



cornmarket
group financial services Ltd

Here to help you

Salary Protection Scheme

for Inland Fisheries Ireland (IFI) staff members



Iascach Intíre Éireann
Inland Fisheries Ireland



Scheme Summary

Please print and/or save this booklet safely for future reference

“Perhaps the greatest threat to your livelihood is ill health”



Ivan Ahern

If you fall ill, your sick pay provides you with an income for a limited period only. With the new Public Sector sick leave arrangements, this period is now even shorter than before. Once your sick pay runs out, your income will fall dramatically or cease entirely; a situation that many members unfortunately find themselves in. Have you ever considered how you and your family would cope, if you fell ill and lost your income as a result?

The Salary Protection Scheme for Inland Fisheries Ireland (IFI) staff members administered by Cornmarket, provides members with the financial security they deserve.

The 2015 Scheme review brought good news that the Scheme has made provision for the new Public Sector sick pay arrangements. This is an extremely important benefit for Scheme members, and a great deal of work was done to ensure that this great benefit was secured.

The Scheme has grown to become an important employment benefit, and it is well placed to provide vital protection for members, at an affordable cost, for many years to come. Almost everything in your life depends on your income. Please don't risk your future financial security. If you haven't already joined the Scheme, I would urge you to do so now.



Director,
Cornmarket Group Financial Services Ltd.

Cornmarket's role as Administrators

Cornmarket – working for you

Cornmarket has been administering the Salary Protection Scheme for Inland Fisheries Ireland (IFI) staff members since 2006. The Scheme aims to provide a realistic level of income in the event of loss of salary through illness.

Our role includes:

- 1 Negotiating with the insurers (currently Irish Life) to obtain the most competitive rates and to secure the best possible benefits.
- 2 Assisting IFI staff members who wish to make a claim from the Scheme, by guiding them through every stage of the claims process.
- 3 Promoting the Scheme to IFI members.

A Claims Service you can trust

Cornmarket has its own dedicated, in-house Salary Protection Claims Team. The team members are specialised, well-informed and easy to talk to, and will do all they can to help in a member's time of need. They provide a vital 'hand-holding' function from start to finish of the claims process.

So should you need to make a claim, you can rest assured that it will be dealt with in the efficient, professional and sensitive manner that you deserve.

The Scheme in action

Through its various Salary Protection Schemes, Cornmarket has helped protect the financial security of more Public Sector employees than any other company in Ireland. But the real testament to the quality of these Schemes is the amount being paid out to beneficiaries, which is now counted in the hundreds of millions of Euro. Here's what just two of the people who have benefited from our Salary Protection Schemes have to say.



Fiona Grace Purtill,
Scheme Beneficiary,
Co. Limerick.

"I was at work one day, went to take something off a shelf and just felt a pop. Then after a couple of days it just snowballed and I ended up not being able to move my neck or shoulders. I realised I was going to be out of work for a while and my pay was due to run out, so I contacted Cornmarket. I didn't think I'd be out of work for as long as I have been and, thankfully, the cover has continued. Cornmarket want to ensure that you're well and that when you go back to work you're able to do your job long term. There's no pressure put on you to go back before you're ready. It really is such a relief! I would recommend joining Salary Protection to everyone."



John Bargary,
Scheme Beneficiary,
Co. Limerick.

"After having a family I felt I had to have some form of financial security. At the time, I didn't expect anything to happen to me, but I felt that joining Salary Protection was a good idea for my family and I. Then came a time where I found myself out of work for 4 years, as I was constantly experiencing chronic pain. If I didn't have Salary Protection, I wouldn't have been able to keep up with my mortgage payments and I probably wouldn't be sitting in my house right now! Since the changes to Public Sector sick pay, it's much more important to have Salary Protection. Without it, you could find yourself in a very bad financial situation."

Please contact Cornmarket on (01) 470 8054 for full details of the Scheme.

