

HEALTH
INSURANCE



Irish Life
health

Consumer Information

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Data Protection Notice

Irish Life Health dac is registered with the Office of the Data Protection Commissioner to act as a data controller and data processor in relation to the personal information held about you and any other member named on your policy.

The personal information that you have provided to us or that we otherwise obtain in connection with your policy will be used to administer your policy and other insurance products provided by us, other companies in the Irish Life Group or other commercial partners, in accordance with data protection and other applicable legislation and the Office of the Data Protection Commissioner-approved Code of Practice on Data Protection for the Insurance Sector. Please do not send us any genetic test results.

We will share this information with our third party administrators and any other commercial entity for the purposes above and as required

to provide our services and in order to comply with legal obligations imposed on us. We may share and use this information both inside and outside of the European Economic Area, in confidence, for these purposes. We may in certain circumstances either directly or indirectly share your personal information with other insurers for the purposes of verifying information and determining waiting periods and with insurance bodies to the extent permitted by law. If you give us false information or fail to disclose information, we will record this.

To help improve the level of service we provide, we may on occasions contact you for participation in consumer satisfaction or research surveys. Your details may be used for these purposes for 12 months after your policy has ceased.

IMPORTANT

In certain instances, we may need to collect personal information, including medical or other sensitive personal information, from third parties about you and any other member named on your policy. This information will remain strictly confidential and will only be sought and used in order to provide the services set out in your contract with us and for administration of this policy. By entering into a new policy with us, or renewing or amending an existing policy with us, you are also confirming that where relevant, each member of the policy has reviewed this notice and given their consent for the disclosure to us and the use of their personal information (including information collected from third parties) in the manner and for the purposes set out in this notice.

We would like to use your details to provide you with marketing materials about other insurance or financial services being offered either by us or other companies within the Irish Life group. Your details may be used for this purpose for up to 12 months after your policy has ceased. We will request your explicit consent for us to contact you for direct marketing purposes. Where you have already indicated a preference, this will remain unless you subsequently contact us to change this. Should you wish to change your marketing preference, you can do so by calling us on 1890 717 717, emailing us at heretohelp@irishlifehealth.ie or writing to us at: Irish Life Health P.O. Box 764, Togher, Co. Cork. Your marketing preference will not affect any of the services we provide to you, now or in the future.

We may record your telephone conversations with us for training, verification and compliance purposes.

You and other members named on your policy (as applicable) have a right (subject to applicable data protection legislation) to obtain a copy of the personal information we hold about you and/or them (as applicable). In order to obtain a copy of such information, please write to: Irish Life Health P.O. Box 764, Togher, Co. Cork. Please enclose a fee of €6.35 with your request.

Should you discover any errors or omissions in the personal information held by us, you or as applicable, the other members named on your policy may have the right to have such errors corrected, blocked or erased, free of charge, so please contact us by writing to us at: Irish Life Health P.O. Box 764, Togher, Co. Cork

This notice should be read in conjunction with our Privacy Statement at www.irishlifehealth.ie which sets out more detail of how we use your personal information and the personal information of other members on your policy.

WHAT RIGHTS DO I HAVE IN RELATION TO RENEWING MY POLICY?

As a private health insurance customer, you have many rights. You have the right to renew cover regardless of your age, gender or health. All health insurers are obliged to accept all applicants regardless of risk. Once you have health insurance, an insurer cannot stop cover or refuse to renew your insurance, except in limited circumstances such as non-payment of premium or fraud.

WILL MY AGE AFFECT MY INSURANCE PREMIUM?

Until April 2015 everyone was charged the same premium for a particular health insurance plan, irrespective of their age, gender and the current or likely future state of their health. This is called community rating. On 1st May 2015, the Government introduced Lifetime Community Rating legislation. Under this legislation, community rating has been changed to reflect the age at which a person takes out private health insurance. Late entry charges are applied to the premiums of those who join the health insurance market at age 35 or over. Therefore, if an individual did not have health insurance before 1st May 2015 and is aged 35 or over, due to Lifetime Community Rating their premiums may cost more. If an individual takes out private health insurance earlier in life, and retains it, they will pay lower premiums compared to someone who joins when they are older. A discounted premium is available for all children and may be available for young adults. A discounted premium may also be available if you are in a group scheme.

CAN I CHANGE MY HEALTH INSURANCE PLAN OR INSURER?

You have the right to change your health insurance plan or insurer at your renewal date without penalty. It is also in your interest to review the level of cover that you have at renewal, to ensure the benefits continue to meet your needs at that time. The insurer may not impose additional waiting periods unless you are upgrading your cover. Even when you are upgrading your cover, an insurer may only impose an extra waiting period in respect of additional cover in the new policy. However, if you allow your health insurance to lapse for 13 weeks or more, you may have to serve your waiting periods again and Lifetime Community Rating loadings may apply to your premium.

WHAT HAPPENS IF I SWITCH FROM MY CURRENT INSURER AND WISH TO RETURN TO THEM AT A LATER DATE?

In general health insurance policies are twelve month contracts. If you switch insurer and later decide you want to switch back, you may do so at your next renewal date. In some cases, insurers allow policyholders to switch contracts during the twelve month contract term. The insurer may charge you a mid term cancellation fee to do this. The insurer may only impose waiting periods for any extra benefits available on your new plan.

CAN AN INSURER REFUSE TO SELL ME A PARTICULAR PLAN?

No. An insurer must sell you the policy you request. Some plans are marketed towards certain groups such as companies or professions but you are entitled to purchase these plans regardless of whether or not you are a member of the group to which it is marketed.



Further information on your consumer rights is available on the internet at www.hia.ie or by ringing the Health Insurance Authority, which is the statutory regulator for the Irish health insurance market. The Health Insurance Authority's telephone number is 1850 929166 or (01) 406 0080.

Irish Life Health dac is regulated by the Central Bank of Ireland.

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