

Laya Life Rules

...your policy explained

looking after you always

Welcome to Laya Life

Thank you for choosing us to look after your life insurance needs. This rules booklet contains detailed information about your policy.

We understand you may have questions in relation to your policy, so please feel free to contact our Customer Care team with any queries, as follows:

Call 01 536 8000 between 8am and 7pm Monday to Friday and 10am to 3.30pm on Saturdays. In the interest of customer service, all calls are recorded and monitored.

Visit our website at www.layalife.ie or email us at letushelp@layalife.ie or write to us at **laya life**, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork, T45 E181.

Serving you online at www.layalife.ie

It's never been easier for you to get in touch with us directly when it suits you. By visiting our website you can log on to the Member Area where you can:

- access your **laya life** insurance documents
- email us with any questions

To look at the details of your own policy or policies online, all you need is your **laya life/laya healthcare** membership number to register online.

Reading your Rules Booklet

This Rules Booklet is broken into:

1. Information about your policy (page 2-5)

2. The policy rules which sets out the definitions and the rules applicable to your policy (page 6-9)

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Reading your rules booklet

This booklet consists of the scheme rules which sets out definitions and the rules applicable for both Level Term Cover and Mortgage Protection Cover as well as both single and joint cover types.

You need to read these rules (including the notes) in conjunction with your membership certificate and your application form (if applicable) in order to understand what part of this booklet is applicable to you. These documents and the scheme rules make up the agreement between us (**Laya Healthcare** Limited, trading as **laya life**) and you, the member.

The benefits you have available on your chosen policy are set out on your membership certificate. If you have any difficulty understanding the nature of your policy then you should contact us on 01 5368000 for assistance.

A. Information about the Policy

1. Information about the insurer or insurance intermediary

Name of insurer: iptiQ Life S.A. Ireland Branch
Registered address of insurer: 2a, rue Albert Borschette, L-1246 Luxembourg R.C.S. Luxembourg B 184281
Name of insurance intermediary: Laya Healthcare Limited, trading as **laya life**
Laya Healthcare Limited, trading as **laya life** is a tied agent of iptiQ Life SA in respect of the sale of life insurance policies
Address of intermediary: Laya life, Eastgate Business Park, Little Island, Co. Cork, T45 E181
Contact telephone number laya life: 01 536 8000
E-Mail address: letushelp@layalife.ie

Limited authority is granted by iptiQ Life SA to **Laya Healthcare** Limited in respect of and for the purpose of Claims' Handling.

2. Make sure the policy meets your needs

Name of product: Laya life
Name of underwriter: iptiQ Life SA is authorised by the Commissariat aux assurances de Luxembourg and is regulated by the Central Bank of Ireland for conduct of business rules.
Name of insurance intermediary: Laya Healthcare Limited trading as **laya life** is regulated by the Central Bank of Ireland.

Purpose and intention of this policy: The policy provides life insurance protection cover only over a fixed term. Level Term Cover is designed to pay out a fixed sum at any time a claim is made. Mortgage Protection Cover is designed to reduce in line with the amount outstanding on your mortgage.

The type of policy: Regular payment term life insurance policy with either a fixed benefit amount or a reducing benefit amount depending on which cover you choose. The policy is not index linked and is not convertible. The policy cannot be "cashed-in" early.

The nature of this policy: To benefit from cover you must make a regular payment at either monthly or annual intervals, as specified in your Membership Certificate, over a relatively long term.

Please note: Unless you are fully satisfied as to the nature of the commitment, having regard to your needs, resources and circumstances, you should not enter into the commitment

Cooling off period: You can cancel this policy at any stage within 30 days of first receiving this Rules Booklet. If you choose to cancel the policy in this manner we shall refund any money paid and shall cancel the policy back to the start date.

Complaints handling: Please see details of our Complaints Handling Procedure on page 11 of this Rules Booklet.

