouse/Civil Partner or your dependants upon your death, in retirement up to a maximum of age 80.

Plan Benefits

What amount is payable?

AVC Life Assurance (Members) Plan (26206)

If you are a member of the Plan and die before your 65th birthday, a lump sum will be paid as follows:

Age Cat	Benefit
18 - 34	€100,000
35 - 44	€100,000
45 - 54	€85,000
55 - 64	€75,000
65 (exactly)	€17,500

This benefit ceases at age 65 or on your retirement date, whichever is earlier.

The lump sum will be paid at the discretion of the Trustees to your dependents and/or estate in the event of your death.

If a death claim is admitted, the benefit will be paid by Irish Life tax free. However, thereafter, beneficiaries of the estate will be subject to whatever taxes apply at the time of inheritance and it will be their responsibility to ensure they are meeting their full tax liability.

Revenue rules permit the payment of a lump sum up to four times salary in the event of death in service before retirement. In certain circumstances, the benefit paid in the event of the death of the member will have to be restricted to ensure that Revenue limits are not exceeded. Any amount in excess of four times salary from all sources must be used to secure a pension or ARF for your dependants.

Spouses/Civil Partner Plan (26208)

If you are a member of the Plan and die before your 65th birthday, a lump sum will be paid as follows:

Age Cat	Benefit
18 - 34	€100,000
35 - 44	€100,000
45 - 54	€75,000
55 - 64	€65,000
65 (exactly)	€17,500

This benefit ceases at age 65 or on your retirement date, whichever is earlier.

The lump sum will be paid to your dependants. If there are no dependants, the benefit will be paid to your estate.

Retired Members and Spouses/Civil Partner Plan (26211)

If you are a member of the Plan and die before your 80th birthday, a lump sum will be paid as follows:

Age Cat	Benefit (in Retired member section)
18 - 34	€30,000
35 - 44	€30,000
45 - 54	€25,000
55 - 64	€25,000
65 (exactly)	€17,500
66-69	€17,500
70-74	€12,500
75-79	€7,500

Age Cat	Benefit (not in Retired member section)
18 - 34	€25,000
35 - 44	€20,000
45 - 54	€20,000
55 - 64	€20,000
65 (exactly)	€10,000
66-69	€10,000
70-74	€7,500
75-79	€5,000

The lump sum will be paid to your dependants. If there are no dependants, the benefit will be paid to your estate.

Accidental Death Benefit (For Members of 26206 Plan & Members of 26208 Plan)

Members of the AVC Life Assurance (Members) Plan (26206) & members of the Spouses/Civil Partner Plan (26208) are also covered for an additional **€10,000** Accidental Death Benefit at no additional cost.

Accidental Death is defined as "Death as a result of a bodily injury arising from an external and accidental cause which leaves a visible bruise or wound".

Children's Death Benefit (For Members of 26206 Plan & Members of 26208 Plan)

In the event that a member's child aged between 0 and 25 dies, a death benefit of **€10,000** is payable at no extra cost. Children's death benefit applies to all natural or adopted children.

In the event of a child's death where both parents are members of the Plan, this benefit will only be paid once per child.

Joining the plans

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Who is eligible to join each Plan?

CWU AVC Life Assurance (Members) Plan (26206)

To be eligible to apply for membership of the AVC Life Assurance (Members) Scheme you must be:

- > Under age 60
- > An Active in Benefit member of the CWU (ie a CWU member working for an Employer of the plan).
- > Actively at work today. This means you are:
 - Working your normal contracted number of hours
 - Have not received medical advice to refrain from work
 - Are medically capable of fully performing the normal duties associated with your occupation
 - Those on paid or unpaid maternity leave are considered 'actively at work'
 - Those on career break or other forms of unpaid leave are not considered 'actively at work'

Spouses/Civil Partner Life Assurance Plan (26208)

To be eligible to join the Spouses/Partners Scheme:

- > You must be under age 60
- > You must be the Spouse/Civil Partner of an active In-Benefit member of the CWU (ie a member working for the Employer of the Plan)
- > Your Spouse/Civil Partner meets the eligibility conditions to be a member of the AVC Life Assurance Plan and joined or is joining at the same time

Retired Members and Spouses/Civil Partner Life Assurance Plan (26211)

Members of the AVC Life Assurance Plan (26206) and Spouses/Civil Partners Life Assurance Plan (26208) have the opportunity to continue life cover into retirement to age 80 by joining the CWU Retired Members & Spouses/Civil Partner Plan (26211).

