

# Income Protection Appeals Process



In 2021, Irish Life paid 3,131 Income Protection Claims with total benefits of €59.4 million (Source: Income Protection Data, Irish Life). The decisions on income protection claims are made after very careful consideration of all the facts in each case. Following a full review of all relevant information, we may have no choice but to decline some claims or cease paying some claims that had been in payment.

Such decisions are made if we receive medical evidence which indicates that the insured person does not meet the definition of disablement as required by the policy and is fit to carry out all of the essential duties of their normal occupation. Any decisions of this nature can be appealed and this leaflet sets out the appeals process.

## How to begin the Appeals Process

Once a decision to decline or cease a claim is made, the claimant has a three month period in which to begin the appeals process.

As a first step in the appeals process, the onus is on the claimant to provide Irish Life with up-to-date medical evidence from a Specialist/Consultant which confirms that they are unable to carry out the duties of their normal occupation.

If such evidence is produced it will be reviewed by a special committee called the Technical Review Group. Unfortunately, benefit payments cannot commence or continue while an appeal is ongoing.

## The Technical Review Group

This is a group of senior claims staff including Technical Managers who will carry out a fresh review of the case and consider all of the medical evidence before deciding on the next step. A Technical Manager, or higher will always be included while reviewing appeals.

## Possible Outcomes

- > The original decision may be overturned and the claim may be admitted or reinstated based on a review of the evidence provided.
- > The original decision may be unchanged following the review by the Technical Review Group.
- > The Technical Review Group may decide that more information is needed in order to consider the matter further. Typically, this would involve requesting further medical evidence in the form of an independent medical examination.
- > Once this further evidence is received, the case will be reviewed again by the Technical Review Group before a final decision is made.

## Successful Appeals

If an appeal is successful, the claim will be immediately admitted or reinstated. When a claim is being admitted for the first time, the payments will be backdated to the commencement of our liability.

For claims that were previously in payment, the benefits will be backdated to the date they originally ceased.

For all successful appeals, we will reimburse the claimant for the cost of any medical evidence which they provided during the course of their appeal.

## Unsuccessful Appeals

If an appeal has been unsuccessful, we will write to the claimant with a full explanation of our position and we will outline the reasons behind our decision.

If the claimant is unhappy with the explanation provided they may lodge a complaint with Irish Life.

As part of the response to the complaint we will notify the claimant of their right to refer the matter to the Financial Services and Pensions Ombudsman for consideration.

If the claimant wishes to pursue a case with the Financial Services and Pensions Ombudsman, they may use our response to the complaint, along with our letter outlining the unsuccessful appeal to start the process with the Ombudsman. We will provide contact details for the Ombudsman at this stage.

## Contact Details

If you have any questions in relation to the Appeals Process, please telephone Income Protection Claims at **01 704 1802** or email [incomeprotection@irishlife.ie](mailto:incomeprotection@irishlife.ie).

Information correct as at February 2022.

**Please Note:** Every effort has been made to ensure that the information in this publication is accurate at the time of going to print. 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.

## Contact us

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Irish Life Assurance plc, trading as Irish Life is regulated by the Central Bank of Ireland. In the interest of customer service we will monitor calls.  
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For more up-to-date information, see [www.irishlifeemployersolutions.ie](http://www.irishlifeemployersolutions.ie)