Applicable law: This policy is governed by the laws of Ireland.

In assessing whether this policy meets your needs, please also consider the following specific questions;

Does this life insurance policy replace in whole or in part an existing life insurance policy? Yes/No

If Yes, does the existing policy have to be cancelled or reduced? Yes/No

Are you aware of the financial consequences of replacement and of possible financial loss as a result of replacement? Yes/No

Warning: If you propose to take out this policy in complete or partial replacement of an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing policy, if you are in doubt about this, please contact your insurer or insurance intermediary

3. What happens if you want to cash in the policy early or stop paying premiums?

Warning: This policy does not have a surrender value or maturity value. If you do not continue to pay your premiums you will not be entitled to make a claim under this policy.

4. What are the projected benefits under the policy?

The following tables illustrate the payment and benefit details for a typical **laya life** policy and are based on the below sample criteria. This is for your guidance only, as figures will vary depending on an individual's personal information and preferences.

Cover Type	Level term cover
Policy Type	Single
Life Covered	Male aged 35 on next birthday, non-smoker
Projected Benefits	€110,000 single life cover
Term	20 years
Premium	€12.15 per month
Price valid on the 6th of October 2017 and includes 1% government insurance levy	

Cover Type	Level term cover
Policy Type	Joint
Lives Covered	Male aged 40 on next birthday, non-smoker and female aged 38 on next birthday, non-smoker
Projected Benefits	€150,000 joint life cover
Term	20 years
Premium	€37.92 per month
Price valid on the 6th of October 2017 and includes 1% government insurance levy	

Cover Type	Mortgage protection cover
Policy Type	Single
Life Covered	Female aged 35 on next birthday, non-smoker
Projected Benefits	€250,000 single life cover
Term	25 years
Premium	€20.33 per month
Price valid on the 6th of October 2017 and includes 1% government insurance levy	

Cover Type	Mortgage protection cover
Policy Type	Joint
Lives Covered	Male aged 28 on next birthday, smoker and female aged 30 on next birthday, non-smoker
Projected Benefits	€100,000 joint life cover
Term	30 years
Premium	€14.52 per month
Price valid on the 6th of October 2017 and includes 1% government insurance levy	

5. What intermediary remuneration or sales remuneration is payable?

The following tables illustrate the projected intermediary remuneration based on their corresponding policies outlined in section 4 above. Please note that figures will vary depending on an individual's personal information. The details of your own specific policy will be displayed in your **laya life** Policy Information document which you receive once you sign up.

Table (a)		
Year	Premium payable in that year €	Projected total intermediary fee payable in that year
1	€145.80	€280.67
2	€145.80	€18.23
3	€145.80	€18.23
4	€145.80	€18.23
5	€145.80	€18.23
10	€145.80	€18.23
15	€145.80	€18.23
20	€145.80	€18.23

Table (b)		
Year	Premium payable in that year €	Projected total intermediary fee payable in that year
1	€455.04	€875.95
2	€455.04	€56.88
3	€455.04	€56.88
4	€455.04	€56.88
5	€455.04	€56.88
10	€455.04	€56.88
15	€455.04	€56.88
20	€455.04	€56.88

Table (c)		
Year	Premium payable in that year €	Projected total intermediary fee payable in that year
1	€243.96	€469.62
2	€243.96	€30.50
3	€243.96	€30.50
4	€243.96	€30.50
5	€243.96	€30.50
10	€243.96	€30.50
15	€243.96	€30.50
20	€243.96	€30.50
25	€243.96	€30.50

Table (d)		
Year	Premium payable in that year €	Projected total intermediary fee payable in that year
1	€174.24	€335.41
2	€174.24	€21.78
3	€174.24	€21.78
4	€174.24	€21.78
5	€174.24	€21.78
10	€174.24	€21.78
15	€174.24	€21.78
20	€174.24	€21.78
25	€174.24	€21.78

Please note: The premium payable includes the cost of the protection benefits and all charges, expenses, intermediary remuneration and sales remuneration, where applicable.