To be eligible to join the Retired Members and Spouses/Civil Partner Life Plan you must:

Member:

- > Previously have been a member of the CWU AVC Life Assurance Plan (26206)

or

Spouse/Civil Partner:

- > Previously have been a member of the Spouse/Civil Partner Life Assurance Plan (26208), and,
- > Your Spouse/Civil Partner was previously a member of the CWU AVC Life Assurance Plan and has joined or is joining the CWU Retired Members Plan (26211) at the same time.

Please note: your cover ceases under the CWU AVC Life Assurance Plan (26206) & Spouse/Civil Partner Life Assurance Plan (26208) at your retirement date and you will not be covered until you join the Retired Members & Spouses/Civil Partner Plan (26211).

How can I apply to join the Plan?

AVC Life Assurance (Members) Plan (26206) & Spouses/Civil Partner Plan (26208)

If you meet the eligibility conditions, you can apply to join the AVC Life Assurance (Members) Plan (26206) & Spouses/Civil Partner Plan (26208) during specified open periods which will be notified to potential members by Halligan Insurance. To join, an application form will need to be completed and submitted to Halligan Insurances.

There are two application route options available on the application form to both the CWU AVC Life Assurance (Members) Plan and the Spouse/Civil Partner Life Assurance plans.

Preferential Entry for 18-34 years olds - this means that once you can tick to confirm some statements on your application, you will not be medically assessed and your application will be accepted based on this declaration.

If you have any doubt and/or questions regarding your ability to complete the preferential declaration, then you should apply using the medical questions route as described below.

Standard Entry - (for anyone aged 35 and over and for those under 35 who cannot satisfy the preferential entry route described above) - this means that you will need to answer some medical questions. These are included in the next section on the same form. Your application will be medically underwritten. Irish Life will decide whether they require any additional medical evidence before making known their terms.

Additional medical evidence usually takes the form of a Tele-Interview*, a report from your own doctor and/or an independent medical examination.

*Tele-Interview is an interview over the phone. We use it to gather medical or 'risk-related' information when you apply for Life Assurance cover. This information might include details of your present health, medical history, family medical history, occupation and lifestyle.



Retired Members & Spouses/Civil Partner Plan (26211).

Cover under the AVC Life Assurance (Members) Plan and Spouses/Civil Partners Life Assurance Plan ceases at age 65 or on your retirement date, whichever is earlier.

You and your Spouse/Civil Partner can choose to maintain Life cover upon retirement by joining the Retired Members & Spouses/Civil Partner Plan(26211).

Retiring Members that choose to join the CWU Retired Members & Spouses/Civil Partner Plan within 3 months of retiring date will not have to complete an application form and will automatically be accepted into the Plan.

Retiring Members that choose to join the Retired Members & Spouses/Civil Partner Plan(26211) more than 3 months but less than 6 months after their retiring date will be required to complete a Declaration of Health in order to join the Retired Members & Spouses/Civil Partner Plan(26211)

Retiring Members that choose to join/rejoin the CWU Retired Members & Spouses/Civil Partner Plan after 6 months of retiring date will need to complete a standard entry application form. Your application will be medically underwritten and Irish Life may require additional medical evidence before making known their terms.

If you are accepted into the Retired Members & Spouses/Civil Partner Plan (26211), cover & premiums will reduce in line with the table on page 6. Premiums will increase in line with the Retired Members & Spouses/Civil Partner Plan (26211) table outlined on page 10 & will need to be paid to Halligan Insurances by deduction from your pension or collection by direct debit.

Cost of the plans

How much does the cover under each plan cost?

The objective of each Plan is to provide value for members. The benefits and premiums for each plan are negotiated on a group basis which is designed to make the plans affordable for all members.

AVC Life Assurance (Members) Plan (26206)

Age Cat	Cost (per week)
18 - 34	€2
35 - 65	€3.89

Spouses/Civil Partner Life Assurance Plan (26208)

Age Cat	Cost (per week)
18 - 34	€1
35 - 65	€3.46

Retired Members & Spouses/Civil Partner Life Assurance Plan (26211)

Age Cat	Member Cost (per week)	Spouse/Civil Partner Cost (per week)
18 - 34	€2	€1
35 - 65	€5.05	€3.46
66 - 79	€5.05	€4.04

The premium amount is conveniently deducted from your salary or by direct debit. Please bear in mind that it is your responsibility to ensure that the correct deductions have been deducted and that deductions are cancelled where appropriate. Spouses/Civil Partners premiums are deducted using the same method.