Why you need the IFI Salary Protection Scheme

Although many members feel that they will never need the protection that the Scheme provides, sadly our experience has been that even the healthiest person can suffer unexpected illness or have a serious accident. What is more, the changes to Public Sector sick leave arrangements which came into effect on 31st March 2014 mean a dramatic drop in your paid sick leave. IFI employees without Salary Protection face great financial uncertainty should they fall ill as they will be taken off the payroll sooner than before.

Thankfully, the Scheme has made provision for these changes and will pay out Scheme benefits earlier than before, in line with members' needs. The Scheme provides essential protection for all IFI employees and membership has never been more vital.

What happens to your Salary if you fall ill under the new sick leave arrangements?

Standard Sick Leave

Under Public Sector sick leave arrangements introduced in 2014, typically you have access to paid sick leave of 13 weeks (92 days) at full pay in one year, followed by 13 weeks (91 days) at half pay. This is subject to a maximum of 26 weeks (183 days) in a rolling 4 year period. If you exceed 183 days paid sick leave you may receive Temporary Rehabilitation Remuneration for a further 18 months (548 days), subject to the terms of the Public Sector sick leave arrangements.

Extended Sick Leave for Critical Illness*

Under the Public Sector sick leave arrangements, there is a Critical Illness Protocol whereby employees may be granted extended paid sick leave of 26 weeks (183 days) at full pay in one year, followed by 26 weeks (182 days) at half pay, subject to a maximum of 52 weeks (365 days) in a rolling 4 year period.

If you exceed 365 days paid sick leave, you may receive Temporary Rehabilitation Remuneration for a further 12 months (365 days). Temporary Rehabilitation Remuneration may be extended for a further period up to a maximum of 2 years (730 days).

Temporary Rehabilitation Remuneration

Temporary Rehabilitation Remuneration (formerly referred to as Pension Rate of Pay) is based on your accrued pension benefits that would have applied had you actually retired on ill health grounds. It may be granted where there is a realistic prospect of an individual returning to work. However, any added years arising from purchase of service arrangements are not taken into account, as no retirement has actually taken place.

Ill Health Early Retirement Pension

Alternatively, if you retire on the grounds of ill health you may be entitled to an Ill Health Early Retirement Pension. Even if you have many years of service, your Ill Health Early Retirement Pension will only be a fraction of your salary. In addition, those paying PRSI at the 'A' rate may be entitled to a State Illness Benefit, but at just €9,776 per annum (2016 level), the State Illness Benefit provides a small income only.

The reality is that long-term illness inevitably means a severe drop in living standards. The need for some kind of additional income is vital.

If you retire from Inland Fisheries Ireland, you must retire on ill health grounds. Any retirement other than Ill Health Early Retirement will adversely affect your claim.

How the Scheme works – Disability Benefit

Once your salary has reduced to half pay or Temporary Rehabilitation Remuneration is being paid, the Scheme aims to pay you an income of up to 75% of your salary less any other income (e.g. half pay, Temporary Rehabilitation Remuneration, Ill Health Early Retirement Pension, State Illness Benefit) to which you may be entitled.

The Scheme goes on paying you until you recover, are deemed fit to return to work by Irish Life, die, or right up to your 65th birthday, if you are permanently disabled.

If a member making a claim decides not to apply for Ill Health Early Retirement Pension (perhaps because he/she intends to return to work) and Irish Life agrees that there is a reasonable expectation of returning to work, then Irish Life may pay a benefit of 75% of salary less any State Illness Benefit/Temporary Rehabilitation Remuneration for a maximum of 2 years. This means no deduction will be made from the benefit paid under the Scheme for an amount equivalent to Ill Health Early Retirement Pension, as no Ill Health Early Retirement Pension is being claimed. If a member retires subsequently and an Ill Health Early Retirement Pension is paid, the additional amount that was paid under the Scheme since the effective date of early retirement must naturally be repaid to the insurer.

* There are certain criteria used to determine whether an illness qualifies for extended paid sick leave.

Important: You must remain a staff member in the IFI to remain an eligible member of the Scheme. If your employment ceases in the IFI you must inform Cornmarket in writing, as you can no longer stay in the Scheme, and you will not be able to claim from it.

