



GUIDED FINANCIAL ADVICE

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**Life-Pensions-Investments
Financial Planning Consultant**

Protect you and your family from the risk of serious illness

Nobody likes to think about the risk of serious illness, but unfortunately, for many people it can have far reaching consequences.



131 Elton Court, Leixlip, Co. Kildare

John Greene t/a Leinster Financial Services is regulated by the Central Bank of Ireland.

Business Name Registered Number: 150769. Principal: John Greene

If you suffer from a serious illness such as Cancer, Heart Attack, Stroke, it could prevent you from working and you could find yourself struggling financially at a time when money should be the last thing on your mind.

Take a moment to consider the financial problems a serious illness could bring to you and your family. Ask yourself:

- Will I have the money to help me access the best medical care and assist my recovery?
- Could my employment and income be impacted by a serious illness?
- Will I have enough money to pay my mortgage or rent every month?
- What about my family? If I am unfortunate to suffer from a serious illness, could this impact their day to day living, education and future?

What is specified serious illness cover?

Specified Serious Illness Cover is a type of insurance policy that pays out a cash lump sum if you get one of the many serious illnesses with specified medical conditions covered by the plan – illnesses such as Cancer, Heart Attack, Stroke and many more illnesses

A cash lump sum paid to you could help remove some of the financial and emotional stress associated with a serious illness – to enable you to take the time off work, to help pay for specialist treatment, to help cover day-to-day household bills, etc.

Specified Serious Illness Cover can be set up so that it covers both you and your partner – and if you have children, they are also automatically covered should they suffer a serious illness. You decide how much financial cover you need, and the cost of the plan is based on criteria such as your age, smoker status, and medical history.



Even a little cover can stretch a long way

Even a small amount of serious illness cover can go a long way and the good news is that it doesn't have to cost the earth.

The younger you are, the less it costs

Age 40 Next	Age 45 next	Age 50 next	Age 55 next
€29.24 p.m.	€42.01 p.m.	€61.59 p.m.	€86.99 p.m.

Source: Zurich Life, February 2022. Based on non-smoker with €50,000 serious illness cover for a term of 20 years. A government insurance levy (1% as at February 2022 and may change in the future) applies to this policy. These sample monthly premiums do not include this levy.

Specified Serious Illness Claims: based on 2021 claims experience (source, Zurich Life)

- Cancer – 76% for females and 51% for males
- Heart related – 31% for males and 6% for females
- Stroke – 8% for males and 4% for females
- Multiple sclerosis – 4% for females
- Other illnesses – 10% for females and males

Age profile for Specified Serious Illness Claims:

- Most claims were made between the ages of 40 and 60 for both females and males.
- For females 34% of claims were made between 40 & 50, and 38% between 50 & 60. Before age 40, 15% of claims were made and after age 60, 13% of claims were made.
- For males 24% were made between 40 & 50, and 45% between 50 & 60. Before age 40, 4% of claims were made and after age 60, 27% of claims were made.



What Serious Illnesses are covered?

The most common illnesses covered are Cancer, Heart Attack and Stroke. These three illnesses alone accounted for over 79% of all claims. (Source, Zurich Life) In total, there are approximately 70 different illnesses covered.



Important Note

Specified Serious Illness Cover is subject to terms and conditions which are contained in a policy document. It is important to note that not all serious illnesses are covered under these policies. In order to make a valid claim, policy specific conditions must be met and certain exclusions apply. You should refer to the relevant policy document which is available on request and which will be provided where a policy is requested/proposed.

Information correct as at February 2022
Information supplied by Zurich Life Assurance
Zurich Life Assurance plc is regulated by the Central Bank of Ireland

CONTACT ME TODAY FOR ADVICE ON SPECIFIED SERIOUS ILLNESS:

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