WARNING: The current premium may increase after 01/06/2025.

Is tax relief available on any premiums I pay?

AVC Life Assurance (Members) Plan (26206)

You may be eligible for income tax relief at your highest rate of tax for the premiums paid in respect of premiums paid under the AVC Life Assurance (Members) Plan (26206).

Revenue rules permit the payment of a lump sum up to four times salary in the event of death in service before retirement. In certain circumstances, the benefit paid in the event of the death of the member will have to be restricted to ensure that Revenue limits are not exceeded. Any amount in excess of four times salary from all sources must be used to secure a pension or ARF for your dependants.

As premiums are being deducted from your salary, tax relief may be granted at source. It will not be necessary for you to personally claim this tax relief from Revenue.

When your completed salary deduction form is submitted to your employer, Halligan Insurances will notify your employer that your premiums for this cover are AVCs.

Your employer can then treat them as AVCs when making these deductions and they may qualify for tax relief, depending on your personal circumstances.

Spouses/Civil Partner Plan (26208) and Retired Members & Spouses/Civil Partner Plan (26211)

There is no option to claim tax relief for the premiums paid under the Spouses/Civil Partner Plan (26208) & Retired Members & Spouses/Civil Partner Plan (26211).

Reviewing the Plans

The cost of each Plan is reviewed periodically. The next review of this Plan is scheduled to occur in June 2025. If large numbers of people leave the plan or if there are a high number of people claiming, then Irish Life reserves the right to increase the cost of cover, change the terms and conditions, or with agreement from the Policyholder, cease cover. Of course, the costs can also be reviewed downwards in the future. The term of this Group Policy is to the next review date. The premium rate will not change prior to the next review date.

The next review of the plan will take place on 01/06/2025.



WARNING: The current premium may increase after 01/06/2025.

Frequently asked questions

Joining the Plans

When does cover begin?

Cover will not begin until Irish Life has accepted you as a member of the plan you have applied to join and issued written terms of acceptance.

Members who are accepted into the Plan will receive a formal acceptance letter confirming they have been included as members of the Plan. Please note that it is your responsibility to make sure that the premiums are taken from your salary (or bank account, where applicable).

When does cover end?

Membership of the plan ends:

- > On ceasing to be an eligible Active In-Benefit Member or Spouses/Civil Partner member.
- > When you reach the Normal Retirement Age and don't elect to continue cover by joining the Retired Members & Spouse/Civil Partner Plan (26211).
- > When you early retire and don't elect to continue cover by joining the Retired Members & Spouses/Civil Partner Plan (26211)
- > If you no longer fulfil the eligibility requirements as set out in Section 5.

- > If your premiums to the Plan cease (please bear in mind that the responsibility to ensure that the correct premiums to the Plan are paid rests with you).
- > If the Trustees of the AVC Life Assurance (Members) Plan (26206) decide to terminate the contract with Irish Life.
- > If the Grantees of the Spouses/Civil Partner Life Assurance Plan (26208) or Retired Members & Spouses/Civil Partner Life Assurance Plan (26211) plans decide to terminate the contract with Irish Life.
- > Upon death

What if I stop paying premiums?

If your premiums cease for more than 3 months you will be asked to complete a Declaration of Health in order for Irish Life to consider recommencement of cover. If your premiums cease for more than six months you will need to complete a Full Application form and be underwritten to apply to re-join the Plan.

Are all applications accepted?

In a small percentage of cases membership of the schemes may be declined or postponed. In such cases applicants will receive a letter confirming that they have not been accepted into the Scheme or that their application has been postponed for a certain period of time.

What does it mean if an application is declined?

This means that Irish Life believe they cannot, because of your health history, offer you the cover sought under the Plan or they believe it is necessary to postpone your application for a certain period of time if they cannot make a decision on your application at that time due to current medical circumstances.

