

The diagram on the previous page shows how, by working in partnership, we can achieve the best outcomes.

For the employee who is unable to return to work, they have an income on which they can rely.

### For those that have the capacity to return to work

<b>Employer</b>	The employer gets a productive, experienced member of staff actively back to work with the prospect of premium reductions due to improved claims experience.
<b>Employee</b>	Returns to full working capacity and earnings with all the health and social benefits associated with working.
<b>Irish Life</b>	Reduced claim duration in return for the investment in rehabilitation and working with the employer and employee.

### Talk to us

Whether you want to know more about Early Intervention, or Income Protection we are happy to talk with you.



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# Irish Life Income Protection Claims Cycle

Income Protection is all about the assessment and payment of claims. In Irish Life, we take pride in our ability to assess claims thoroughly but also as quickly as possible and we ensure that all genuine claims are paid. Our Early Intervention Nurses are now available to help you and your employees in the earlier stages of absence.

**Please Note:** Every effort has been made to ensure that the information in this publication is accurate at the time of going to press. Irish Life Assurance plc accepts no responsibility for any liability incurred or loss suffered as a consequence of relying on any matter published in or omitted from this publication. Readers are recommended to take qualified advice before acting on any of the matters covered.

Information correct as at February 2022.

The process map in the following pages clearly sets out the steps involved. We hope this will be a useful guide in understanding how and when key decisions are made and what you can expect from the time a claim is first submitted.

To ensure that the process runs as smoothly as possible it is essential to submit claim forms and any further requirements as early as possible.

### Contact us

**Phone** 01 856 3753  
**Fax** 01 704 1905  
**Email** dcpension@irishlife.ie  
**Website** www.irishlifeemployersolutions.ie  
**Write to** Irish Life, Irish Life Centre, Lower Abbey Street, Dublin 1.

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### Income Protection Claims Process

Deferred Period	Claim Forms should be submitted
13 weeks	7 weeks absence
26 weeks	12 weeks absence
52 weeks	28 weeks absence

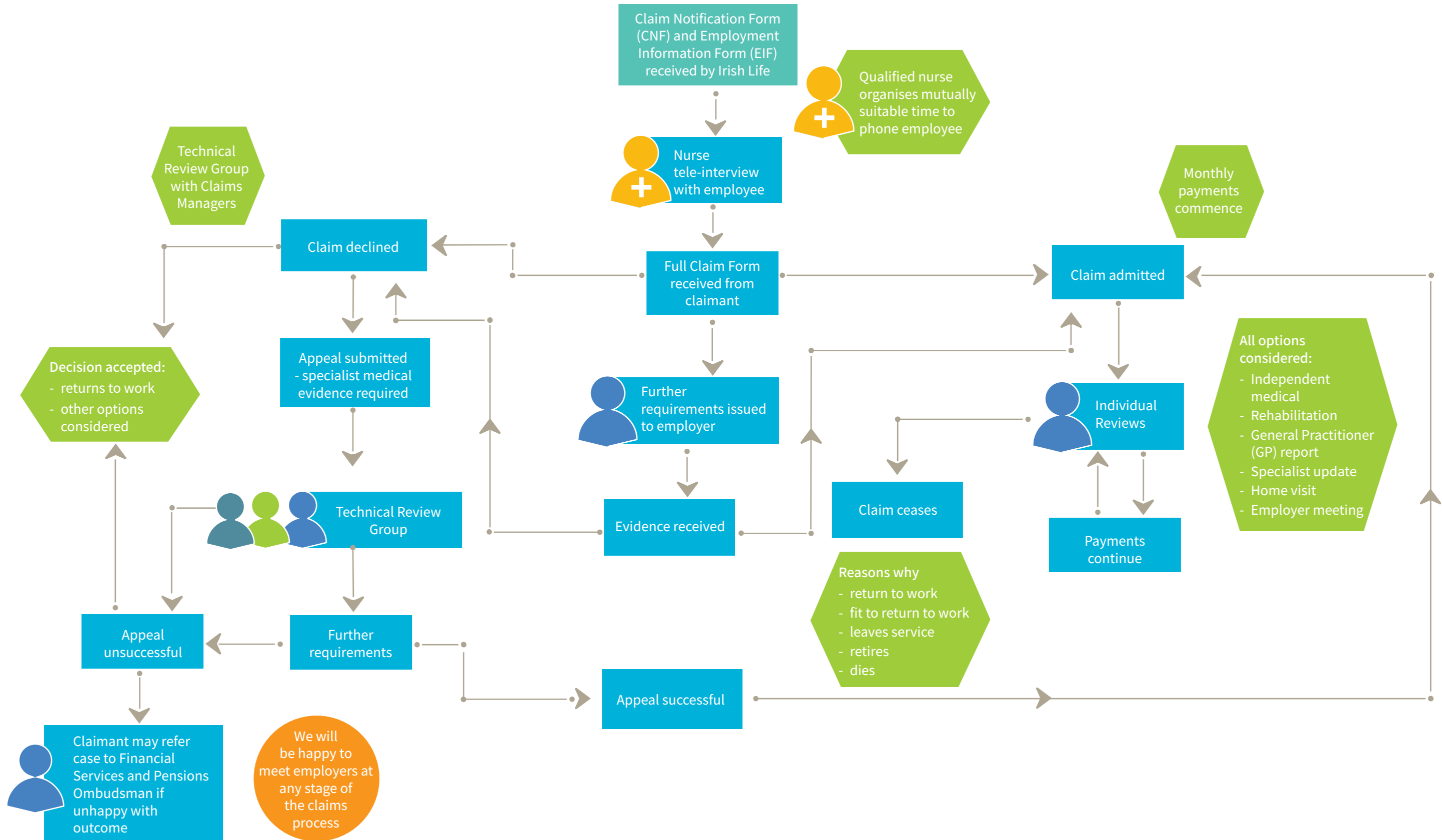


## The Lifespan of an Income Protection Claim

This process map sets out what you can expect for the majority of claims. However, every case is different and there may therefore be some claims which fall outside the normal process. Primarily this is due to our commitment to a flexible approach and to finding solutions for the more complicated issues that arise.

### Did you know...

Our Early Intervention Nursing team is happy to help your employees during the first month of an absence? Just contact the team on 01-562 5106 or [EIS@irishlife.ie](mailto:EIS@irishlife.ie) for more information or to make a referral.



### To speak with an Assessor...

Please telephone 01 704 1802 or alternatively email the team at [incomeprotection@irishlife.ie](mailto:incomeprotection@irishlife.ie)

