

# Terms of Business

Effective 22nd November 2016



**laya**  
healthcare   
proudly part of 

looking after you always

# Our Terms of Business

Effective Date 22nd November 2016

## Who we are?

Laya Healthcare Limited is a private company registered in Ireland under company number 242048. Laya healthcare and laya life are trading names of Laya Healthcare Limited. Our address is Eastgate Road, Eastgate Business Park, Little Island, Co. Cork, T45 E181.

Laya Healthcare Limited is a member company of AIG Inc., one of the world's leading international insurance and financial services organisations.

Laya Healthcare Limited, trading as laya healthcare operates as a tied agent in respect of Health Insurance for Elips Insurance Ltd. Laya Healthcare Limited, trading as laya life operates as a tied agent in respect of Life Insurance for iptiQ Life SA. Laya Healthcare Limited receives payment from Elips Insurance Limited, iptiQ Life SA and AIG Europe Limited in respect of all business generated and details of these agreements are available on request.

## Data Protection

The information that you provide Laya Healthcare Limited will be held in accordance with the Data Protection Acts 1988 and 2003. We will use the information you have provided for underwriting, claims' handling and fraud prevention purposes. We may use this information to keep you informed of products that we offer from time to time. When you request a quote from us, you may receive a phone call or text message and/or email in relation to that quote. If you would prefer not to receive such communications, please let us know.

## How we charge?

Laya healthcare subscriptions are payable on an annual basis or at the intervals set out in your policy documentation. Payments made by instalments under the terms of the laya healthcare credit agreement may be subject to a credit charge. If they are, this will be stated on your policy documentation.

## Who regulates us?

Laya Healthcare Limited is authorised by the Central Bank of Ireland;

Laya Healthcare Limited is subject to the Consumer Protection Code 2012 and the Minimum Competency Code 2011 which offers protection to the consumers. These codes can be found at [www.centralbank.ie](http://www.centralbank.ie).

Laya Healthcare Limited is registered an Insurance Intermediary under the European Communities (Insurance Mediation) Regulations, 2005. Laya Healthcare Limited subscribe to the Investment Compensation Company Limited. The Investment Compensation Company Limited provides adequate funds out of which eligible investors of failed investment firms are compensated.

## Conflicts of interest

It is our policy to maintain appropriate administrative structures to ensure that the potential for any conflict of interest between us is avoided as far as possible. We will try to avoid conflicts of interest, and we shall advise you if we feel a conflict exists. If you feel that your interests have not been fairly protected please contact us to give us the opportunity to resolve any issues you have.

## What happens if I do not pay the premium?

If you miss any payment that is properly due to us your policy may be cancelled. Please refer to your terms and conditions for further details. If necessary, we will use our legal rights to claim any payments you owe us for services that we have provided.

## How to complain?

If you are unhappy in anyway with the service provided to you. Please contact our team directly to see if we can resolve any concerns you may have. If you are unhappy with our response you can address your concerns in writing to The Head of Customer Service at Laya Healthcare Limited, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork, T45 E181.

Further information on **Laya Healthcare Limited** can be found by visiting our websites: [www.layahealthcare.ie](http://www.layahealthcare.ie) and [www.layalife.ie](http://www.layalife.ie)