Irish Life make such decisions only after careful consideration of the information supplied by you on your application form together with any details they have received from doctors you have attended. If your application is postponed or declined you may request details for the reason for the decision to be sent from the Irish Life to your own doctor and you may appeal the decision.

Where do I return the completed application form?

All completed application forms should be returned to:

Halligan Insurances

Address: William Norton House, 575 North Circular Road, Dublin 1.

Email: info@halligan.ie

Making a claim

Your Estate/Next of Kin/Solicitor should contact Halligan Insurances. After initial contact is made, if appropriate, Irish Life will advise of the documentation required to process the claim.

Once Irish Life receive all the required documentation and the claim is admitted, the death benefit is usually paid within 10 working days.

Terms applicable to members of the CWU AVC Life Assurance Plan

Will I be covered if I die outside my place of employment?

Yes. Cover is provided on a 24 hour basis, up to normal retirement age. As long as you remain resident within Ireland, you are covered wherever you travel in the world for holiday purposes.

However should you decide to reside abroad or work abroad temporarily, you should notify your broker/Irish Life immediately as Irish Life reserve the right to vary your contributions or benefits or cancel membership of the plan in such circumstances.

What if I take a career break or Unpaid Leave of Absence?

If you go on leave of absence without pay, cover in respect of you, your spouse/partner and your children, where applicable, will cease for the duration of absence.

If Irish Life is notified in advance you may rejoin the scheme automatically on resumption of work (without medical examinations) provided the career break is no longer than 12 months in duration. Please note however, that your Spouse/Civil Partner will need to apply again to recommence cover.

If you wish for cover to remain in place while on Career Break, you must pay premiums upfront before your Career Break commences.

If the duration of the Career Break and/or Unpaid leave of absence exceeds 12 consecutive months, members will not rejoin the scheme automatically on return to work. Such individuals will be classified as 'new entrants' that do not satisfy the automatic cover

conditions and, as such, will be required to complete the Standard Application Form.

On receipt of the Application form, Irish Life will decide whether further additional medical evidence is required before making a decision on your application form cover.

What if I take unpaid maternity/parental or adoptive leave?

If you take unpaid parental, maternity or adoptive leave, your cover will continue automatically for a maximum period of 18 weeks. No premiums will be charged. Your cover will remain in place free of charge for this period subject to the Grantees/Trustees of your plan retaining the cover with Irish Life.

What if I travel abroad?

If you die while traveling abroad, be it either for the purposes of business or pleasure subject to you being ordinarily resident for tax purposes in the Republic of Ireland, unless Irish Life otherwise you will be covered. Standard policy exclusions apply.

What if I change occupation to an employer not covered under the CWU?

Cover will automatically lapse on you ceasing to be an eligible member of the Plan.

Will my benefit be taxed?

The lump sum for members of the AVC Life Assurance (Members) Plan (26206), up to the maximum amount permitted by the Revenue Commissioners will be paid to your dependants. Any

excess of the lump sum over the maximum amount will be used to secure pension or ARF for one or more of your dependants.

For the Spouses/Civil Partner Plan (26208) & the Retired Members & Spouses/Civil Partner Plan (26211), the lumpsum life assurance benefit may be liable to Capital Acquisitions Tax, if paid to someone other than your Spouse/Civil Partner.

What happens if I leave the CWU?

The Scheme is designed as a benefit for members of the CWU.

If you are no longer actively working and an Active In Benefit member of the CWU, you are no longer on cover.

If you choose to become a member of the CWU Retired Members Section (RMS) Branch of the Union, you are eligible to join the Retired Members & Spouses/Civil Partner Plan (26211) and continue Life cover.

You must notify Halligan Insurances immediately of any change in your circumstances.

Are there any general exclusions?

The plans do not insure against claims arising from the following:

- A. Any war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, riot, civil commotion or military or usurped power.
- B. Wilfully self-inflicted injury or illness.
- C. Breach of any law by the Insured Person.

How do I cancel cover?

AVC Life Assurance (Members) Plan (26206)

If you are a member of the CWU AVC Life Assurance Plan and you change your mind, you may cancel the cover by notifying Halligan Insurances, in writing, of your decision.

If you cancel within 30 days of being accepted for cover, your premiums will be refunded. If you cancel at any time after that, you will not receive any premium refund.

Spouses/Civil Partner Plan (26208)

If you have included your Spouse/Civil Partner in the Spouse/Civil Partner Life Assurance Plan you may cancel the cover by notifying Halligan Insurances, in writing, of your decision.

