



life



# Mortgage Protection

Brochure

Cover for your mortgage  
if something happens to you

# CONTENTS

<b>1.</b>	MORTGAGE PROTECTION AT A GLANCE	3
<b>2.</b>	COVER CHOICES	6
<b>3.</b>	OTHER BENEFITS	13
<b>4.</b>	MAKING A CLAIM	18
<b>5.</b>	QUESTIONS AND ANSWERS	20
<b>6.</b>	CONTACTING US	23
<b>7.</b>	APPENDIX A	24

**IMPORTANT NOTICE:** This brochure is designed to help you understand our Mortgage Protection policy. To make it easier to read, we haven't included all of the technical details which apply to your policy here.

You can find the full details in your policy conditions, which form part of your legal contract with us. This contract is provided by AIB life and governed by Irish law. This brochure doesn't form part of any contract between you and AIB life, and if there's any conflict between this brochure and your policy conditions, your policy conditions apply.

## SECTION 1

# MORTGAGE PROTECTION AT A GLANCE

## WHY CHOOSE AIB LIFE?

We all want to feel financially secure, but it can be hard to know if you're on track. At AIB life, we help you feel better about your future.

We put power into your plans, whether you're looking to prepare for retirement, protect your loved ones or invest your money in a flexible way. If you run a business, we can support you too.

As a partnership between AIB and Great-West Lifeco, we're built on over a century of experience. Now we're taking that experience further, with the help of AIB's Financial Advisors and smart financial tools that live on the AIB Mobile Banking app.

## WHAT'S THE DIFFERENCE BETWEEN AIB AND AIB LIFE?

Allied Irish Banks, p.l.c. (AIB) is a separate company from AIB life, which was launched in 2023. AIB life provides protection, pension and investment products. AIB provides advice on these products.

## WHAT IS MORTGAGE PROTECTION?

Our Mortgage Protection policy is a type of life insurance that can pay a lump sum if you die or are diagnosed with one of the injuries or illnesses we cover. It's designed to help repay, partly or in full, the amount remaining on your mortgage.

Mortgage Protection policies usually last for as long as the term on your mortgage. Your cover will reduce broadly in line with the amount remaining on your mortgage. This type of policy is often assigned to your bank or mortgage provider, which means that any pay-out would go directly to them.



## WHAT TYPES OF COVER ARE AVAILABLE?

We've tried to make our Mortgage Protection policy as flexible as possible, by splitting it into two benefits:

1. *Mortgage Life Cover: a lump sum payment if you die*
  2. *Accelerated Specified Illness Cover: a lump sum payment if you suffer from a specific condition and meet our eligibility criteria*
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If the cover is just for you, we call it 'Single Life' cover. If the cover is for two people, we call it 'Dual Life' cover. 'Dual Life' cover provides cover independently and if a claim is paid relating to one person, it won't affect the other person's benefits.

There are also a handful of other benefits that are automatically included, which we explain in section 3.

We've explained the claims process in section 4 and answered a range of common questions in section 5. Your AIB Advisor can provide more detail on each type of cover and help you decide how much cover you need.

## SECTION 2

# COVER CHOICES

### 1. MORTGAGE LIFE COVER:

A lump sum which decreases over time

## HOW DOES IT WORK?

If you die during the term of your policy, we'll pay out the cover amount due at that time as a lump sum. The amount we'll pay out reduces over time, since you'll be paying off your mortgage throughout your life.

The amount we pay out should be enough to settle your mortgage in full if:

1. *Your repayments are up to date*
2. *You haven't made any changes to your mortgage*
3. *Your average interest rate hasn't risen above the rate we've used to determine how much your cover decreases each month*

## WHAT DO I NEED TO KNOW?

Here are the most important things to be aware of with this benefit:

1. *For Mortgage Life Cover, you must be under 75 to apply*

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2. *You can be covered for between five and 40 years but your benefit must end by age 84 at the latest*

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3. *Your payments stay the same throughout the length of your cover*

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4. *We'll pay a lump sum if the person covered under this policy dies*

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5. *Your Mortgage Life Cover amount will reduce each month, because the amount left on your mortgage reduces as you get older*

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6. *Mortgage Life Cover is the main benefit on your policy, but you can add Accelerated Specified Illness Cover too, as an extra benefit*