*Membership of the Scheme
is more vital than ever.*

Example of how the Scheme works

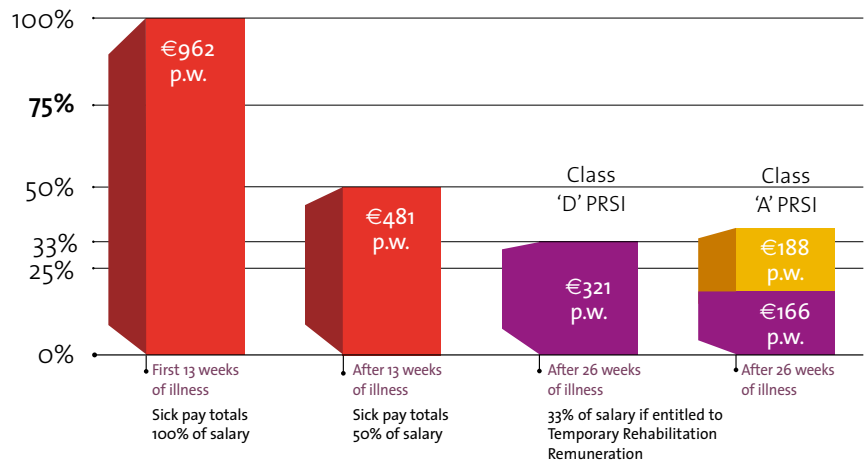
The example below is based on a Public Sector employee, who is a member of the Superannuation Scheme with 20 years' service earning €50,000 per annum, who is now unable to work due to illness or disability. It is assumed that standard Public Sector sick leave arrangements apply (i.e. 13 weeks full pay in one year, followed by 13 weeks half pay), extended paid sick leave under the Critical Illness Protocol does not apply and Ill Health Early Retirement Pension is granted after 2 years.

- Sick Pay
- Scheme Benefits
- Temporary Rehabilitation Remuneration
- State Illness Benefit
- Ill Health Early Retirement Pension
- State Invalidity Pension

An example of what happens when sick pay runs out

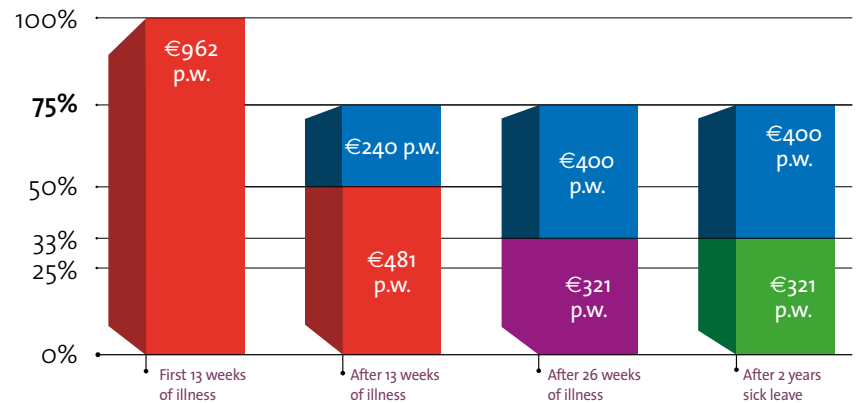
Staff recruited to the Public Service on or after 6th April 1995 pay class A PRSI. Their Superannuation Scheme pension is integrated to take account of the value of the Contributory State Pension in calculating the pension payable.

In the event of illness, they may typically claim State Illness Benefit.

