

Health Insurance Insurance Product Information Document

Company: Irish Life Health dac

Product: Study in Ireland

Irish Life Health dac is regulated by the Central Bank of Ireland. A private company limited by shares. Registered in Ireland No. 376607. Registered Office Irish Life Centre, Lower Abbey Street, Dublin 1



Irish Life health

Complete pre-contractual and contractual information on this Health Insurance product is contained in your Table of Cover and Membership Handbook.

What is this type of insurance?

Health Insurance



What is insured?

- ✓ Cover for a Semi Private Room in selected Public Hospitals
- ✓ Full cover for Day Case procedures in selected Public Hospitals
- ✓ Minimum maternity cover
- ✓ Full cover for MRI, CT and PET CT scans in approved scan-centres



What is not insured?

- ✗ Any costs incurred whilst a waiting period applies
- ✗ Medical care that our medical advisers believe is not medically necessary
- ✗ This is not a complete list. For full details on your cover please refer to your Table of Cover and Membership Handbook



Are there any restrictions on cover?

- ! You must be a resident of the Republic of Ireland
- ! Except in the case of Emergency Care in a Public Hospital, your hospital cover is restricted to those hospitals set out in the hospital list applicable to your plan
- ! This is not a complete list. For full details on your cover please refer to your Table of Cover and Membership Handbook



Where am I covered?

- ✓ In the Medical Facilities listed on your plan



What are my obligations?

- Provide accurate and complete information regarding you and any other members to be covered under your policy
- Keep your premium payments up to date



When and how do I pay?

You may pay in monthly instalments by direct debit, or you may pay your annual premium in advance by credit card. Where applicable your employer may facilitate full or part payment of your premium.



When does the cover start and end?

As soon as we receive your first premium, you will be covered from your chosen commencement date subject to the terms and conditions of your policy and cover lasts until your next renewal date which is generally 12 months, as noted on your membership certificate



How do I cancel the contract?

Call our Customer Care Team or let us know in writing. Please note a cancellation fee will apply to all policies cancelled mid-term. This fee includes an administration fee of €25 and the portion of the government health insurance levy which has not yet been paid by you.