6. Are returns guaranteed and can the premium be reviewed?

Subject to our rights as explained in paragraph 7 below, continued payment of the premium will guarantee protection cover for the fixed term. The premium payable by you shall not be subject to review and can only change if there is a change to Irish Tax Law which alters the amount payable by you.

7. Can the policy be cancelled or amended by the insurer

Your policy will automatically become void if you stop paying your premium.

You must provide any information or evidence which we need to administer the policy.

If we receive evidence that your date of birth, as shown on your application form, is incorrect, we will adjust the benefits in one of the following ways: If the age has been overstated on the application form, we will refund any excess premiums paid. If the age has been understated on the application form, the sum insured will be reduced to reflect the cover, if any, that could have been purchased if the correct date of birth had been provided.

If you have failed to answer truthfully any of the questions regarding an illness, condition or your lifestyle (including but not limited to your drinking or smoking habits, occupation or pastimes) that would have affected our decision to offer you this policy, we may end your cover and refuse to pay any claims arising from your policy. If that information is not true and complete or if you have not answered the medical questions honestly, we may end your cover and refuse to pay any claim under the policy.

We reserve the right to request further information to verify the answers you provided to us through the application process. At regular intervals we will select policies at random for this purpose. If your policy is selected for such purposes, we may ask you for additional medical information and/or the contact details of your GP, Consultant or any other medical professional who you have been attending. Additionally we may also insist that you attend an independent medical assessment carried out by a doctor or a nurse. If you fail to adhere to any of our requests in a timely manner, we may declare your policy void. If we find that you have failed to disclose all relevant information in your application for this policy we will be entitled to either: adjust your premium, adjust your benefits or declare your policy void. If you fail to provide us with the additional information we need in a timely manner, we may also declare your policy void. If your policy is declared void, you shall lose all rights you hold under the policy, any claim made on the policy

will not be paid. Relevant Information includes anything that a reputable insurer might regard as likely to influence the assessment and acceptance of your application. We will provide a copy of the information you gave us in your application or any other forms that you have filled in for us if you ask.

Warning: It is important that the information you provide in the application form is accurate and true to the best of your knowledge. If you fail to make full disclosure of all relevant facts, including facts about your medical history, or if you provide false or misleading information to us, your policy may be declared void.

8. Information on taxation issues

Under current Irish law, tax does not usually have to be paid on life cover benefits, but in some circumstances tax may be due. For example, if the life cover is paid to your estate, your Beneficiary/ Beneficiaries may have to pay inheritance tax (there is no inheritance tax due on an inheritance between a married couple or registered civil partners).

Any taxes or levies imposed by the Government on this policy will be collected by **laya life** and passed directly to the Revenue Commissioners. However **Laya life** will not deduct any taxes or levies payable on the benefits that may be received from this policy.

Laya life will be happy to assist you, if you do not fully understand the likely tax treatment of any benefits payable in connection with your **laya life** insurance policy. However, we also recommend that you seek independent tax advice in respect of your own specific circumstances.

B. Information on Service Fee

There are no charges payable to **laya life** or iptiQ Life SA other than those set out in your Membership Certificate and in this Rules Booklet.

C. Policy Rules for Laya Life

It is important that you read these terms and conditions to understand your cover. If you have any difficulty in understanding any of the details set out in this document please contact **laya life**, as indicated at the start of this Rules Booklet.

1. Introduction

This policy is designed to pay benefits if the Life Insured dies during the term of the policy. We (**laya life**) provide this policy to you (the person(s) named on the Membership Certificate). Your life insurance policy consists of your Membership Certificate, this Rules Booklet, a completed application form, and any additional documents which we provide to you at the outset of your policy.