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7. *You can take out this type of cover as 'Single Life' cover, where it applies to just one person, or as 'Dual Life' cover, where it covers you and somebody you share the mortgage with*

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8. *Your cover amount could become less than the amount you have left to pay on your mortgage. This may happen if the interest rate you pay on your mortgage is higher than the interest rate we assumed you'd be paying when calculating your cover*

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## 2. ACCELERATED SPECIFIED ILLNESS COVER:

A lump sum payment if you suffer from a specific condition

### HOW DOES IT WORK?

Although it's hard to think about you or a loved one getting seriously unwell, it's a possibility worth planning for. With Accelerated Specified Illness Cover, we'll pay out a lump sum if you're diagnosed with one of the life-changing injuries or illnesses we cover. You'll also have to meet our claims criteria. You can take out Accelerated Specified Illness cover together with Mortgage Life Cover.

We'll pay out if you are diagnosed with and meet the claims criteria of one of the 49 full payment conditions we've listed in Appendix A. If you have a valid claim under this benefit and the amount we pay out is the same as your Mortgage Life Cover, then all cover for the affected person will end. If the Accelerated Specified Illness claim amount is less than your Mortgage Life Cover, we will reduce your Mortgage Life Cover by the amount paid out. Once the total Accelerated Specified Illness Cover amount has been paid out, the benefit will end for the affected person. If your Mortgage Life Cover is reduced to zero as a result, this benefit too will end for the affected life.

There's other conditions which we'll pay out for too, but this won't be a full lump sum. Instead, if you're diagnosed with one of 41 partial payment conditions we've listed in Appendix A, we'll pay out €15,000 or half your Accelerated Specified Illness Cover, whichever is lower.



## WHAT DO I NEED TO KNOW?

Here are the most important things to be aware of with this benefit:

1. *For Accelerated Specified Illness Cover, you must be under 65 to apply*

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2. *You can be covered for between five and 40 years but your benefit must end by age 74 at the latest*

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3. *We'll only pay out for the conditions we've listed in Appendix A and only if all the claims criteria are met*

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4. *Your Accelerated Specified Illness Cover amount will reduce each month, at the same rate as your Mortgage Life Cover*

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5. *You can take out this benefit as Single Cover, where it applies to just one person, or as Dual Cover, where it covers you and somebody you share the mortgage with*

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6. *If you claim for one of the 49 full payment conditions and your total cover amount is paid out, your benefit will end. We will reduce your Mortgage Life Cover amount accordingly*

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7. *You can claim more than once under the partial payment conditions and it won't affect the amount you could get for the other 49 full payment conditions. It won't affect the Mortgage Life Cover either*

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8. *However, the total amount claimed under the partial payment conditions is limited to your Accelerated Specified Illness Cover amount. If it reaches this limit, your benefit will end. This also won't affect the Mortgage Life Cover*

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## REASONS WE WON'T PAY A CLAIM

We won't pay claims under Accelerated Specified Illness Cover if you die within 14 days after being diagnosed with a specified illness. We also won't pay claims under this benefit if you get hurt or unwell:

- By your own deliberate act
- Due to a penalty imposed by a court of law
- Due to the inappropriate use of alcohol or drugs
- As a result of taking part in a criminal act



Claims under Accelerated Specified Illness Cover also won't be paid if your condition is caused by a failure to follow reasonable medical advice, medically recommended therapies, treatment or surgery, taking part in hazardous activities, or by war, revolution or civil commotion. The reasons we won't pay a claim are described more fully in your policy conditions.

We'll only pay a valid Accelerated Specified Illness Cover claim if, at the time of being diagnosed with a specified illness, you live in an EU Country, the United Kingdom, Australia, Canada, Iceland, Liechtenstein, New Zealand, Norway, South Africa, Switzerland or the USA.

You should notify us if you start living in a country other than the ones listed above.

There are some rules and restrictions that apply to partial payment Accelerated Specified Illness claims, such as:

- a. You can't claim more than once under the same condition
- b. You can't claim under more than one of the listed conditions for the same or a related injury or illness
- c. A full payment claim will be reduced if you're diagnosed with a partial payment condition, receive a claim pay-out and within 30 days of the diagnosis, you're also diagnosed with a full payment condition caused by the same or a related illness or injury

In the event of a claim for Children's Specified Illness Cover, the child must survive for at least 14 days after they have been diagnosed.

