



COVER IN MANY SHAPES AND SIZES

Multi-Claim Protection Cover from Royal London

Life is difficult to predict.
Royal London has designed a
new type of protection cover
to **help customers better
plan for the unknown.**

Multi-Claim Protection
Cover is a **unique,
severity-based policy**
aligned to the progression of
modern medicine and health.

It protects you from a **broad
range of possible health
setbacks** that may impact
you and your lifestyle.

It is designed to be easy to understand and
to potentially pay out multiple times over the
lifetime of your policy.



Multi-Claim Protection Cover

provides financial support, based on **the potential impact caused by a medical condition or treatment and the severity of that impact.**

It gives you cover for the impact of a serious illness such as having a heart attack or receiving cancer treatment. But that's not all. It also covers other life impacts, for instance, a long hospital stay such as after a serious road traffic accident or serious surgeries like a hip replacement.

This policy can pay out 5% to 100% of your cover (your original sum assured when you take out your policy) depending on the illness or condition.

This means for less serious illnesses or treatments, it will pay out potentially less than 100% of your cover, keeping the rest of your cover in place for any future, more severe illnesses. For illnesses or treatments that have a more serious impact, it pays out a higher amount.

Even after a claim for a serious illness, as long as you haven't claimed all (100%) of your original sum assured, you will still have cover in place. You can continue to claim on the policy, as needed, until you have claimed the full amount of your cover.

After a claim, your monthly payments (premium) will not change.

You decide how much cover you want when you first take out the policy. Over the lifetime of your policy, portions of that cover may be paid out at different times, depending on your need to make a claim.

You have the option to increase your cover amount by adding Indexation (a feature to help offset inflation) when you first take out the policy or through our Guaranteed Insurability Option. This allows you to increase your cover amount after certain life events without having to answer any medical questions.

Policy Features

Multi-Claim Protection Cover **provides a financial safety net for a broad range of health conditions and treatments.**

It provides benefits that are related to the impact these health events would likely have. It includes cover for various cancer treatments, heart and neurological conditions, surgeries and much more.

By paying claims incrementally, when the financial support is most needed, you can make ongoing choices about your lifestyle and care.

This table shows the health events that would trigger a claim on your policy. In each case, the listed percentage

would be paid if a claim is admitted, and you still have cover remaining. Each claim paid will reduce your remaining cover by that amount. Claims can continue to be made until the full sum assured has been paid out.

It's important to note that your cover (increased, where applicable, by indexation or any increases under Guaranteed Insurability Option) is the maximum amount that will be paid out in total.

An example of how this works is on the next page.

Claim Event	Amount of cover payable
Terminal Illness & Death	100%
Severe Changes in Health	
Major organ transplants	100%
Reliance on external medical devices	75%
Specified Neurological Disorders	
Motor Neurone Disease	100%
Alzheimer's Disease and Dementia	50%
Multiple Sclerosis and Devic's disease	50%
Parkinsons Disease and Parkinsonian Syndromes	50%
Stroke – resulting in specified symptoms	30%
Additional payouts may also apply if these disorders affect your capabilities (e.g. speech, use of limbs and functional abilities) or require in-patient treatments.	
Heart Related	
Heart Failure	50%
Heart Attack	20%
Angioplasty	5%
Heart surgery if needed may also trigger an extra 10–20% payout.	
Full Sensory Loss	50%
Loss of Hearing	
Loss of Sight	
Loss of Speech	
Specific Surgeries	
Major surgery	20%
Intermediate surgery	10%
Angioplasty	5%

Claim Event	Amount of cover payable
Cancer Treatments	20%
Chemotherapy	
Radiotherapy	
Bone marrow/stem cell transplantation	
Immunotherapy for cancer	
Continuing Cancer Treatment Benefit	
Surgery for cancer if needed may also trigger an extra 10–20% payout.	
Hospital In-patient Treatments	
Psychiatric admission – involuntary	30%
Rehabilitation in the National Rehabilitation Hospital	20%
Long-stay Hospitalisation of at least 28 continuous days	10%
ICU admission of at least 48 continuous hours	10%
Rehabilitation in a Nursing Home	5%
Specific surgeries if needed (e.g. removing a kidney or full hip replacement) may also trigger an extra 10% payout and those more severe surgeries (e.g. heart or brain surgery) may also trigger an extra 20% payout.	
Loss of, or permanently losing the use of, an arm, hand, leg or foot	25%
Functional Incapacity – not being able, without help, to:	10%
<ul style="list-style-type: none"> • Wash or dress yourself • Feed yourself • Walk from one room to another • Manage your bowel or bladder function 	

Multi-Claim Protection Cover in action

Thankfully, we have seen great strides in medical diagnostics and treatments. **These advancements mean that many serious illnesses are being diagnosed earlier and treated more effectively.**

It also means that more people are likely to be diagnosed with, and be treated for, a serious illness. For example, recent reports show that by 2020, 1 in 2 people¹ in Ireland will develop cancer during their lifetime.

But, there is good news. Because more illnesses are detected earlier, in many cases, serious illnesses are having a lesser impact on people's lives. Following treatment many return to life as normal in a short space of time.

Take a look at how Multi-Claim Protection Cover could work for a person being treated for cancer.

Example:



Louise is 36 and has a Multi-Claim Protection Cover policy with **€80,000** cover.