This policy has been issued to you on the understanding that the information that you have provided to **laya life** in relation to your health status is true and complete and that all Relevant Information that we need has been provided to us. If the information that you have provided to us is not true and complete we shall declare your policy void. In the event of your policy being declared void, you shall lose all rights you hold under this policy, a claim made on the policy will not be paid and you shall not be entitled to a refund of any payments of premium made.

This policy is a protection policy only – you cannot cash it in. Even if a claim has not been made by the time the period of cover ends, we will not return your premium. All cover under the policy will end on the 'expiry date' shown in the policy schedule, unless it has ended before that for any of the reasons explained in this Rules Booklet.

Any benefits paid under this policy are set out in your Membership Certificate. If a benefit does not appear in your Membership Certificate, it is not covered under your policy.

You can request a claim form by contacting us:

- By phone at: 01 536 8000
- By post at:
Laya Life,
Eastgate Road,
Eastgate Business Park,
Little Island,
Co. Cork, T45 E181.
- Online at: www.layalife.ie
- By email at: letushelp@layalife.ie

In the event of extraordinary circumstances beyond our control including, without limitation, act of civil or military authority; sabotage; crime; terrorist attack; war or other Government action; civil disturbance or riot; strike or other industrial dispute; an act of god; national emergency; epidemic; flood, earthquake, fire or other catastrophe, we may be directly or indirectly prevented from fulfilling our obligations under or pursuant to this policy or from doing so in a timely manner. If this happens, we are not liable for any loss, damage or inconvenience caused.

2. Definitions

Benefit Amount: The amount that is payable under your policy. This amount shall be shown on your Membership Certificate.

Claimant: The person making a claim under the policy.

Expiry Date: This date is found on your Membership Certificate. Your policy shall finish on this date provided it has not been cancelled for any other reason outlined in this Rules Booklet.

Life/Lives Insured: The person or people whose name(s) appears on the Membership Certificate as the life or lives covered. The benefit amount of this policy is based on the life or lives of this person, or these people.

Month: A calendar month.

Premium: The amount payable by you under this policy at either monthly or annual intervals, as stated in your Membership Certificate.

Membership Certificate: A contractual document issued to you at the time the policy was purchased. Your Membership Certificate sets out details of:

- The Start Date of your policy
- The Expiry Date of your policy
- The Life/Lives Insured
- The Benefit Amount
- Your policy type (ie. Single Life Cover or Joint Life Cover)
- Your cover type (ie. Level Term Cover or Mortgage Protection Cover)
- The amount and frequency of payment of the Premium
- Any special conditions that have been agreed by us

Start Date: The start date shown on your Membership Certificate. This is the day that you are covered from.

We, us or laya life: **Laya Healthcare** Limited, trading as **laya life**

You: The person or people named as the Life/Lives Insured on the Membership Certificate, who is responsible for making payments and is legally entitled to the benefit on the policy provided that the policy had not been assigned.

Death Certificate: An official statement, signed by a doctor, of the cause, date, and place of a person's death.

Policy Type: This is the type of policy you have purchased. Here it is either Single Life Cover or Joint Life Cover.

Cover Type: This is the type of cover you have chosen. Here it is either Level term cover or Mortgage protection cover.

Relevant Information: This refers to information that you have provided during the application process. Relevant information is any information that might affect the judgment of **laya life** in determining a) whether to accept your application or b) the premium.

Single Life Cover: Single life cover covers one person only and is payable when the life covered dies during the term of the policy.

Joint Life Cover: Joint life cover is taken out for two people and is payable when the first valid claim is made.

As there is only the potential for one pay out, there can only be one sum insured, i.e. the two lives cannot be covered for different amounts. Upon making a valid claim, the cover is paid and the policy will cease.

Mortgage Protection Cover: Mortgage Protection Cover pays out a lump sum in the event of death if you die within the specified term of the policy. At the outset of the policy you choose the initial sum insured you would like and the term of the policy. The amount of the lump sum payment reduces over the term of the policy*. If you do not die within this specified term the policy ends and no monies are paid out.

