

Table of Benefits – Vhi Mortgage Protection

This Table of Benefits must be read in conjunction with your Vhi Mortgage Protection Policy Document.

A	Life Cover Benefit
	<p>If a life insured dies during the term of the policy, this Life Cover benefit provides a decreasing lump sum in line with the balance outstanding on a notional mortgage at a 6% fixed rate of interest. The amount of Life Cover payable is the Life Sum Insured in force at the date of death.</p> <p>Basis of Cover: Choice of insuring one adult on a single policy OR two adults on a joint policy</p> <p>Age at Entry: Minimum: 18 next birthday, Maximum: 60 next birthday</p> <p>Term Length: Minimum: 5 years, Maximum: 40 years, or up to age 75 of the older life, if less</p> <p>Amount of Cover: Minimum €5,000, Maximum: €1 million*</p> <p>Minimum Premium: €7.50 per month</p> <p>Interest Rate: 6%</p>
Additional Product Flexibility Benefits	
B	Guaranteed Insurability Option
	<p>Allows you to increase your amount of cover without further medical evidence in the event that you gain approval for a new mortgage or an increase in an existing mortgage.</p> <p>Maximum increase on any one event: 50% of the original amount of cover, to a maximum of €100,000.</p> <p>Maximum increase over term of policy: 100% of original amount of cover, to a maximum of €200,000.</p> <p>This option will not be available under the policy when the older life insured has reached his/her 55th birthday.</p>
Additional Life Cover Benefits	
C	Terminal Illness Benefit
	<p>If a life insured has less than 12 months to live, the amount of life cover in force at the date of diagnosis of their terminal illness will be paid upon diagnosis of the terminal illness.</p> <p>This benefit does not apply in the last 12 months of the policy term.</p>
D	Accidental Death Benefit
	<p>If the life insured's spouse or civil partner dies from bodily injury as a result of an accident, the life sum insured, up to a maximum of €250,000, will be paid.</p> <p>This benefit only applies for the first 30 days of any single life policy. This cover will cease 30 days after the issue date of the policy.</p>
Additional Customer Support Benefits	
E	Waiver of Premium
	<p>Waiver of Premium means the premium for the policy will be waived in the event that a life insured is disabled for a period of 13 weeks.</p> <p>In this case, disabled means unable to work or if a life insured was not working, it means not being able to perform three or more Activities of Daily Living as defined in your Policy Document.</p>
F	Reinstatement Clause
	<p>The Reinstatement Clause allows you (or your appointed representatives) to reinstate your policy within three months of the date on which the first unpaid premium was due.</p>

* The maximum cover of €1 million is a per life limit and is applicable to the total cover a person holds across multiple Vhi Life and Mortgage Protection policies.

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 Mortgage Protection, which is underwritten by Zurich Life Assurance plc. Zurich Life Assurance plc is regulated by the Central Bank of Ireland.