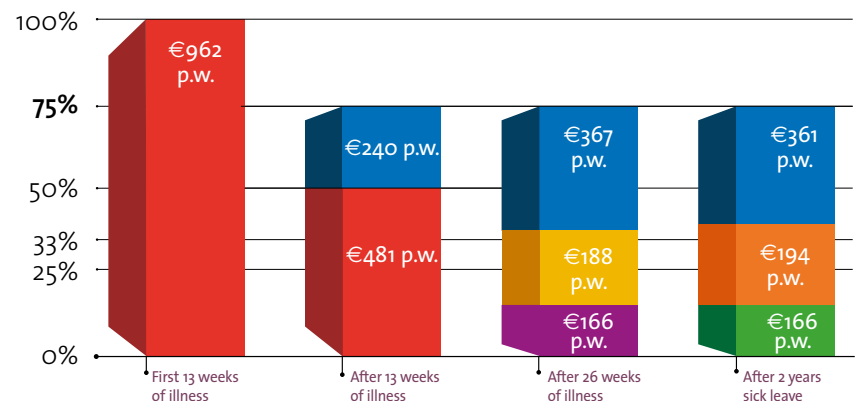


Examples of how the Scheme works

D Rate PRSI Example



A Rate PRSI Example



Additional protection for you and your family

The main purpose of the Salary Protection Scheme is to provide you and your family with financial support in the event that you fall ill and find yourself unable to work. The Scheme provides additional benefits in the form of:

Life Cover

Death Benefit

Should you die, the issue of financial support may be even more pressing for your family. Mortgage payments, day-to-day living expenses, credit card bills, etc. will still have to be met by those you have left behind.

The Scheme recognises this fact by providing an important extra benefit in the form of a Death Benefit equivalent to twice your annual salary, which is paid to your estate should you die (assuming you did not opt out of this benefit when it was first introduced).

As with your Disability Benefit, this Death Benefit is salary linked – so it changes each year in line with your salary. This benefit ceases on your 65th birthday, or when you retire (other than on grounds of ill health) or leave the Scheme, if earlier.

Important information regarding the payment of Death Benefit

The Revenue rules permit the payment of a tax-free lump sum cash payment of up to four times salary in the event of death in service before retirement. In the majority of cases, therefore, the full amount of the benefit under this Scheme will be payable in tax-free lump sum form.

Any tax-free lump sum death benefit will be payable by the Trustees of the Scheme to one or more Dependants* chosen in accordance with the Scheme Rules. You may, however, wish to assist the Trustees in exercising their discretion by indicating the person(s) to whom you would wish the tax-free lump sum to be paid by completing a Letter of Wishes.

Any balance of death benefits that cannot be paid as a tax-free lump sum will be applied to provide a pension for your surviving dependants, subject to certain restrictions.

*Dependant means your Spouse or Civil Partner or Child or any other person, who, in the opinion of the Trustee, is wholly or substantially dependent upon you for the ordinary necessities of life, or was so dependent during the two years immediately preceding the date of death.

Accidental Death Benefit

In the event of accidental death, a benefit of €15,000 is payable in addition to the normal Death Benefit of twice your annual salary. 'Accidental Death' is defined as 'death as a direct result of a bodily injury arising from an external and accidental cause which leaves a visible bruise or wound'.

The benefit is provided up until your 65th birthday, or when you retire (other than on grounds of ill health) or leave the Scheme, if earlier.

Children's Death Benefit

In the event that a member's child between the ages of 0 and 21 dies, a Death Benefit of €4,000 will be paid to the member.

Benefit will not be paid where the claim was a result of a pre-existing or congenital condition.

Making a claim

Please contact Cornmarket's claims team on **(01) 408 4018** for more information on claiming from the Scheme.



Affordable for every member

How much does the Scheme cost?

As membership is so vital, the Scheme is designed to be affordable for every member. It is remarkably good value because it's negotiated on a special 'group basis' for IFI members. The contribution rate is currently set at 3.08% of gross salary and, is conveniently deducted from your salary by your employer. Please bear in mind that it is your responsibility to ensure that the correct deductions have, in fact, been made by your employer and that deductions are cancelled where appropriate.

A helping hand from Revenue

You are eligible for tax relief at your highest rate of tax on the contribution that you pay. As you make your contributions through salary, tax relief is applied automatically.

This means for most members the cost of membership is between €16 and €21* a week after tax.

Note: The Death Benefit is provided under an AVC arrangement and, therefore, qualifies for tax relief.

