

Looking after you always



Terms of Business

Effective 1st February 2026



Our Terms of Business

Effective Date 1st February 2026

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 acts as an intermediary for travel insurance products underwritten by AIG Europe S.A (incorporated in Luxembourg). Laya Healthcare Limited, trading as laya healthcare operates as an agent in respect of Health Insurance for Axa Insurance dac. Laya Healthcare Limited, trading as laya life operates as a tied agent in respect of Life Insurance for iptiQ Life SA (incorporated in Luxembourg).

Laya Healthcare Limited receive commission from AIG Europe S.A. for the sale of policies which is a percentage (20%) of the total annual premium, net of stamp duty, at the point of sale and at each renewal.

Data Protection

From time to time we need to share your personal information with our providers and partners to ensure that laya healthcare continues to provide you with access to great quality travel insurance and benefits. We may also be obligated to share personal information for legal and regulatory purposes. Rest assured, laya healthcare is committed to protecting your privacy and we take great care in handling your personal information.

“Personal Information” is the information we hold in relation to you and other dependents on your policy-for example, family members, spouses or partners. By providing this information you will be agreeing to us or our agents or other insurers processing that information for the purpose outlined above. You can only share a dependent’s information with us, with their full permission (unless agreed otherwise with laya healthcare). You must also inform the individual about the content of this notice and laya healthcare’s Privacy Policy.

Personal Information collected may include: contact information, financial information and account details, sensitive information about health or medical conditions (collected with your consent where required by applicable law), as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Administration, e.g., communications, claims processing and payment
- Assessments and decisions about the provision and terms of insurance and the settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside Ireland)
- Monitoring and recording of telephone calls for quality, training and security purposes

You can opt-out of marketing and cross-sell communications from us at any time through your Member Area or by calling 021 202 2000. Even if you opt out, we may still send you important service messages relating to your cover, benefits, or policy administration.

Sharing of Personal Information - For the above purposes, Personal Information may be shared with our group companies and third parties (such as insurance distribution parties, insurers and reinsurers, healthcare professionals, other service providers). Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers.

International transfer - in the event that you or one of your policy dependents require treatment overseas, Personal Information may be transferred to parties located in other countries.

When making these transfers, rest assured we will take steps to ensure that your Personal Information is protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

Security of Personal Information - Appropriate technical and physical security measures are used to keep your Personal Information safe and secure.

When we provide Personal Information to a third party or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights - You have a number of rights under data protection law in connection with our use of your Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to request that we correct inaccurate data, erase data, or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below). More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Policy at www.layahealthcare.ie/privacypolicy or you may request a copy by writing to David Carmody, Privacy Lead, Laya Healthcare, Eastgate Road, Eastgate Business Park, Little Island, Co Cork, T45 E181 or send us a message at layahealthcare.ie/contactus/#/.

Both Laya Healthcare Limited and AXA Insurance dac each act as data controllers in relation to information held about you for the purposes of the Data Protection Acts.

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 2017 which offers protection to the consumers. These codes can be found at www.centralbank.ie.

Laya Healthcare Limited is registered as an insurance intermediary under the European Union (Insurance Distribution) Regulations, 2018. 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.

Laya Healthcare Limited takes part in the insurance ombudsman scheme. In the event of your dissatisfaction continuing you have direct recourse to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place Dublin 2, D02 VH29. Tel: (01) 567 7000, Email: info@fspo.ie and Website: www.fspo.ie

What are my obligations?

You are obliged to respond fully and truthfully to any questions that have been posed by laya healthcare. The failure to respond fully and truthfully could constitute misrepresentation and may result in any of the following consequences: laya healthcare's contract with you being rendered void; the non-payment of a claim by laya healthcare; or, the payment of a reduced amount sought under a claim.

Further information on **Laya Healthcare Limited** can be found by visiting our websites: www.layatravelinsurance.ie

