



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

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*Meabhrán Mínteach  
Explanatory Memorandum*

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

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**EXPLANATORY MEMORANDUM**

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*Introduction*

The purpose of the Bill is to prevent insurance companies from failing or refusing to execute and/or make payments out on an insurance policy, including a death benefit policy, in respect of a person who dies by suicide.

*Section 1*

This section deals with the interpretation of the Bill.

*Section 2*

This section mends the Insurance Act of 2000 to prevent insurers from failing or refusing to pay out on a life insurance policy or a life assurance policy, including a death benefit policy, in respect of a person who dies by suicide, in circumstances where the death by suicide occurs after the passing of 12 months from the date on which the policy commenced.

*Section 3*

This section provides, in standard form, for the short title and collective citation and construction of the Bill.

*Deputy James Browne*  
*Nollaig, 2019.*