*Based on an IFI staff member on a salary between €35,000, (paying income tax @20%) and €65,000 (paying income tax @40%).

SCHEME COST:

Disability Benefit	2.44%
Death Benefit	0.64%
Total cost	3.08% of salary

EXAMPLES OF THE NEW COST:

Salary	Weekly Gross	Weekly Net
€35,000	€20.66	€16.53*
€45,000	€26.56	€15.94**
€55,000	€32.46	€19.48**
€60,000	€35.42	€21.25**

*Real contribution rate of 2.46% paying income tax @ 20%.

**Real contribution rate of 1.85% paying income tax @ 40%.

Rates include Government Insurance Levy of 1%.

How to join the Scheme

Who is eligible to join?

To be eligible for membership of the IFI Salary Protection Scheme you must be:

- 1 Under age 65 *and*
- 2 Employed in pensionable employment either on:
 - A permanent full-time basis *or*
 - A contract of definite duration (if you are in a temporary position, you must have a contract of at least 12 months' duration) *and*
- 3 Working 9 hours or more per week.

* Actively at work means that you:

- Are working your normal contracted number of hours
- Have not received medical advice to refrain from work
- Are not restricted from fully performing the normal duties associated with your occupation.

Please note: Members on paid or unpaid maternity leave are eligible to join the Scheme.

Job/Work Sharers

Eligible job sharing/work sharing employees of the IFI who satisfy the eligibility conditions opposite may also apply to join the Scheme. The level of contribution and benefits which apply for them may differ from those relevant for permanent full-time members.

Important: You must remain a staff member in the IFI to remain an eligible member of the Scheme. If your employment ceases in the IFI you must inform Cornmarket in writing, as you can no longer stay in the Scheme, and you will not be able to claim from it.

HOW TO JOIN

The IFI Salary Protection Scheme helps IFI employees maintain the standard of living they deserve. If you haven't already joined the Scheme, don't put it on the long finger.

Apply to join now, simply call us on (01) 470 8054

Cover begins as soon as Irish Life accepts you as a member of the Scheme.



Frequently Asked Questions

1 When does my membership begin?

Your cover begins from the date Irish Life accepts your application to the Scheme. Members receive a formal acceptance letter confirming they have been included as members of the IFI Salary Protection Scheme. In some cases medical evidence may be required before membership of the Scheme can be confirmed. This may involve providing further details over the telephone or attending a medical examination at Irish Life's expense.

Please note: Any sick leave accrued before you became a member of the Scheme will not be used when calculating the deferred period.

2 What is the deferred period?

The deferred period is the waiting period before the Scheme benefit becomes payable. For the purpose of this Scheme, from 2014, the deferred period is after 13 weeks (92 days) disability in a 12 month period or 26 weeks (183 days) in a rolling 4 year period, where Standard Sick Leave has been granted. For cases where Extended Sick Leave has been granted, the deferred period is after 26 weeks (183 days) disability in a 12 month period or 26 weeks (365 days) in a rolling 4 year period.

3 When does my membership end?

Membership of the Scheme ends:

- On your 65th birthday as far as the Disability Benefit and the Death Benefit are concerned (assuming you have not retired) **or**
 - If you no longer fulfil the eligibility requirements as set out, or if your employment ceases with the IFI. **Note: you must remain a staff member in the IFI to remain a member of the Scheme or**
 - If your contributions to the IFI Scheme cease (please bear in mind that the responsibility to ensure that the correct contributions to the Scheme are paid rests with you) **or**
 - On your retirement (other than on the grounds of ill-health) **or**
 - On your death,
- whichever is the earliest.

Notice period if you plan to retire: It is important to remember that Cornmarket may not be notified by your employer when you retire. It is vital therefore that you notify Cornmarket at least 10 weeks in advance of your retirement date so that we can offer you the option to join the Cornmarket Retired Members' Life Cover Plan or to stop your contributions to the Scheme.

4 What is the definition of salary?

For the purpose of this Policy, salary is defined as:

The insured person's basic annual salary as at the end of the Deferred Period excluding bonuses, commissions, overtime and any other fluctuating emoluments.