We'll only pay Children's Specified Illness Cover once for each child, irrespective of the number of AIB life policies that might provide cover for the child. We won't pay a Children's Specified Illness Cover claim if, in the professional opinion of our Chief Medical Officer, symptoms first arose, the underlying condition was first suspected or diagnosed, or either parent received counselling or medical advice in relation to the condition before:

- the policy start date, or
- the child became eligible for the benefit

## SECTION 3

# OTHER BENEFITS

Along with the cover choices outlined in the previous section, there's a handful of additional benefits available with Mortgage Protection which go to make this policy far-reaching and flexible.

These are automatically available to you, when you take out Mortgage Protection. Advance Payment for Surgery Cover and Children's Specified Illness Cover are only automatically available when you also take Accelerated Specified Illness Cover.

### 1. LIFE CHANGES

Major changes in your life can change how you'd like to insure yourself and the people you care about. That's why if you have a Mortgage Protection policy and you:

- take out a new mortgage
- increase your mortgage to buy or improve your primary residence

you can ask us to extend your benefit term and/or increase your cover amount by the lower of:

1. €150,000

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2. *The increase in your mortgage*

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3. *Half of your current cover amount*

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If you want to take advantage of the option to increase your cover or extend this benefit term, you'll need to do so before you turn 55. The total increase over the life of a policy is limited to €200,000.

You won't have to provide any information about your health with this option. If you do want to use it, you'll have to do so within one year of getting a new mortgage or increasing your existing mortgage. You'll have to give us your confirmation of mortgage approval as proof. This option won't apply if you've claimed or if you're claiming on any of your AIB life policies. Please see the policy conditions for full details of this option, including any restrictions or other exclusions which may apply.

## 2. ADVANCE PAYMENT FOR SURGERY COVER

If you opt for Accelerated Specified Illness Cover and you need:

- aorta graft surgery
- a major organ transplant
- coronary artery bypass graft
- heart-valve replacement/repair
- heart structural repair

we'll pay out your Accelerated Specified Illness Cover up to €30,000 before the surgery. The remaining cover will be paid out after the surgery if the claims criteria are met. In order to make a claim, you'll need to provide evidence about your condition and diagnosis.



### 3. TERMINAL ILLNESS COVER

If you're diagnosed with a terminal illness, which means you have less than 12 months to live, we'll make an advance payment of your Mortgage Life Cover. This can reduce some of the financial pressure that can come about as you near the end of your life. If we pay out a valid Terminal Illness claim, your Mortgage Life Cover will end and we won't make any payments when you die.

### 4. ACCIDENTAL DEATH COVER

If you die from an accident while applying for Mortgage Protection cover, we'll pay out your Mortgage Life Cover amount, limited to €150,000. We consider the process of taking out cover to begin when we receive your completed application form.

This temporary Accidental Death Cover benefit is only available if you're under 55. It will provide cover until we accept, reject or postpone your application or return with special terms. You'll be covered for a maximum of 30 days from the day we receive your application.

### 5. CHILDREN'S LIFE COVER

We provide up to €7,000 of cover (or 25% of your Mortgage Life Cover amount, whichever is lower) for each of your dependent children. These are children up until the age of 18 or up to the age of 25 if they are in full-time education. We will only pay Children's Life Cover once for each child, irrespective of the number of AIB life policies that might provide cover for the child.



## 6. CHILDREN'S SPECIFIED ILLNESS COVER

If you opt for Accelerated Specified Illness Cover then this will also apply to your dependent children. These are children up until the age of 18 or up to the age of 25 if they are in full-time education. The cover amount is the lower of €25,000 or half your Accelerated Specified Illness Cover amount.

Your children are also covered for the partial payment conditions, where the cover amount is the lower of €7,500 or half your Accelerated Specified Illness Cover amount. We'll only pay Children's Specified Illness Cover once for each child, irrespective of the number of AIB life policies that might provide cover for the child. Exclusions that apply to this benefit can be found in your policy conditions.

