looking after you always

laya healthcare

Terms of Business

Effective 1st October 2026

Our Terms of Business

Effective Date 1st October 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.

Insurance will be introduced and marketed, with limited premium collection services for corporate travel policies, by Laya Healthcare. All Laya Travel policies are arranged through Cover-More Blue Insurance Services Limited (trading Cover-More Europe) which is appointed as Managing General Agent to act on behalf of the insurer, Zurich Insurance Europe AG. Laya Healthcare Limited is a private company limited by shares registered in Ireland with company number 242048, and registered office address Eastgate Road, Eastgate Business Park, Little Island, Co. Cork, T45 E181. Laya Healthcare Limited is authorised and regulated by the Central Bank of Ireland, firm reference number C12679. 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 an insurance intermediary selling insurance and providing after-sales services for AXA Life Europe dac, trading as AXA Life Europe.

Commission

Laya Healthcare Limited receive commission from Cover-More Blue Insurance Services Limited 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

Laya Healthcare Limited is committed to protecting your privacy and processing personal information in accordance with applicable data protection law.

In this section, “personal information” means information relating to you and, where applicable, another person whose information is provided in connection with a travel insurance enquiry, quotation or policy, including an insured person or dependant.

If you provide personal information about another person, you should ensure that you are authorised to provide it and that the person is made aware of this section and the relevant Laya, Cover-More Blue and Zurich privacy notices.

The parties’ roles

Laya acts as an introducer and marketer in relation to the travel insurance. The travel insurance is arranged and administered by Cover-More Blue Insurance Services Limited, trading as Cover-More Europe (“Cover-More Blue”), acting on behalf of the insurer, Zurich Insurance Europe AG (“Zurich”).

Laya acts as a data controller in relation to its own customer relationship, insurance introduction, marketing, regulatory compliance, record-keeping and complaints-handling activities.

Cover-More Blue and Zurich act as separate data controllers in respect of personal information they process for their respective purposes in connection with quotations, underwriting, policy administration, premiums, renewals, assistance, claims, fraud prevention and legal or regulatory compliance.

Each controller is responsible for complying with data protection law in respect of its own processing. Further information is available in the relevant privacy notices.

How Laya uses and shares personal information

Laya may use personal information to:

- advertise and promote travel insurance;
- introduce or refer customers to Cover-More Blue;
- manage its relationship and communications with customers;
- maintain records of its introduction, marketing and regulatory activities;
- comply with legal and regulatory obligations;
- handle complaints concerning Laya’s own activities; and
- send marketing communications where permitted by law.

Laya may share personal information with

Cover-More Blue and, where necessary, Zurich for these purposes. Laya may also disclose information to its service providers, professional advisers, regulators, law-enforcement bodies and other public authorities where necessary and permitted by law.

Cover-More Blue and Zurich may share personal information with their appointed claims, assistance, medical, reinsurance, payment, fraud-prevention and other service providers as described in their respective privacy notices.

International transfers

Travel insurance may involve assistance, medical treatment, claims handling or other services in countries outside Ireland and outside the European Economic Area. Where necessary, personal information may be transferred to recipients in other countries, including medical providers, assistance providers, claims handlers or other service providers.

Where personal information is transferred internationally, appropriate safeguards will be applied in accordance with applicable data protection laws.

Marketing and cross-selling

Laya may use your personal information to contact you about Laya products and services, including travel insurance and other insurance, health, life, wellbeing or related products and services offered by laya, AXA group companies or selected partners, where we are permitted to do so under applicable law.

This may include communications about AXA products or services where laya is acting as agent, intermediary, distributor or marketing partner.

We will only send you electronic marketing communications, such as email or SMS, where we have your consent or are otherwise permitted to do so under applicable law. You can opt out of or object to marketing and cross-sell communications at any time through your Member Area, by following the unsubscribe instructions in our communications, or by calling 021 202 2000.

If you opt out of marketing communications, we may still send you important service communications relating to your enquiry, cover, policy administration, benefits, claims, renewals, legal or regulatory matters.

Health information and other special category personal data will not be used by laya for marketing or cross-selling purposes unless this is permitted by applicable data protection laws and, where required or you have given consent.

Security

Laya uses appropriate technical and organisational measures to protect personal information against unauthorised or unlawful processing and against accidental loss, destruction or damage.

Where laya shares personal information with third parties or engages service providers to process personal information on its behalf, laya will take steps to ensure that appropriate contractual, technical and organisational safeguards are in place.

Your rights

You have rights under data protection law in relation to your personal information. These rights include the right to access your personal information, the right to request correction of inaccurate information, the right to request erasure of information, the right to restrict or object to processing, the right to data portability, the right to withdraw consent where processing is based on consent, and the right to complain to the Data Protection Commission.

These rights may apply only in certain circumstances and may be subject to specific exemptions.

More information about how laya collects, uses and shares personal information, and how you can exercise your rights, is available in laya's Privacy Policy at www.layahealthcare.ie/privacypolicy. You may also request a copy by writing to the Privacy Lead, Laya Healthcare Limited, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork, T45 E181, or by contacting us at layahealthcare.ie/contactus/#/.

For further information about how Cover-More Blue and Zurich process personal information in connection with travel insurance, please refer to their respective privacy notices.

Privacy Policy Information Centre - Cover-More Europe Privacy Statement | Zurich Ireland.

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 2025 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 subscribes 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. Or call us on 021 202 2000.

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**