The fact that the level of cover reduces over the term of your plan helps to keep the cost of this plan lower than other forms of life insurance.

*The rate of reduction of the sum insured is based on the assumed interest rate of 6%

Level Term Cover: Level Term Cover pays out a lump sum in the event of death if you die within the specified term of the policy. If you do not die within this specified term the policy ends and no monies are paid out. At the outset of the policy you choose the sum insured you would like and the term of the policy. The main difference between Level Term Cover and Mortgage Protection Cover is that the sum insured for Level term Cover does not reduce over the term of the policy.

D. Your Laya Life Policy

1. The Basis of Your Cover

This policy has been issued to you based on the answers that you have given us during the application process.

The policy is issued on the understanding that all the answers that you have provided, including answers relating to height, weight, tobacco/ecigarette and alcohol consumption, throughout the application process are true and complete. If any of the answers you have given during the application process are not true and complete, your policy can be declared void.

For joint policies each life must complete only the questions relevant to them.

If you have failed to answer truthfully any of the questions regarding an illness, condition or your lifestyle (including but not limited to your drinking or smoking habits, occupation or pastimes) that would have affected our decision to offer you this policy, we may end your cover and refuse to pay any claims arising from your policy.

Your quote is valid for 7 days or until your next birthday (whichever comes first). If your circumstances change during this time period you are obliged to inform us about these changes and you may have to complete the underwriting process again.

If you have withheld relevant information from us, we may declare your policy void.

Policyholders must have an insurable interest in the life or lives insured under the policy for the policy to be valid. A person has an insurable interest in his or her own life and the life of his or her spouse. In the case of any other relationship, there must be a specific interest which is recognised at law as an insurable interest. If in doubt, please contact **Laya life** for further information.

You are entitled to hold multiple policies with **laya life**, however the combined sum insured across

these policies cannot exceed the maximum sum insured amount which is made available to you at policy inception.

We reserve the right to request further information to verify the answers you provided to us through the application process. At regular intervals we will select policies at random for this purpose. If your policy is selected for such purposes, we may ask you for additional medical information and/or the contact details of your GP, Consultant or any other medical professional who you have been attending. Additionally we may also insist that you attend an independent medical assessment carried out by a doctor or a nurse. If you fail to adhere to any of our requests in a timely manner, we may also declare your policy void.

Should the policy be declared void, for any reason, you shall lose all rights you hold under this policy. This would mean that any claim made on the policy shall not be paid and we will not return any premium paid under the policy to you.

For joint policies after joining a welcome email and an activation email will be sent to both lives. The activation email must be activated by each life separately.

Also for joint policies direct debit notifications will be sent to both lives if the postal addresses for each life are different.

2. How you pay for your policy

Your premium will be payable by direct debit. Payments will be taken from your bank account on an annual or monthly basis. Please refer to your Membership Certificate for confirmation of whether you have chosen to make annual or monthly payments.

The direct debit details you have supplied are viewable on your direct debit declaration.

If we fail to receive a payment from you we will apply for that payment, along with any other payment that may be due, the following month. If we fail to receive this second payment your policy shall be cancelled. We will write to you confirming the cancellation.

If after taking out your policy, you feel it is not suitable, either life insured may cancel it by writing to us at

Laya life, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork, T45 E181. If you do this within 30 days from the date we send you your policy documents (or a copy), we will return any premiums you have paid. Upon receipt of the cancellation letter we will confirm cancellation of your policy by writing to the/each life insured.

3. Level of Cover

The Benefit Amount, Policy Type and Cover Type of your **laya life** policy is shown on your Membership Certificate.

A claim paid in accordance to the rules of this policy shall be paid to your legal representative or the entity you have assigned your policy to.

