

Research Report

Report created by New Ireland

Prepared by:	Sales Support1	Report Number:	494375
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Detail Input

Male, 55 years 7 months (30/6/1957), Non-Smoker, life cover €60,000, serious illness €40,000
Female, 55 years 10 months (21/3/1957), Non-Smoker, life cover €60,000, serious illness €40,000
14 year term, monthly premiums, mortgage interest 6.00%, benefits and premiums not increasing.
These premiums include the 1% government levy introduced in August 2009.

Life & Accelerated Serious Illness Cover *

	Dual Life Cover		Joint Life Cover		
	Level	Convertible	Level	Convertible	Mortgage
Caledonian Life (eSP)+	168.48	192.20	167.30	190.91	100.67
Canada Life	173.29	190.25			
Zurich Life	146.93	159.09	143.33	155.17	
Friends First+	173.92	191.06	149.93	164.67	102.58
Aviva	150.96	165.75	141.70	155.57	
Irish Life +	164.00	179.76			110.51
New Ireland+	176.17	194.04	166.48	183.36	103.97

Notes: The quotes shown for Zurich Life, Friends First, Aviva, New Ireland & Canada Life include TPD in their illness definition as these are standard on their products. Other quotes do not include TPD as they are optional extras.
For Caledonian Life the conversion option applies only to life cover.
For joint life quotes the first life benefit amounts are used for both lives.
Conversion benefit will cease at age 65 for New Ireland

* See following page for a comparison of serious illnesses covered.

+ Irish Life Price Pledge Applies To:

Level & Convertible, Term Assurance and Mortgage Protection, Indexed and Level Quotes. Single, joint life first death and dual cases, non-smokers and smokers. Minimum premiums still apply (€13 p.m for Mortgage Protection, €15 for Term Assurance). Maximum sums assured of €1,500,000. Does not apply to Mortgage Protection where an assumed interest rate of less than 5% is used.

+ New Ireland Price Pledge Applies To:

Mortgage Protection, Level Term Assurance and Convertible Term Assurance, Single, dual and joint life first death cases, non-smokers and smokers, Life-only, Life with Specified Illness and Stand-alone Specified Illness, Rider benefits: Hospital Cash & Accident Benefit.

+ Friends First Price Pledge Applies To:

Mortgage Protection, Level Term Assurance and Convertible Term Assurance, Single, dual and joint life cases, non-smokers and smokers, Indexed and level quotes. Maximum sum assured of €1,300,000 on Life cover and €500,000 on Specified Illness cover, minimum premiums still apply.

+ Caledonian Life Price Pledge Applies To:

Monthly premium quotes submitted by eSP. Price-match for indexed policies is against the cheapest level premium and applies for the first year after which the premium will increase by 4%. Maximum sum assured of €1,500,000 (LC) and €500,000 (SI). Does not apply to annual premium cases. Subject to Caledonian Life's minimum premium of €15.15 pm.

+ Aviva Price Pledge Applies To:

Mortgage Protection (interest rate must be >=6%), Level & Convertible Term Assurance, Single, Dual and Joint Life cases, non-smokers and smokers, indexed and level. Maximum sum assureds of €1,500,000 on Life cover and Specified Illness cover. Minimum premiums still apply (€20 per month, €200 per annum, including levy). External keying required.

Best Advice certifies that this report represent the most current information it had available to it as of the above date. A copy of this report will be available indefinitely and can be accessed from the Best Advice system by referencing the report number above.

The quotes above are valid for 1 day. The full legal names of each insurer above are as follows: Aviva Life & Pensions Ireland Limited, Royal London Mutual Insurance Society Limited (Caledonian), Canada Life Assurance (Ireland) Limited, Friends First Life Assurance Co. Ltd, Irish Life Assurance plc, Zurich Life Assurance plc, New Ireland Assurance plc.