5 When does benefit payment under the Scheme begin?

Once Irish Life has accepted your claim, and you have completed the relevant deferred period, benefit payment under the Scheme will commence.

Please remember that it can take a number of weeks to process your claim. As soon as you become aware that, due to illness or injury, your income is likely to reduce to half pay or cease altogether, please let us know. Ideally, we should be informed about **8-9 weeks** in advance to enable the Insurance Company to assess your claim and gather the relevant medical and employer information. As we understand that this may not always be possible, the Insurance Company may not be able to pay your benefit at the time that your income reduces or ceases. In such cases the benefit may, depending on the particular circumstances, be backdated to the date when your salary reduced to half pay or stopped altogether, where the claim is subsequently admitted.

6 For how long will I be paid benefit under the Scheme?

The Scheme will continue to pay benefit as long as your illness or injury prevents you from doing your normal job and you are not following any other occupation. Disability Benefit payments will stop when either:

- You recover **or**
 - It has been determined by Irish Life, based on medical evidence, that you are no longer prevented from doing your normal job because of illness or injury **or**
 - You return to work **or**
 - You die **or**
 - You reach your 65th birthday,
- whichever is the earliest.

In certain cases benefits may be paid where the member returns to work but at a reduced level of earnings due to partial disability.

Notice period if claim is ended: In the case of claimants who have been in receipt of benefit for at least one year, where medical evidence indicates that a member is fit to return to work, Irish Life will give 3 months' notice before ending the payment of benefit. This only applies to those cases where a claim has been in continuous payment for 12 months or more.

7 How disabled do I have to be to qualify for benefit under the Scheme?

To qualify for benefit under the Scheme, Irish Life must be satisfied that you are totally unable to carry out the duties of your normal occupation because of illness or injury, and that you are not engaged in any other occupation for profit, reward or remuneration.

Definition of disablement:

(i) Total disablement shall be deemed to exist where (a) the Insured Person is unable to carry out the duties pertaining to his/her normal occupation by reason of disablement arising from bodily injury sustained or sickness or illness contracted and (b) the Insured Person is not engaging on a full-time or part-time basis in any other occupation (whether or not for profit or reward or remuneration, including benefit in kind) **and**

(ii) Partial disablement shall be deemed to exist where (a) following a period of total disablement as in Sub-Provision (i) above, which period is to be decided by the Company, an Insured Person is unable to carry out the duties pertaining to his normal occupation by reason of disablement arising from bodily injury sustained or sickness or illness contracted and (b) the Insured Person with the written consent of the Company re-engages in his/her normal occupation with loss of earnings as a result or engages in some other occupation on a full-time or part-time basis (whether or not for profit or reward or remuneration, including benefit in kind).

8 What if I take a career break, take unpaid leave or change my working hours?

If you intend taking a career break, take unpaid leave or change your hours (e.g. Job Sharing) please contact Cornmarket on (01) 408 4195 to discuss the options available.

9 Are there any exclusions under the Scheme?

The only conditions excluded under the Disability Benefit are those arising from wilfully self-inflicted injury or illness.

Please bear in mind that in some cases individual members may be accepted into the Scheme subject to exclusions in respect of specific conditions.

Once an exclusion is applied, sick leave due to the excluded condition, including the calculation of the deferred period, cannot be included in relation to any aspect of the claim.

Certain exclusions apply to the Accidental Death Benefit.

Exclusions apply to the Accidental Death Benefit where death is caused directly or indirectly by:

- 1 Taking part in a criminal act
- 2 The result of the person's deliberate act
- 3 The taking of drugs or alcohol
- 4 Taking part in aviation, other than as a fare paying passenger, motor racing or motorcycle racing.

10 What benefits do members on a temporary contract get?

A claim in respect of a member on a temporary contract is treated in the normal manner as outlined in questions 5 and 6 on page 8. If a member cannot work due to illness or injury and their contract expires before the expiry date of the deferred period (13 weeks in any 12 month period), their claim will be considered subject to the usual medical evidence requirement. For example, if a member suffers an illness with 3 months remaining on their contract, and remains disabled to the end of the deferred period, their claim will be considered in the normal manner.

