

# Terms of Business

Effective 1st May 2012



**laya**  
healthcare

looking after you always

# Our Terms of Business - Effective 1st May 2012

## Who we are?

**Laya Healthcare Limited** acts as an agent for healthcare products for Elips Insurance Limited. **Laya Healthcare Limited** is registered in Ireland under Company number 242048 and our registered office is Eastgate Road, Eastgate Business Park, Little Island, Co. Cork. Elips Insurance Limited is registered in Liechtenstein under Company number FL-0002.384.577-7 and the registered office is Bartlegroschstr. 5, 9490 Vaduz, Liechtenstein.

The information that you provide **laya healthcare** 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.

## Contact details

For all healthcare queries please write to; **laya healthcare**, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork.  
Telephone contacts: **1890 700 890** or **021 202 2000**

## What do we do?

We provide a full suite of healthcare schemes, corporate healthcare solutions and health@work services.

## How we charge?

**Laya healthcare** contracts are annual and subscriptions are payable either annually, quarterly or monthly by direct debit from a bank or annually by cheque, MasterCard, Visa or Laser card. Payments made by instalments under the terms of the **laya healthcare** credit agreement are subject to a credit charge. A credit charge does not apply for annual payments received.

## Who regulates us?

**Laya Healthcare Limited** is regulated by the Central Bank of Ireland and is authorised as a Multi-Agency Intermediary under the Investment Intermediaries Act. Our authorisations can be verified by contacting the Central Bank on 1890 777777 or visit [www.centralbank.ie](http://www.centralbank.ie). **Laya Healthcare Limited** is a member of the Investment Compensation Company Limited.

**Laya Healthcare Limited** is subject to the Consumer Protection Code 2012 which offers protection to consumers and this code can be found on the Central Bank's website.

Your insurance is provided by Elips Insurance Limited, trading as **laya healthcare**. Elips Insurance Limited, trading as **laya healthcare**, is authorised by the Financial Markets Authority in Liechtenstein and is regulated by the Central Bank of Ireland for conduct of business rules.

## Conflicts of interest

It is our policy to maintain appropriate administration 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, but 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?

Non-payment of your premium or any instalment of your premium, or breach by you of certain conditions of your policy may lead to your policy being cancelled.

## How to complain?

We are committed to providing all our customers with a high standard of service at all times. 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**, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork.

On receipt of your complaint it will be acknowledged within one week with a letter. In the unlikely event your complaint has not been resolved within four weeks we will write to advise you the reasons why and what further action is being taken. If your complaint is not resolved to your satisfaction, you have the right to refer your complaint to: The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Further information on **laya healthcare** can be seen by visiting our website at [www.layahealthcare.ie](http://www.layahealthcare.ie)