If you cancel within 30 days your spouse/civil partner/partner being accepted for cover, your first premium will be refunded. If you cancel at any time after that, you will not receive any premium refund. This applies to Spouse/Civil Partner cover.

What happens if premiums are not paid?

If premiums are not paid, cover under the Plans ceases. It is your personal responsibility to ensure premiums are deducted or otherwise paid.

Can the benefit be assigned?

Since the object of this Plan is to pay a lump sum benefit for your dependants and/or estate, the benefits of the Plan are strictly personal. It is not possible, therefore, to use the benefit as collateral for a loan or assign it to any other person.

How can the policy be amended?

Benefit levels and the rate of premium for all three schemes are subject to review on a regular basis. The next review of the schemes set out in this booklet will take place on the next rate review date, which is at 01/06/2025.

At such reviews Irish Life reserve the right to increase or reduce the rate of premium and vary the benefit levels under the schemes for all members or to terminate the scheme as a whole. The Trustees/Grantees of the plans also have the right to amend the benefits. If this scenario occurs the Trustees or Grantees will organise through the Broker to write to you and inform you of any changes.

WARNING: The current premium may increase after 01/06/2025.

What if I have a complaint?

AVC Life Assurance Plan Members (26206)

For members of this plan, members must first refer their complaint to the plan Trustees who will process the complaint through their own internal complaints procedure.

Spouse/Civil Partner (26208) and Retired Member & Spouse/Civil Partner Scheme (26211)

Irish Life Corporate Business operates an internal complaints procedure and any complaints you may have will, in the first instance, be fully reviewed by them.

Address: Irish Life Corporate Business, Lower Abbey Street, Dublin 1.

Email: code@irishlife.ie

If you are not satisfied with the outcome of your complaint you may refer the matter to the Financial Services and Pensions Ombudsman who will decide if the matter falls within their terms of reference. They can be contacted at:

Financial Services and Pensions Ombudsman,

Address: Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

Phone: 01 5677000

Email: info@fspo.ie

Website: www.fspo.ie

Rules of the plan

In the event of a claim only the definitions in the master policy document will be used to determine the validity of the claim. The contents of this booklet and the explanations given do not affect the interpretation of the policy rules.

The plan is governed by a master Policy Document issued by Irish Life Assurance plc.

Members of the Plan may examine the policy at any reasonable time at the head office of Irish Life. This booklet provides a brief summary of the main policy conditions only and confers no legal rights.

Additional information in relation to this plan and the provider

Identity of Underwriter of the AVC Life Assurance (Members) scheme; Member Spouses/Civil Partners scheme; Retired Members and Spouses/Partners scheme

Irish Life Assurance plc ('Irish Life') A Life Assurance undertaking providing policies of life assurance.

Address of business

Irish Life Centre, Lower Abbey Street, Dublin 1.

Registered Number

Irish Life is registered in Ireland under number 152576.

Supervisory Authority

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

Vat registration number

Irish Life's VAT registration number is 9F55923G.

For what period is this information from Irish Life valid?

The information in the booklet is valid at the date of issue up to the next review date which is 1 June 2025.

What jurisdiction and laws apply to this policy?

Irish Life's policies are governed by the laws of the Republic of Ireland. Any matters which may become subject to a legal dispute will be subject to the Irish courts and Irish law.

What language is used in the policy and other communication?

The terms and conditions of this policy will be provided in the English language. Irish Life Assurance plc will communicate with you in the English language at all times.

Contact us

Corporate Business Voluntary Risk

Address: Irish Life Assurance plc, Lower Abbey Street, Dublin 1.

Email: cbvoluntaryrisk@irishlife.ie

Website: www.irishlifecorporatebusiness.ie

Solvency & Financial Condition Report

Irish Life's current Solvency and Financial Condition Report is available on our website at

www.irishlifecorporatebusiness.ie/about-us

Contact us

Phone 01 704 2000
Fax 01 704 1905
Email cbvoluntaryrisk@irishlife.ie
Website www.irishlifecorporatebusiness.ie
Write to CB Voluntary Risk, Irish Life Corporate Business, Irish Life Centre, Lower Abbey Street, Dublin 1.

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

In the interest of customer service we will monitor calls.

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