11 What if I have unearned income?

In general, investment and rental income will not be taken into account when making a claim under the Scheme. Benefit from any accident or sickness policy will however be taken into account, except once-off lump sum benefits paid under a critical/serious illness policy.

12 What happens in the event of judicial separation or divorce?

If you are a member of the IFI Pension Schemes (not retired) and are also a member of the Salary Protection Scheme for IFI staff members and subsequently obtain a judicial separation or divorce, an application can be made to the Court to obtain a Pension Adjustment Order.

This Order will set out how benefits will be paid in the event of your death.

Further information in relation to the operation and impact of a Pension Adjustment Order may be obtained from the Pensions Authority.

13 Under what circumstances can the Scheme be amended?

Benefit levels and the rate of contributions under the Scheme are reviewed on a regular basis. The next review of the Salary Protection Scheme for IFI staff members is 1st June 2016.

These reviews are designed to provide Cornmarket with an opportunity to canvass the market to ensure that the best deal is being provided for members. Likewise, the reviews provide the insurer with an opportunity to adjust the benefit levels and/or the rate of contribution in the light of relevant factors such as membership level, age profile, and the claims experience of the Salary Protection Scheme for IFI staff members.

14 What are the maximum benefits under the Scheme?

75% of your salary* as paid by your employer *less*:

a) Any amount of salary, earnings, profit, reward, or remuneration which you are in receipt of from your normal occupation or any other occupation or business

and

b) The Ill Health Early Retirement Pension/Temporary Rehabilitation Remuneration entitlement calculated on the normal basis as set down by your employer, irrespective of whether you are receiving this amount or not**

and

c) An amount equal to the State Illness Benefit payable to a single person, if you are entitled

and

d) Any benefit you are receiving under the Social Welfare Acts other than sickness, disability or treatment benefits

and

e) Any benefit you are entitled to under any other insurance against accident or sickness or other similar arrangement (where appropriate such an amount will be annualised), except benefits paid under a Lump Sum Critical/Serious Illness

and

f) Any annualised amount awarded by a court of law, an agreed settlement sum or ex-gratia payment attributable to loss of earnings arising out of any action relating to your disablement

or

The maximum Salary Protection Benefit – currently €100,000 p.a.

* For the definition of salary, please see page 8, Q4.

** However, in some cases the insurer may agree to pay a full 75% of salary without deductions for Early Retirement Pension/Temporary Rehabilitation Remuneration if they think there is a reasonable expectation of you returning to work.

Please contact Cornmarket on (01) 470 8054
for full details of the Scheme.



Claiming from the Scheme – a step-by-step guide

Cornmarket's role is to help guide members through the claims process. We have considerable experience in this area and, on behalf of claimants, work closely with the relevant insurance companies to ensure that all legitimate claims are promptly paid. We are here to talk you through the process and to explain any additional documentation that you may be required to provide.

1 Contact Cornmarket

Cornmarket is not automatically notified of your absence from work through illness. This means as soon as you become aware that, due to illness or injury, your salary is likely to reduce to half pay or cease altogether, please let us know. Ideally, we should be informed about **8-9 weeks** in advance to enable Irish Life to assess your claim and gather the relevant medical and employer information. As we understand that this may not always be possible, Irish Life may not be able to pay your benefit at the time your salary reduces or ceases. In such cases the benefit will be backdated where the claim is subsequently admitted. You can contact us by:

- Calling the Claims Team on **(01) 408 4018**.
- Writing to us at: SPS Claims Department, Cornmarket Group Financial Services Ltd., Christchurch Square, Dublin 8.
- Emailing: spsclaims@cornmarket.ie.

2 Your Claims Pack

Once you have informed us that you wish to make a claim, you will be issued with a claims pack containing all of the information that is required to enable Irish Life to assess your claim.