The cover on this policy shall end in the following circumstances:

- Non-payment of premium;
- On the Expiry Date; or
- When the Life Insured, or either Life Insured of a joint policy dies

Whichever of these events occurs first.

4. Policy Exclusions

No benefit will be payable under this policy if the death of the policyholder(s) occurs as a result of self-inflicted injury, including suicide, within one year of the policy Start Date or while taking part or attempting to take part in a hazardous sport or pastime such as mountaineering, light aircraft or helicopter aviation, motor sports or underwater diving.

5. Making a Claim

Your premium has been partly calculated based on the date(s) of birth that you have provided through the application process.

When a claim is being made we will ask for a proof of your date(s) of birth. If the date(s) of birth that you provided us is incorrect, we will adjust the benefits in one of the following ways:

- If the age(s) has been overstated on the application, we will refund any excess premiums paid.
- If the age(s) has been understated on the application, the sum insured will be reduced to reflect the cover, if any, that could have been purchased if the correct date(s) of birth had been provided

In order to consider a claim we will require the following:

- A completed **laya life** claim form
- Proof that the person who is making the claim is entitled to claim the benefits. This may include proof that you followed the rules of this policy. We may also request a grant of probate and letters of administration.
- A Death Certificate for the Life Insured
- Photographic identification of the claimant

If any of the information that has been provided to us is not correct, true or complete or if any Relevant Information has been withheld, we may not pay the benefits claimed.

When you initially apply for your cover, we will give you a summary of the questions you were asked and the answers you gave us during the application process. You should check this to make sure that you have answered all of the health questions accurately, including details about tobacco consumption. For joint policies, each life insured will be able to see the answers submitted by the other life insured on the summary we provide.

We may refuse to pay a claim if you have given incorrect information in your application. You must answer all questions on your application honestly. If you do not and a claim is made, we may not pay your benefit.

Important Note

Fraud Policy:

- **Laya life** operates a fraud policy in respect of all claims made under policies we issue.
- Members should note that regular audits of claims are undertaken by **laya life**.

- In all instances where fraud is suspected in respect of a particular claim, a full and comprehensive investigation will be carried out by us.
- If, following that investigation, a finding of fraud is made or if a claim be deemed in any respect fraudulent, the claim shall be disallowed in its entirety.
- If, after that investigation, a finding of fraud is made, or if a claim is in any respect fraudulent or dishonest and submitted with a view to obtaining any benefit under this policy, all benefit under this policy shall be forfeited.
- In addition, if any claim is fraudulent in any respect, **laya life** reserves the right to refer the matter and details of the claim to the appropriate authorities to prosecute the member(s).

6. Taxation

A Government levy of 1% is charged on premiums paid under this policy.

Any taxes or levies imposed by the Government will be deducted by us. We will deal with this policy in line with the requirements of the Revenue Commissioners. If tax laws or any other relevant laws change after the start date, we will change the terms and conditions of the policy if we need to do this to keep the policy in line with those changes.

We will write to you and tell you about any changes in the terms and conditions.

However, we recommend that you seek independent tax advice in respect of your own specific circumstances.

7. Language

All information, including the terms and conditions of your policy, will be provided in English.

8. Applicable Law

This policy is governed by the laws of Ireland, and (except as otherwise agreed by us) the Irish courts are the only courts which are entitled to hear any dispute in relation to the policy.

9. Data Protection Statement

Laya Healthcare Limited and iptiQ Life SA act as joint data controllers in relation to information held about you for the purposes of the Data Protection Acts 1998 & 2003. We will use the information you provide to manage and administer your insurance policy, for underwriting, claims' handling and for the prevention and detection of financial crime. In order to provide you with products and services, this information will be held in the data systems of **Laya Healthcare** Limited and iptiQ Life SA or by our agents or subcontractors.

In addition to the routine administration of your policy we may also use your data to:

- invite you to events we are sponsoring
- invite you to various events we run exclusively for our members
- gauge satisfaction with the service you received from us, and
- perform market research.