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The following applies to **CHILDREN'S LIFE COVER** and **CHILDREN'S SPECIFIED ILLNESS COVER**:

- Children between 18 and 25 must be studying full-time or doing an apprenticeship to qualify for these benefits
  - Our definition of children includes stepchildren, adoptees or children you're a legal guardian for
-

## SECTION 4

# MAKING A CLAIM

## WHAT DO I NEED TO KNOW?

If you or somebody acting on your behalf needs to make a claim, we're here to make the process as easy as possible. We've outlined the steps to take for each type of benefit below.

Once we've accepted your claim and received all of the supporting evidence and documents we need, we'll aim to pay the claim within five days. Additional material may be required along with an investigation of medical details.

### 1. MORTGAGE LIFE COVER

When somebody acting on behalf of you or your family needs to make a claim, they should contact your AIB Advisor or call us at **01 912 4455**. After that, we'll send them a claim form and explain the next steps.

You'll follow the same claims process for Mortgage Life Cover, Accidental Death Cover, Terminal Illness Cover and Children's Life Cover claims.

We may ask for birth and/or death certificates, a certified copy of the will or grant of probate, letters of administration, medical evidence, proof of parent-child relationship and the child's age in the case of a children's benefit claim.

## 2. ACCELERATED SPECIFIED ILLNESS COVER

If you're diagnosed with one of the conditions we've listed, please contact your AIB Advisor or call us at **01 912 4455**. You'll need to contact us as soon as possible, but no later than six months after your diagnosis or injury. We'll then send you a claim form, asking for details of your condition and the medical professionals you've seen.

You'll follow the same claims process for Accelerated Specified Illness Cover, Advance Payment for Surgery Cover and Children's Specified Illness Cover.

We may also ask for birth and/or death certificates, evidence of your diagnosis, additional medical examinations or tests, proof of parent-child relationship and the child's age in the case of a children's benefit claim.

## SECTION 5

# QUESTIONS AND ANSWERS

## WHEN DOES MY COVER END?

Mortgage Life Cover ends when you turn 85 or reach the end of the term you chose to be insured for, whichever is earliest. Accelerated Specified Illness Cover ends when you turn 75 or reach the end of the term you chose to be insured for, whichever is earliest.

If you don't keep up with your premium payments, your cover will end. We may also end your cover if the information you have provided during your application isn't fully accurate or truthful, as outlined in your policy conditions.

## WHAT HAPPENS WITH MY INSURANCE WHEN I DIE?

The person who makes a claim after you die could be a member of your family, a solicitor, an accountant, or somebody else entirely. It depends on the type of cover you've taken out, whether your policy has been assigned, who you've named in your will and who else is covered by the policy.

Either way, if you die during the term of your Mortgage Life Cover, somebody will be entitled to make a claim. Once that person has provided the necessary documentation to make a claim and the claim is approved, we'll then pay the cover amount on your policy in a lump sum.

## WHAT HAPPENS IF I AM DIAGNOSED WITH A CONDITION LISTED UNDER ACCELERATED SPECIFIED ILLNESS?

If you've selected the benefit and you're diagnosed with one of the 49 full payment conditions on our list, then you're entitled to make an Accelerated Specified Illness Cover claim.

Since this type of insurance is "accelerated", once a valid claim has been paid out, your Mortgage Life Cover will be reduced by however much we've paid, and your Accelerated Specified Illness Cover will end.

With the 41 partial payment conditions, we'll pay out either €15,000 or half your Accelerated Specified Illness Cover amount, whichever is lower. This pay-out won't affect your Mortgage Life Cover.

## WHO GETS THE CLAIM AMOUNT?

If your policy is assigned to a mortgage provider, we'll pay them. If the mortgage provider (the assignee) agrees, we'll pay any amount that isn't intended to settle your mortgage directly to you. This includes partial payment Accelerated Specified Illness claims or child cover claims.

If your policy is not assigned we will pay the money to your representatives in the event of your death.

## CAN I CHANGE MY LEVEL OF COVER?

You can increase your cover with our Life Changes feature. We've explained this option in section 3.

## HOW DO YOU CALCULATE THE COST OF MY COVER?

The cost of your cover is determined by factors like age, health, whether you smoke, how long your mortgage is and how much you have left to pay. The cost of your cover will also depend on whether you choose to add Accelerated Specified Illness Cover and if you want the policy to include someone else too.