3 Processing your Claim

Upon receipt of your completed claim form, Irish Life will begin assessing your claim.

4 Tele-claims interview

In some cases the insurer may arrange for a trained nurse to contact you to request a more detailed account of your medical condition. This enables the insurer to obtain more detailed and specific medical information.

5 Medical Examination

Medical evidence will be assessed by Irish Life. In most cases the insurer will request that you attend an independent medical examination to confirm you are indeed unable to carry out your normal job because of your disability.

6 Additional Medical Evidence

In some cases, depending on the complexity, Irish Life may require additional medical evidence from doctors and/or specialists who have attended you. You may possibly be requested to attend a further medical examination (at Irish Life's expense).

7 Decision on your Claim

Once all the medical evidence and documentation has been received, the insurer will make a decision on your claim.

8 Your Benefit

Once a claim is being paid, payment of the benefit is made by Irish Life monthly in arrears. Benefit payments are subject to income tax.

Your benefit will continue to be paid for as long as you remain unfit to carry out your normal job because of illness or injury.

Benefit payments will stop when:

- You recover **or**
- It has been determined by Irish Life, based on medical evidence, that you are no longer prevented from doing your normal job because of illness or injury **or**
- You return to work **or**
- You die **or**
- You reach your 65th birthday,

whichever is the earliest.

In certain cases, benefit may be paid where you return to work at a reduced level of earnings due to partial disability. From time to time, Irish Life may require medical evidence confirming that you remain unfit to work.

Important:

Short-term claims: As a result of recent changes to Public Sector Sick Leave arrangements, there is a likelihood of an increase in short-term claims. With some short-term claims, the medical evidence required may not be as detailed as that required for a long-term claim.

Late Notification of Claims: It is not often possible to retrospectively assess the validity of a claim in cases where a significant period of time (approx. 3 months) has elapsed since your salary reduced or ceased. For this reason, it is vital that you register your claim promptly in line with the guidelines given (**8-9 weeks** before your salary reduces to half pay or ceases altogether). In the case of late notification of a claim, cases will be assessed on individual merit and the insurer reserves the right to decline to assess the claim.

Please contact Cornmarket on **(01) 470 8054**
for full details of the Scheme.



Iascach Intíre Éireann
Inland Fisheries Ireland

Salary Protection Scheme for Inland Fisheries Ireland (IFI) staff members

This Scheme Summary Booklet provides an outline only of the main benefits of the Salary Protection Scheme for IFI staff members as of January 2016, and is issued subject to the provisions of the policy, and does not create or confer any legal rights. The information contained herein is based upon our current understanding of the Public Sector sick leave arrangements and Revenue law and practice as of January 2016.

The Salary Protection Scheme for IFI members is governed by the master Policy Document No. 23033/18 issued by Irish Life. Members of the Scheme may request a copy of the policy document from the Head Office of the IFI or the Dublin office of Cornmarket Group Financial Services Ltd.

The Death Benefit is provided under Group Life Assurance Plan No. 23033 issued by Irish Life, which is a Defined Contribution Scheme for the purposes of the Pensions Act 1990, as amended, is designed to qualify as an exempt approved scheme under Chapter 1 of Part 30 of the Taxes Consolidation Act 1997 and is established under Trust with formal Rules. All benefits payable under the Scheme are provided by means contains a of one or more insurance policies with Irish Life.

The Revenue Approval number is SF 38383

This booklet provides a simple explanation of the operation of the Life Assurance Plan but you should bear in mind that it cannot overrule the Trust Deed and Rules which govern the Plan. These may be inspected by arrangement with your employer.

Cornmarket is committed to providing a high level of service and has a complaint handling procedure in place. Should you feel that you have not received a satisfactory level of service, please write in the first instance to Jane Horan, Assistant Manager, Compliance Department, Cornmarket Group Financial Service Ltd, Christchurch Square, Dublin 8.

If you are dissatisfied with the outcome of your complaint through Cornmarket, you may also submit your complaint to the Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, or logon to www.financialombudsman.ie.