



IPM Draper Financial Brokers
Hyde House, Stephen Street,
Sligo, F91 VR68
T: +353 (0) 71 9143742
E: adrian@ipmdraper.ie

Product Comparison

Specified Illness Cover

	Aviva Life	Irish Life	New Ireland	Royal London	Zurich Life
AIDS/HIV (Assault, Occupational, Transfusion)	Yes	Yes	Yes	Yes	Yes
Alzheimer's Disease	Yes	Yes	Yes	Yes	Yes
Aorta Graft Surgery	Yes	Yes	Yes	Yes	Yes
Aplastic Anaemia	Yes	Yes	Yes	Yes	Yes
Bacterial Meningitis	Yes	Yes	Yes	Yes	Yes
Balloon Valvuloplasty	Yes	Yes	Yes	Yes	Yes
Benign brain tumour	Yes	Yes	Yes	Yes	Yes
Benign Spinal Cord Tumour	Yes	Yes	Yes	Yes	Yes
Blindness	Yes	Yes	Yes	Yes	Yes
Brain injury due to Hypoxia/Anoxia	Yes	Yes	Yes	Yes	Yes
Cancer	Yes	Yes	Yes	Yes	Yes
Cardiac arrest (with defibrillator insertion)	Yes	Yes	Yes	Yes	Yes
Cardiomyopathy	Yes	Yes	Yes	Yes	Yes
Cauda Eqina	No	No	Yes	Yes	No
Child Specific Serious Illnesses	No	No	No	No	Yes
Chronic Liver Disease	Yes	Yes	Yes	Yes	Yes
Chronic Lung Disease	Yes	Yes	Yes	Yes	Yes
Chronic Pancreatitis	Yes	Yes	Yes	Yes	No
Coma	Yes	Yes	Yes	Yes	Yes
Coronary artery by-pass grafts	Yes	Yes	Yes	Yes	Yes
Corticobasal Ganglionic Degeneration	Yes	Yes	Yes	Yes	Yes
Creutzfeld-Jacob Disease	Yes	Yes	Yes	Yes	Yes
Dementia	Yes	Yes	Yes	Yes	Yes
Devic's disease	Yes	Yes	Yes	Yes	Yes
Diffuse Lewy body disease	Yes	Yes	Yes	Yes	Yes
Encephalitis	Yes	Yes	Yes	Yes	Yes
Drug Resistant Epilepsy with surgery	No	No	No	Yes	No
Heart Attack	Yes	Yes	Yes	Yes	Yes
Heart Structural Repair	Yes	Yes	Yes	Yes	Yes
Heart Valve Replacement or Repair	Yes	Yes	Yes	Yes	Yes
Intensive Care (with mechanical ventilation)	Yes	Yes	Yes	Yes	Yes
Interstitial Lung Disease	No	No	No	Yes	No



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Kidney Failure	Yes	Yes	Yes	Yes	Yes
Loss of Hearing	Yes	Yes	Yes	Yes	Yes
LOIE/TPD	Yes	Yes	Yes	Yes	Yes
Loss of limb(s) (please read definition)	Yes	Yes	Yes	Yes	Yes
Loss of Speech	Yes	Yes	Yes	Yes	Yes
Major head injury	Yes	Yes	Yes	Yes	Yes
Major Organ Transplant	Yes	Yes	Yes	Yes	Yes
Motor Neurone Disease	Yes	Yes	Yes	Yes	Yes
Multiple Sclerosis	Yes	Yes	Yes	Yes	Yes
Multiple System Atrophy	Yes	Yes	Yes	Yes	Yes
Muscular Dystrophy	No	No	Yes	Yes	No
Myasthenia Gravis	No	No	Yes	No	No
Necrotising Fasciitis	Yes	Yes	Yes	Yes	Yes
Paralysis of one limb	Yes	Yes	Yes	Yes	Yes
Parkinson's Disease	Yes	Yes	Yes	Yes	Yes
Parkinsonism-dementia-amyotrophic lateral sclerosis complex	Yes	Yes	Yes	Yes	Yes
Peripheral Vascular Disease (with bypass surgery)	Yes	Yes	Yes	Yes	Yes
Pneumonectomy	Yes	Yes	Yes	Yes	Yes
Primary Pulmonary Hypertension	Yes	Yes	Yes	Yes	Yes
Primary Sclerosing Cholangitis	Yes	Yes	Yes	Yes	No
Progressive Supra-Nuclear Palsy	Yes	Yes	Yes	Yes	Yes
Pulmonary Artery Surgery	Yes	Yes	Yes	Yes	Yes
Rheumatoid Arthritis	No	No	No	Yes	No
Severe Burns	Yes	Yes	Yes	Yes	Yes
Severe Crohn's Disease	Yes	Yes	Yes	Yes	Yes
Short Bowel Syndrome	Yes	Yes	Yes	Yes	No
Spinal Stroke	Yes	Yes	Yes	Yes	Yes
Stroke	Yes	Yes	Yes	Yes	Yes
Systemic Lupus Erythematosus	Yes	Yes	Yes	Yes	Yes
Terminal illness	Yes	Yes	Yes	Yes	Yes



