

# Protect your family with Vhi



Mortgage Protection  
+ Life Insurance

**10%**  
DISCOUNT

for Vhi Healthcare members

Vhi, Ireland's No.1 health insurer, is now offering Mortgage Protection and Life Insurance – giving you and your family peace of mind should the worst happen.

Our products are all about protecting you, your family and your home. That's why we have introduced Vhi Mortgage Protection and Vhi Life Insurance.

We make it easy for you to protect your family's future and can talk you through exactly what you need. Setting up over the phone couldn't be easier, so now is the right time to make sure your family is protected with Vhi.

Read on to find out more or visit our website [Vhi.ie/Life](http://Vhi.ie/Life) for a quote.



# Vhi Life Insurance

A Vhi Life Policy is designed to pay a guaranteed amount of money in the event of your death during the time you are on cover. This payment will help your family when they really need it. Helping to cover the loss of your income and essential expenses, like bills and education, will ensure that your family can carry on living the life you've worked hard to give them. There are many great reasons to buy Vhi Life Insurance including:

## **Affordable price**

With a 10% Vhi member discount, Vhi Life is very competitively priced.

## **Increase cover**

Increase the amount of cover on key life events e.g. birth of child, with our Guaranteed Insurability option.

## **Protect the value of your cover**

Our Inflation Protection option helps protect the value of your cover against inflation.





## Sample Pricing

# Vhi Mortgage Protection

Mortgage Protection is designed to clear the balance of your mortgage in the event of your death during the time you are on cover. Giving you the peace of mind that comes with knowing that whatever happens, your home and the home of your family is secure. If you have a mortgage, you are required to have mortgage protection. Here are just some of the great reasons to buy or switch to Vhi Mortgage Protection.

## Affordable price

With cover from as little as \*€7.58 per month, Vhi Mortgage Protection is very competitively priced.

## Switch & Save

Switch to Vhi and we'll help you save over the term of your policy, including a 10% discount for Vhi members.

## Guaranteed premium

Choosing Vhi means that you'll always know how much you are paying for your mortgage protection.



\*€7.58 per month is based on a 30 year old non-smoker for a 20 year term and mortgage protection of €236,931 including a 10% member discount. The premium includes the 1% insurance levy as at August 2019 and may change in the future.

**Setting up a Mortgage Protection or Life Insurance policy over the phone is simple and straightforward.**



**For more information, call us on  
056 770 7619 or visit [Vhi.ie/Life](https://vhi.ie/life)**

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Zurich Life Assurance plc for Vhi Life Term Insurance and Vhi Mortgage Protection which are underwritten by Zurich Life Assurance plc.

# Life Insurance

Sample Pricing

We provide two types of cover, single and dual.

## 1. Single cover

This is cover for just you, which means the payment will be made in the event of your death during the time you are on cover.

### Pricing example

Aidan is a non-smoker, aged 41. He is a Vhi member and having completed his application over the phone purchased a life policy with €200,000 worth of cover. Over an agreed 20 year term, he will be paying a premium of \*€25.40 per month including the 1% insurance levy.

## 2. Dual cover

This is cover for you and your partner. Under dual cover, both of you are covered individually. Payments will be made in the event of your and/ or your partner's death during the time you are both on cover.

### Pricing example

Lucy and Philip are both 40 years of age and non-smokers. Having contacted Vhi and completed their application over the phone, they purchased a life policy and each have €200,000 worth of cover. Over an agreed 20 year term, they will pay a premium of \*€39.85 per month including the 1% insurance levy.

Terms and conditions apply.

\*Premiums include the 1% insurance levy as at August 2019 and may change in the future.

# Mortgage Protection

Sample Pricing

We provide two types of cover, single and joint.

## 1. Single cover

This is cover for just you, which means the payment will be made in the event of your death during the time you are on cover.

### Pricing example

Mary is a non-smoker, aged 40. She's a Vhi member with 25 years remaining on her 30-year mortgage. Having contacted Vhi and completed the application over the phone, Mary replaced her original mortgage protection policy with Vhi Mortgage Protection that now covers the balance on her mortgage of €200,000 for a premium of \*€17.84 per month. Mary will make a saving of more than €800 over the lifetime of the Vhi Mortgage Protection policy.

Saves  
over  
€800

## 2. Joint cover

This is cover for you and your partner which means the payment will be made in the event of your or your partner's death during the time you are on cover. Under this option, the payment is made only once.

### Pricing example

Jane and Michael are non-smokers, both aged 42. They are Vhi members with 25 years remaining on their 30-year mortgage. Having contacted Vhi and completed the application over the phone, they replaced their original mortgage protection policy with Vhi Mortgage Protection that now covers the balance on their mortgage of €200,000 for a premium of \*€33.36 per month. Jane & Michael will make a saving of more than €500 over the lifetime of the Vhi Mortgage Protection policy.

Saves  
over  
€500

Terms and conditions apply. Savings are based on assumptions relating to the original policy taken out 5 years ago, including the premium and the mortgage interest rate applying.

\*Premiums include the 1% insurance levy as at August 2019 and may change in the future.