**EUROPEAN COMMUNITIES (DISTANCE MARKETING OF CONSUMER FINANCIAL SERVICES) REGULATIONS, 2004**

A financial service or product being provided on a distance basis means that it didn't involve face-to-face contact. If we provide a product on a distance basis, we're obliged to provide certain information. We have included this information under various sections in the documents we have provided to you, including this brochure. All information we provide will be written in English.

## SECTION 6

# CONTACTING US

We're always on hand to help. But who you contact will depend on what you're trying to do.

If you want to speak to an AIB Advisor:

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**Book a callback:** [aib.ie/make-a-plan](https://aib.ie/make-a-plan)



**Visit a branch:** [aib.ie/branchlocator](https://aib.ie/branchlocator)



**or Call:** 01 771 5867 | Mon – Fri, 09:00 - 17:00

For all other queries speak to AIB life:

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**Email:** [hello@help.aiblife.ie](mailto:hello@help.aiblife.ie)



**or Call:** 01 912 4455 | Mon – Fri, 08:00 - 18:00

If you want to update your contact details or view your documents, it's easy in the AIB Mobile Banking app:

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Just click **AIB life** in the **Products** tab or directly from your accounts list, then either of the below:

- 1. Update details:** Visit **AIB life Changes** tab and make a request
- 2. View documents:** Visit **AIB Advice** tab to download your brochure or policy conditions

In the interest of customer service we will record and monitor calls.

# APPENDIX A

## FULL PAYMENT ACCELERATED SPECIFIED ILLNESS CONDITIONS

Here's the 49 full payment Accelerated Specified Illness conditions we cover. We've used the terms healthcare providers use when they talk about these conditions. The policy conditions have more detailed descriptions of each of them as well as specific claims criteria for each condition.

1. *Alzheimer's disease (resulting in permanent symptoms)*

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  2. *Aorta graft surgery (for disease or traumatic injury)*

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  3. *Aplastic anaemia (of specified severity)*

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  4. *Bacterial meningitis (resulting in permanent symptoms)*

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  5. *Benign brain tumour (resulting in permanent symptoms, surgery, or radiosurgery)*

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  6. *Benign spinal cord tumour (resulting in permanent symptoms or requiring specified treatments)*

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  7. *Blindness (permanent and irreversible)*

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  8. *Brain injury due to anoxia or hypoxia (resulting in permanent symptoms)*

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  9. *Cancer (excluding less advanced cases)*

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  10. *Cardiac arrest (with insertion of a defibrillator)*

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  11. *Cardiomyopathy (of specified severity)*

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  12. *Chronic pancreatitis (of specified severity)*

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  13. *Coma (requiring continuous life support for at least 96 hours and with persisting neurological symptoms)*

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14. Coronary artery by-pass grafts (requiring thoracotomy or median sternotomy)

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15. Creutzfeldt-Jakob disease (resulting in permanent symptoms)

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16. Crohn's disease (of specified severity)

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17. Deafness (total, permanent and irreversible)

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18. Dementia (resulting in permanent symptoms)

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19. Encephalitis (resulting in permanent symptoms)

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20. Heart attack (definite diagnosis)

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21. Heart valve replacement or repair (requiring surgery)

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22. Heart structural repair (requiring thoracotomy or median sternotomy)

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23. HIV infection (caught in the European Union, United Kingdom, Norway, Switzerland, North America, Canada, Australia and New Zealand, from a blood transfusion, a physical assault or at work while performing normal duties of employment)

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24. Intensive Care (requiring mechanical ventilation for 10 consecutive days)

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25. Kidney failure (requiring permanent dialysis or transplant)

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26. Liver Failure (irreversible and end stage)

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27. Loss of independence (permanent and irreversible)

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28. Loss of limb (permanent physical severance)

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29. Loss of speech (permanent and irreversible)

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30. Major organ transplant (specified organs from another donor)

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31. Motor neurone disease (resulting in permanent symptoms)

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32. Multiple sclerosis or Neuromyelitis optica (Devic's Disease) (with persisting symptoms)

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33. Necrotising fasciitis

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34. Paralysis of one limb (total and irreversible)

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35. *Parkinson's disease (idiopathic) resulting in permanent symptoms*

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36. *Parkinson plus syndromes (resulting in permanent symptoms)*

