



# GANBO

Grupa Arachais Na Buan Óglaigh  
A Group Insurance Policy for members of  
CAFNBO and their Spouses with Friends First



## Life Cover Increased

w.e.f. 01 Jan 08

from €120,000 to €150,000



### GANBO / GACBO

#### Death Benefit

(The Member)	(The Members Spouse)
Member:	€150,000
Spouse Member:	€150,000
Death of Child:	€5,000 (up to 21 yrs of age).

#### Accelerated Terminal Illness Payment

Where a member is diagnosed as being terminally ill and, in the opinion of an attending consultant and the insurers CMO, has a life expectancy of less than 12 months, an interim payment of not more than 40% of the benefit payable under the GANBO/GACBO scheme may be made. This facility applies to serving members and their spouses only.

#### Membership

Open to all members of CAFNBO and their spouses.

#### Subscriptions

Member:	€6.16 (€320.32) Non Refundable
Spouse Member:	€4.02 (€209.04) Non Refundable
(Married members pay €10.18 per week)	

#### How to Join

Complete Membership Card and submit to:  
Secretary CAFNBO, CAFNBO House, 33 Infirmary Road, Dublin 7.

#### Beneficiary

A Beneficiary is the person (or Persons) nominated by YOU on your membership card. If you wish to change your Beneficiary simply complete a New GANBO Card (Blue Card) and mark it 'Change of Beneficiary' on top and return it to:

**Secretary CAFNBO, CAFNBO House, 33 Infirmary Road, Dublin 7.**

**NOTE:** A nominated beneficiary is not legally binding on the trustees of CAFNBO / GANBO who are to administer the payment of benefits which would arise on death.

#### Retention of Membership

A member of GANBO who has retained his/her membership of CAFNBO may retain his/her GANBO membership, for a maximum period of 17 years or up to 65th Birthday, whichever comes first.

#### Continuation Option

Friends First offer members who are leaving the Defence Forces (who were members of GANBO and GACBO) or those whose 'Retention of Membership' has ceased an option of taking out a 'Whole of Life' Policy to a maximum sum assured of €13,000 without having to produce any medical evidence if the policy is taken out within 31 days of Discharge / Termination of retention.

Secretary CAFNBO, CAFNBO House, 33 Infirmary Road, Dublin 7. Phone: 01-8042780 or 01-6711841