



An Bille Árachais (Árachas Saoil) (Leasú), 2019
Insurance (Life Assurance and Life Insurance) (Amendment) Bill 2019

Mar a tionscnaíodh

As initiated



**AN BILLE ÁRACHAIS (ÁRACHAS SAOIL) (LEASÚ), 2019
INSURANCE (LIFE ASSURANCE AND LIFE INSURANCE) (AMENDMENT) BILL
2019**

*Mar a tionscnaíodh
As initiated*

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ACTS REFERRED TO

European Communities Act 1972 (No. 27)

Insurance Act 2000 (No. 42)

Insurance Acts 1909 to 2018



AN BILLE ÁRACHAIS (ÁRACHAS SAOIL) (LEASÚ), 2019
INSURANCE (LIFE ASSURANCE AND LIFE INSURANCE) (AMENDMENT) BILL
2019

Bill

entitled

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An Act to prohibit insurers, insurance providers, brokers or other such undertakings from failing or refusing to make payments under life insurance or assurance policies, including death benefit, where the person insured dies by suicide.

Be it enacted by the Oireachtas as follows:

Interpretation

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1. (1) In this Act, “Minister” means the Minister for Finance.

(2) Unless otherwise stated, this Act shall be interpreted in accordance with the definitions and interpretations as outlined in the Insurance Acts 1909 to 2018, regulations made under those Acts and regulations relating to insurance made under the European Communities Act 1972.

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Amendment of the Insurance Act 2000

2. The Insurance Act 2000 is amended by the insertion of the following section after section 34:

“Prohibition of discrimination on the grounds of suicide

35. (1) An insurer, insurance provider, broker, agent or other such undertaking or entity, regulated by the Central Bank of Ireland and that engages in the provision, to a person, of—

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(a) life insurance policies, and/or

(b) life assurance policies

shall not fail or refuse to execute and/or make payments to that person under the provisions of either paragraph (a) or (b), including death benefit, where said execution and/or said payments fall due as a result of said person dying by suicide, where the death by suicide occurs after the passing of 12 months from the date on which the policy commenced.

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(2) Any insurer, insurance provider, broker, agent or other such undertaking or entity, regulated by the Central Bank of Ireland, and

that engages in the provision, to a person, of life insurance and or life assurance policies who contravenes subsection (1) shall be guilty of an offence.

- (3) Nothing in this section shall prevent any insurer, insurance provider, broker, agent or other such undertaking or entity, regulated by the Central Bank of Ireland from executing and or making payment on any claim referred to in subsection (1).” 5

Short title, collective citation and commencement

3. (1) This Act may be cited as the Insurance (Life Assurance and Life Insurance) (Amendment) Act 2019. 10
- (2) The Insurance Acts 1909 to 2018 and this Act shall be read together as one.
- (3) This Act shall come into operation on such day as the Minister may, by order appoint either generally or with reference to any particular purpose or provision.

An Bille Árachais (Árachas Saoil) (Leasú),
2019

BILLE

(mar a tionscnaíodh)

dá ngairtear

Acht do thoirmeasc ar árachóirí, soláthraithe árachais, bróicéirí nó gnóthais eile den sórt sin mainneachtain íocaíochtaí faoi pholasaithe árachais saoil, lena n-áirítear sochar báis, a dhéanamh nó diúltú iad a dhéanamh, i gcás go bhfaighidh an duine árachaithe bás trí fhéinmharú.

An Teachta Séamus de Brún a thug isteach,
10 Nollaig, 2019

Insurance (Life Assurance and Life
Insurance) (Amendment) Bill 2019

BILL

(as initiated)

entitled

An Act to prohibit insurers, insurance providers, brokers or other such undertakings from failing or refusing to make payments under life insurance or assurance policies, including death benefit, where the person insured dies by suicide.

Introduced by Deputy James Browne,
10th December, 2019

BAILE ÁTHA CLIATH
ARNA FHOILSIÚ AG OIFIG AN tSOLÁTHAIR
Le ceannach díreach ó
FOILSEACHÁIN RIALTAIS,
52 FAICHE STIABHNA, BAILE ÁTHA CLIATH 2.
(Teil: 01 - 6476834 nó 1890 213434; Fax: 01 - 6476843)
nó trí aon díoltóir leabhar.

DUBLIN
PUBLISHED BY THE STATIONERY OFFICE
To be purchased from
GOVERNMENT PUBLICATIONS,
52 ST. STEPHEN'S GREEN, DUBLIN 2.
(Tel: 01 - 6476834 or 1890 213434; Fax: 01 - 6476843)
or through any bookseller.

€1.27

ISBN 978-1-4468-6639-9



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