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37. *Peripheral vascular disease (with bypass surgery)*

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38. *Pneumonectomy (the removal of a complete lung)*

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39. *Primary sclerosing cholangitis (of specified severity)*

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40. *Pulmonary arterial hypertension (idiopathic) (of specified severity)*

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41. *Pulmonary artery graft surgery (requiring median sternotomy)*

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42. *Respiratory failure (of specified severity)*

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43. *Short bowel syndrome (requiring permanent parenteral nutrition)*

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44. *Spinal stroke (resulting in permanent symptoms)*

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45. *Stroke (of specified severity)*

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46. *Systemic lupus erythematosus (of specified severity)*

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47. *Terminal illness (life expectancy less than one year)*

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48. *Third degree burns (of 20% of the body's surface area or 50% of the surface area of the face)*

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49. *Traumatic brain injury (resulting in permanent symptoms)*

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# PARTIAL PAYMENT ACCELERATED SPECIFIED ILLNESS CONDITIONS

Here's the 41 partial payment Accelerated Specified Illness conditions we cover. The policy conditions contain the full details and descriptions of these conditions as well as specific claims criteria for each condition.

1. *Aortic aneurysm (with endovascular repair)*

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2. *Brain Abscess drained via craniotomy*

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3. *Cancer in situ of the anus (treated by surgery)*

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4. *Cancer in situ of the cervix (with specified surgery)*

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5. *Cancer in situ of the colon or rectum (resulting in intestinal resection)*

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6. *Cancer in situ of the larynx (with specified treatment)*

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7. *Cancer in situ of the lung and bronchus (treated by specified surgery)*

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8. *Cancer in situ of the oesophagus (treated by specified surgery)*

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9. *Cancer in situ of the oral cavity or oropharynx (treated by surgery)*

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10. *Cancer in situ of the renal pelvis and ureter - of specified severity*

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11. *Cancer in situ of the testicle (requiring surgery to remove at least one testicle)*

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12. *Cancer in situ of the urinary bladder*

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13. *Cancer in situ of the uterus (treated by specified surgery)*

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14. *Cancer in situ of the vagina (treated by surgery)*

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15. *Cancer in situ of the vulva (treated by surgery)*

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16. *Ductal carcinoma in situ – breast (treated by surgery)*

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17. *Cancer in situ – other sites not already mentioned (treated by surgery)*

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18. *Carotid artery stenosis (treated by endarterectomy or angioplasty)*

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19. *Central retinal artery or vein occlusion (eye stroke) (resulting in permanent visual loss)*

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20. *Cerebral or spinal aneurysm (with surgery, stereotactic radiosurgery or endovascular repair)*

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21. *Cerebral or spinal arteriovenous malformation (with surgery, stereotactic radiosurgery or endovascular repair)*

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22. *Coronary artery angioplasty (of specified severity)*

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23. *Crohn's disease (treated with surgical intestinal resection)*

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24. *Cystectomy (removal of the complete bladder)*

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25. *Gastrointestinal stromal tumour (GIST) (treated by surgery)*

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26. *Implantable cardioverter defibrillator (ICD) (for primary prevention of sudden cardiac death)*

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27. *Liver resection*

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28. *Low-level prostate cancer (with Gleason score between 2 and 6 and with specified treatment)*

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29. *Neuroendocrine tumour (NET) of low malignant potential (treated by surgery)*

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30. *Ovarian tumour of borderline malignancy/low malignant potential (with surgical removal of an ovary)*

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31. *Peripheral vascular disease (treated by angioplasty)*

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32. *Permanent pacemaker insertion for heartbeat abnormalities*

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33. *Pituitary tumour (resulting in permanent symptoms or surgery)*

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34. *Serious accident cover resulting in at least 28 consecutive days in hospital*

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35. *Significant visual impairment (permanent and irreversible)*

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36. *Single lobectomy (the removal of a complete lobe of a lung)*

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37. *Surgical removal of one eye*

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38. *Syringomyelia or syringobulbia (treated by surgery)*

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39. *Third degree burns (covering at least 5% of the body's surface area or covering at least 20% surface area of the face)*

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40. *Thyroid cancer (early stage with surgery)*

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41. *Ulcerative colitis (treated with total colectomy, i.e. removal of the entire bowel)*

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