Your personal information may also be shared with other insurers and reassurers, either directly or through people acting for the insurer such as investigators, where we are entitled to do so under the Data Protection Acts. We may share your personal information with hospitals and/or consultants to aid the efficient processing of claims.

In the interest of customer service and future verification, all calls are recorded and monitored.

We take our security responsibilities seriously, employing the most appropriate physical and technical measures, including staff training and awareness. We review our security measures and procedures regularly.

It may be necessary for us to collect sensitive personal information (such as in relation to medical conditions) about you.

We may use the information about you that we hold (both personal and sensitive personal information) for the following purposes:

- for managing and administering your insurance policy
- for underwriting and claims' handling
- for the prevention and detection of financial crime

Medical information will be kept confidential and may be disclosed, on a strictly confidential basis, to those involved with your treatment or care or their health professional agents. However, anonymised data - that is, information which does not identify an individual - may be used by **Laya Healthcare** Limited, or disclosed to others, for research or statistical purposes.

Access to non-medical information may be granted by **Laya Healthcare** Limited to others on a strictly confidential basis in the course of and for the purpose of the efficient administration of **Laya Healthcare** Limited (for example, in connection with audit, systems development, managing or improving our services).

It is our policy to only take instructions to change a policy from the Life, or Lives, Insured or the assigned party if the policy has been assigned.

You have the right to request a copy of the information we hold about you by writing to our Information Protection Manager, at **Laya Healthcare** Limited, Eastgate Road, Eastgate Business Park, Little Island, Co Cork, T45 E181. Please review your information and contact us if you wish to make changes.

10. Assignments

If you assign the policy to someone else, the person you assign it to must write and tell us at:

Laya life, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork, T45 E181.

11. Moving Abroad

If you or the Life, or Lives, Insured starts living outside of Ireland you must tell us immediately in writing. We will then decide whether the cover will continue and on what basis.

The tax regime applicable to this policy is the tax regime of Ireland. We recommend you seek advice from your financial and tax advisors concerning

the legal, financial, and tax consequences resulting from the conclusion of your policy. **Laya life** will not bear any legal or tax consequences in this respect. As any change of the tax residence can also imply a modification of the tax regime applicable to your policy and your tax obligations, you must inform **laya life** of every change of your tax residency.

You acknowledge that you are responsible for the fulfilment of your declaration and payment obligations in accordance with the provisions of the applicable tax legislation. **Laya life** reserves the right to unilaterally amend the policy, as necessary, to conform to any changes in the law, including taxes, required by applicable Irish authorities.

12. Complaints

We aim to provide a first-class service to our members at all times. However, if you are in any way dissatisfied, please phone or write to:

The Head of Customer Service,

Laya life, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork, T45 E181.

Phone: 01 536 8000

If you are not satisfied with our decision or if we haven't given you a decision after 40 business days, you have the right to refer your complaint to the Financial Services Ombudsman at:

The Financial Services Ombudsman Bureau,

3rd Floor, Lincoln House, Lincoln Place, Dublin 2,

Phone: 1890 88 20 90.

Email: enquiries@financialombudsman.ie

Website: www.financialombudsman.ie



GREAT PLACE TO WORK® BEST 2018

Eastgate Road, Eastgate
Business Park, Little Island,
Co Cork, T45 E181.

Tel 01 536 8000
E-mail letushelp@layalife.ie
Website www.layalife.ie



proudly part of

Your Insurance is provided by iptiQ Life S.A. Ireland Branch. Laya Healthcare Limited trading as Laya Life and Laya Healthcare is regulated by the Central Bank of Ireland. Laya Healthcare is a private company limited by shares registered in Ireland, No 242048. The registered office of Laya Healthcare Limited is Eastgate Road, Eastgate Business Park, Little Island, Co. Cork, T45 E181.

LIFE-RULES-008-0518

looking after you always