Serious Illness Comparisons

	Canada Life	Zurich Life	Friends First	Aviva	Irish Life	New Ireland	Caledonian Life
AIDS / HIV - Assault	Yes	Yes	Yes	Yes	Yes	Yes	Yes
AIDS / HIV - Occupational	Yes	Yes	Yes	Yes	Yes	Yes	Yes
AIDS / HIV - Transfusion	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Alzheimer's Disease	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Angioplasty (single vessel)	No	No	No	Partial	Partial	Partial	No
Angioplasty (two vessel)	Yes	Yes	Partial	Partial	Partial	Partial	Partial
Aorta Graft Surgery	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Aplastic Anaemia	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Bacterial Meningitis	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Balloon Valvuloplasty	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Benign brain tumour	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Benign Spinal Cord Tumour	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Blindness	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Cancer	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Cardiac arrest (with defibrillator insertion)	Yes	Yes	No	Yes	Yes	Yes	Yes
Cardiomyopathy	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Cerebral Aneurysm	No	No	No	Partial	Partial	No	No
Chronic Liver Disease	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Chronic Lung Disease	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Chronic Pancreatitis	No	No	No	No	Yes	No	No
Coma	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Coronary Artery Surgery	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Corticobasal Ganglionic Degeneration	No	No	No	No	Yes	No	No
Creutzfeld-Jacob Disease	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Crohn's Disease (with intestinal resection)	No	No	No	Partial	Partial	No	No
Defibrillator (ICD) for cardiac death prevention	No	No	No	No	Partial	No	No
Dementia	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Devic's disease	No	No	No	Yes	Yes	No	No
Diffuse Lewy body disease	No	No	No	No	Yes	No	No
Early stage bladder cancer	No	Yes	Yes	Partial	Partial	Partial	Yes
Emphysema	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Encephalitis	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Heart Attack	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Heart surgery	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Intensive Care (with mechanical ventilation)	No	Yes	No	Yes	Yes	Yes	Yes
Kidney Failure	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Liver Resection	No	No	No	No	Partial	No	No
LOIE*/TPD or PTD* (*definitions vary)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Loss of Hearing	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Loss of Limbs	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Loss of one limb	No	Partial	Yes	Partial	Yes	Partial	Partial
Loss of Speech	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Major head injury	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Major Organ Transplant	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Motor Neurone Disease	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Multiple Sclerosis	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Muscular Dystrophy	No	No	No	No	No	Yes	Yes
Paralysis	Yes	Yes	Yes	Yes	No	Yes	Yes
Paralysis of one limb	No	Partial	No	Partial	Yes	Partial	Partial

Parkinson's Disease	Yes	Yes	Yes	Yes	Yes	Yes	Yes
PDA lateral sclerosis complex	No	No	No	No	Yes	No	No
Peripheral Vascular Disease (with angioplasty)	No	No	No	No	Partial	No	No
Peripheral Vascular Disease (with bypass surgery)	No	No	No	Yes	Yes	No	No
Pituitary Tumour	No	No	No	No	Partial	No	No
Pneumonectomy	No	Yes	No	Yes	Yes	Yes	Yes
Pre-Senile Dementia	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Primary Pulmonary Hypertension	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Primary Sclerosing Cholangitis	No	No	No	Yes	No	No	No
Progressive Supra-Nuclear Palsy	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Pulmonary Artery Surgery	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Rheumatoid Arthritis	Yes	Yes	Yes	No	No	Yes	Yes
Serious Accident Cover	No	Partial	Partial	Partial	Partial	Partial	Partial
Severe Burns	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Severe Crohn's Disease	No	Partial	No	Yes	Yes	No	Partial
Short Bowel Syndrome	No	No	No	Yes	No	No	No
Stroke	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Syringomyelia/Syringobulbia (treated by surgery)	No	Partial	No	Partial	Partial	Partial	Partial
Systemic Lupus Erythematosus	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Terminal illness	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Ulcerative Colitis (treated by total colectomy)	No	Partial	No	Partial	Partial	Partial	Partial
Brain Abscess drained via Craniotomy	No	Partial	Partial	Partial	Partial	Partial	Partial
Carcinoma in Situ (Breast)	No	Partial	Partial	Partial	Partial	Partial	Partial
Carcinoma in Situ (Oesophagus)	No	Partial	Partial	Partial	Partial	Partial	Partial
Carotid Artery Stenosis	No	Partial	Partial	No	Partial	Partial	Partial
Cerebral Arteriovenous Malformation	No	Partial	Partial	Partial	Partial	Partial	Partial
Low Level Prostate Cancer	No	Partial	Partial	Partial	Partial	Partial	Partial
Multiple System Atrophy	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Severe Burns (low % of body surface)	No	Partial	Partial	Partial	Partial	Partial	Partial
Significant visual impairment	No	Partial	No	Partial	Partial	Partial	Partial
Single Lobectomy	No	Partial	No	Partial	Partial	Partial	Partial
Surgical Removal of One Eye	No	Partial	Partial	Partial	Partial	Partial	Partial
Total Colectomy with Permanent Ileostomy	No	No	No	No	No	Partial	Partial

Please note: terms and conditions vary between companies. For full details of the restrictions, conditions and general exclusions that attach to the serious illness policies, please reference the relevant insurer's Specified Illness Definitions Booklet.