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Partial Payment Specified Illness Cover

	Aviva Life	Irish Life	New Ireland	Royal London	Zurich Life
Angioplasty (single vessel)	Yes	Yes	Yes	Yes	Yes
Angioplasty (double vessel)	Yes	Yes	Yes	Yes	Yes
Aortic Aneurysm	Yes	Yes	Yes	No	Yes
Brain Abscess drained via Craniotomy	Yes	Yes	Yes (Full PMT)	Yes (Full PMT)	Yes
Carcinoma in situ (Urinary Bladder)	Yes	Yes	Yes	Yes	Yes
Carotid Artery Stenosis	Yes	Yes	Yes	Yes	Yes
Central Retinal Artery Occlusion (Eye Stroke)	Yes	Yes	Yes	Yes	Yes
Cerebral Aneurysm	Yes	Yes	Yes	Yes	Yes
Cerebral Arteriovenous Malformation	Yes	Yes	Yes	Yes	Yes
Crohn's Disease (with intestinal resection)	Yes	Yes	Yes	Yes	Yes
Cystectomy (Surgical removal of urinary bladder)	Yes	Yes	Yes	Yes	Yes
Desmoid-type Fibromatosis	No	No	No	Yes	No
Diabetes mellitus Type 1	No	No	Yes	No	Yes
Other Cancers / Early Stage Cancer / Carcinoma in situ (with surgery)	Yes	Yes	Yes	Yes	Yes
Gastrointestinal Stromal Tumor (GIST) with surgery	Yes	Yes	Yes	Yes	Yes
Guillain-Barre Syndrome	No	No	No	Yes	No
Heart Failure	No	No	No	Yes	No
Implantable Cardioverter Defibrillator for primary prevention of sudden cardiac death	Yes	Yes	Yes	Yes	Yes
Liver Resection	Yes	Yes	Yes	Yes	Yes
Low Level Prostate Cancer	Yes	Yes	Yes	Yes	Yes
Neuroendocrine Tumour of Low Malignant Potential	Yes	Yes	Yes	Yes	Yes
Ovarian Tumour of Borderline Malignancy with Removal of Ovary	Yes	Yes	Yes	Yes	Yes
Peripheral Vascular Disease (with angioplasty)	Yes	Yes	Yes	Yes	Yes
Permanent Pacemaker Insertion	No	Yes	Yes	Yes	Yes
Pituitary Tumour	Yes	Yes	Yes	Yes	Yes
Primary Cutaneous Lymphoma	No	No	No	Yes	No
Serious Accident Cover	Yes	Yes	Yes	Yes	Yes
Severe Burns (lower% of body surface)	Yes	Yes	Yes	Yes	Yes
Severe Sepsis	No	No	Yes	Yes (Full pmt)	No



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Partial Payment Specified Illness Cover

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Severe Mental Illness	No	No	No	Yes	No
Significant visual impairment	Yes	Yes	Yes	Yes	Yes
Single Lobectomy	Yes	Yes	Yes	Yes	Yes
Spinal Aneurysm	No	Yes	Yes	Yes	No
Spinal Arteriovenous Malformation	No	Yes	Yes	Yes	No
Surgical Removal of One Eye	Yes	Yes	Yes	Yes	Yes
Syringomyelia/Syringobulbia (treated by surgery)	Yes	Yes	Yes (Full PMT)	Yes (Full PMT)	Yes
Total Colectomy	Yes	Yes	Yes	Yes	Yes
Ulcerative Colitis treated w/total colectomy	Yes	Yes	Yes	Yes	Yes