

Protection

OnePlan Protection

One less thing to
worry about



**OnePlan Protection
is provided by
Irish Life Assurance plc.**



What's New?

For years life insurance has been all about what might happen if we die. How might it affect our family's future? Could they cope financially? Important questions for us all to answer.

But what if we got sick? Or just couldn't work for a while because of an injury? How would you get by financially?

Over 2 out of 3 claims overall that Irish Life paid to its customers in 2019 were for "living benefits" - such as regular income payments for people who couldn't work while employed due to accident or illness, or lump sum payments for specified illnesses such as malignant cancers.

Types of Irish Life Claims Paid in 2019

Specified Illness:	1,121
Income Protection and Bill Cover:	3,452
Life Insurance:	2,411

At EBS we believe you should have one plan to protect you in case any of these things happen.

OnePlan Protection gives you just that, providing income support for you or your family not just in death but also if you can't work because of illness or injury, while employed.



Source for information is Irish Life unless otherwise stated.

The value of peace of mind

A household has a whole host of expenses to cope with and life insurance can be one of those things that gets put on the “must get around to” list.

However, with OnePlan Protection starting from as little as €20 a month, protecting your family’s income is actually far more affordable than most people realise. Clearly the cost of life insurance depends on your age, health, whether you smoke and the amount of cover.

OnePlan Protection - sample cover for €30 a month

	Bill Cover (for bills - mortgage, rent & utilities - if you can't work due to illness or injury).	€800 a month
	Specified Illness Cover	€26,000 lump sum
	Decreasing Life Cover	€150,000 lump sum

This example shows standard rates for a 35 year old, non-smoking office worker in good health for a 20 year term. Bill Cover - available for employed and self-employed with an income, would be paid after 13 weeks and for a maximum period of two years. OnePlan Protection is a life insurance plan, not a savings plan - so you need to pay premiums to stay covered. See the OnePlan Protection booklet for full details.

Why choose EBS and Irish Life

At EBS, we can advise on the cover to suit you. We're tied to Irish Life who provides OnePlan Protection.

- Irish Life is Ireland's number 1 Life Insurer based on market share 2019, and they've been protecting families in Ireland for over 80 years.
- OnePlan Protection customers have a 93% satisfaction rate with their plan.*
- Irish Life paid over €6 million a week on average in Protection claims in 2019.

*Customer satisfaction - independent research by The Leadership Factor for 358 OnePlan Protection customers 2018 & 2019.

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To find out more about
OnePlan Protection,
talk to your Financial
Adviser today.

email info@mail.ebs.ie

www.ebs.ie

The EBS logo consists of the letters 'EBS' in a bold, white, serif font, set against a red rectangular background. The logo is positioned in the lower left quadrant of the page.

EBS d.a.c. Registered Office: 10 Molesworth Street, Dublin 2 D02 R126.
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Terms and conditions apply.

EBS d.a.c. is tied to Irish Life Assurance plc for life and pensions business.

EBS d.a.c. is regulated by the Central Bank of Ireland.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.