Cover	€80,000
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When diagnosed with a cancer in-situ, Louise is referred for surgery to remove the tumour.

-10% paid out as an intermediate surgery is needed.	€8,000
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Multi-Claim Protection Cover would pay out **10%** of Louise's cover, **€8,000** at this time. This would leave Louise with **€72,000** cover for any future illnesses or health setbacks covered under her policy.

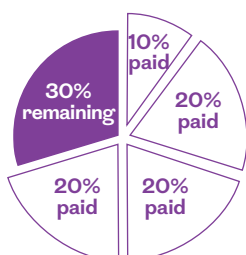
Cover remaining	€72,000
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When Louise is 52, she is diagnosed with Breast Cancer, and referred for a **lumpectomy**, along with **chemotherapy** and **radiotherapy**.

-20% paid out as chemotherapy is needed	€16,000
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-20% paid out as radiotherapy is needed	€16,000
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-20% paid out as a major surgery (lumpectomy) is needed	€16,000
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Multi-Claim Protection Cover would now pay out **60%** of Louise's cover, **€48,000**.

So far, **€56,000 (70%)** of Louise's cover has been paid out. This leaves Louise with **€24,000** cover for any further illnesses or health setbacks.

Cover remaining	€24,000
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¹<https://www.cancer.ie/about-us/media-centre/cancer-statistics#sthash.q1aUJ3WO.dpbs>

Cover for family impacts

In addition to the cover listed in the earlier table, we understand that **if something were to happen your child**, naturally, that would have an impact on your life too.

Children's cover

If your child was to become seriously ill, we will pay you a portion of your original cover (the amount you put in place when you first took out the policy) to help you financially at that tough time.

This is a separate payment and your own cover under the policy would not be affected.

For example, if you had not made a claim for any health setback you had suffered yourself, all (100%) of your cover would still be in place, after a payout for children's cover. This cover is capped at €25,000 and claims can continue to be made until the €25,000 limit is reached.

All of your children from their birth or adoption until their 18th birthday (25th birthday if in full time education) are covered during the term of the policy.

We also offer a separate death payment of €7,000 for children from the age of 3 months until their 18th birthday (25th birthday if in full time education).

Premature birth cover

If your child was born very premature, another separate payment would be made. A benefit of €5,000 will be paid to you if you have a baby born before the end of the 32nd week of pregnancy.

This is a separate payment and your own cover under the policy would not be affected.

Terms and conditions apply. Full details on the relevant claim events are available in the product brochure and policy conditions document.

Helping Hand Service

As soon as you take out a policy with Royal London, **you automatically qualify for access to Royal London's Helping Hand service.**

Helping Hand gives one-to-one personal support from your own dedicated Nurse Adviser who can help you and your family cope with the devastating effects that illness or bereavement can have.

It includes unlimited telephone access, providing tailored support to meet your particular circumstances. You, your spouse or partner and children can use this service as soon as your policy starts.

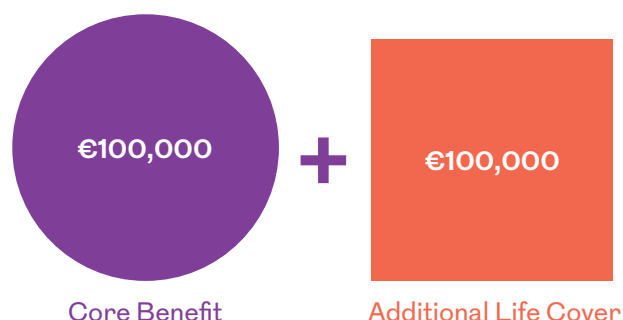
Additional option

You can **choose to include extra life cover** with your Multi-Claim Protection Cover policy.

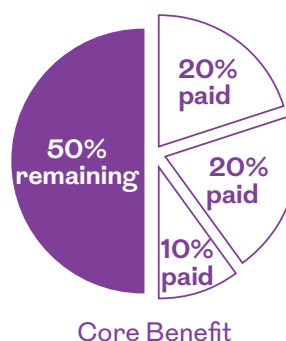
This Additional Life Cover would be **separate from your cover** that you can claim for health events during the lifetime of the policy.

This extra life cover would be a fixed amount (unless you add Indexation) and would be paid out to your family or next of kin if you died while the policy was in place.

How it would work:



Claims paid for treatments needed during the lifetime of the policy



Claims then paid on death or terminal illness



Who We Are

We are committed to looking after the interests of our customers. **We've a strong heritage in Ireland and have been protecting customers here for over 190 years, most recently known as Caledonian Life.**

Over that time we've been protecting people like you who want a trustworthy and straightforward company they can rely on for their life, specified serious illness, multi-claim protection and income protection cover.

Our products are only available from authorised Financial Brokers, who offer financial advice to help you meet your needs.

We are part of the Royal London Group that employs over 3,700 people, provides around 8.8 million policies and is financially strong and secure with more than €132 billion in Group funds under management.

And when you need us, we're only a phone call away in our Dublin office on St. Stephen's Green.

Figures as of 30/06/2018.

We recommend discussing your options with your Financial Broker. **They can make sure your policy choices best suit your needs and personal circumstances.**

Terms and conditions do apply and are fully explained in the policy conditions document. If you would like a copy please let us know, or contact your Financial Broker.

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