First Cover Gift Voucher Terms and Conditions

1. **The Promoter:** The promoter of the promotion is Irish Life Health dac ("**ILH**") which is a company registered in Ireland whose registered office is at Irish Life Centre, Lower Abbey Street, Dublin 1 (the "**Promoter**").

2. **The Promotion:** The offer is for a redeemable €50 gift card for one of the following retailers: Arnotts, Dunnes Stores or Elverys (the "**Gift Card**") to Eligible Persons (as defined below) (the "**Promotion**") who purchase an Eligible Product (as defined below) in accordance with these terms and conditions. The Promotion is subject to availability of the Gift Card and is non-transferrable, and cash will not be offered as an alternative to the Gift Card, in the event the Gift Card is not available.

3. **Eligible Products:** The product in scope for the Promotion is the First Cover plan only ("**Eligible Products**"). All other health plans provided by ILH are out of scope for this Promotion.

4. **Eligibility Criteria:** This Promotion is open to select new customers who (i) complete the purchase of an Eligible Product from ILH either, online via https://www.irishlife.ie/health-insurance/, via the call centre or via the following selected brokers: Actual, 123, Chill, Bonkers and its4women between the Relevant Dates (as defined below) with a cover start date between the Relevant Dates, (ii) are the primary policyholder on the policy, (iii) are aged 18 years or over, and (iv) are residents of Ireland (the "**Eligible Persons**").

   For the avoidance of doubt, only one Gift Card will be awarded per Eligible Product to the primary policyholder, and the Gift Card will only be issued and available to use 30 days after the purchase date of the Eligible Product. This Promotion is not applicable to customers who hold existing products or who make product applications before the Opening Date (as defined below). The Promotion cannot be used in conjunction with any other offer or promotion. ILH reserves the right to verify eligibility before applying the Promotion.

5. **How to Claim**: Eligible Persons may avail of the Promotion by visiting a webpage which will be included in an email communication from ILH and entering a unique code which will also be included in the same email. The unique code will expire after 30 days ("**Claim Period**") and Eligible Persons will not be able to claim the Gift Card after the Claim Period has expired. Redemptions received after the Claim Period has expired will not be eligible for the Gift Card and you will be deemed to have forfeited any right or entitlement to the Gift Card. For the avoidance of doubt, the date the unique code is emailed to you shall count as day one.

   The email communication from ILH with details of the Promotion will be sent to the primary email address provided during the Eligible Product application process. A valid email address must be provided in order to partake in the Promotion.

6. **Relevant Dates:** The Promotion is open for cover start dates from 1st November 2026 ("**Opening Date"**) to 31st December 2026 ("**Closing Date"**). The Opening Date and the Closing Date shall together be referred to as the "**Relevant Dates**". The Promoter reserves the right to alter the Opening Date and the Closing Date. The Promoter accepts no responsibility for any delay or failure in the Promotion being available where Eligible Persons did not seek to avail of it before the Closing Date for any reason, including for technical reasons. Only applications received in accordance with these terms and conditions, between the Relevant Dates, will be accepted. Any applications received by any other means including post, email, fax or hand delivery will not be accepted.

The Promoter does not accept any responsibility for any delay in starting your cover arising from your choice to participate in the Promotion.

7. **Terms of Participation:** All entrants to the Promotion are deemed to have accepted these terms and conditions by participating in the Promotion. Failure to comply will result in disqualification.

This Promotion is also subject to Sweete's terms and conditions, and any terms and conditions applicable to each individual retailer which will need to be accepted in order to claim the Gift Card. These terms and conditions will be available on the webpage provided within the email sent from ILH to you to claim the Gift Card.

8. **General:** The Promoter cannot accept responsibility for the acts or omissions of any third parties. The Promoter shall not be liable to any person for any loss or damage howsoever caused, whether direct, indirect or consequential (whether in contract, tort or statutory duty or otherwise) arising out of or in connection with the Promotion other than death or personal injury caused by negligence of the Promoter and/or the Promoter's respective personnel and/or deceit or fraud by the Promoter and/or the Promoter's respective personnel.

The Promoter reserves the right to withdraw, cancel, suspend or amend the Promotion or the terms and conditions of the Promotion at any time without notice and with no liability to the Eligible Person or any third party.

The Promoter and/or its subsidiaries, agents and associates will not be responsible if any of the above retailers refuses to honour the Gift Card, however, we will make reasonable efforts to secure compliance.

9. **Governing Law & Jurisdiction:** The Promotion and these terms and conditions are governed by Irish Law. Any dispute arising out of or in connection with this Promotion shall be dealt with exclusively by the Courts of Ireland.

10. **Data Protection:** The Promoter respects your privacy rights. We will make use of and process the personal data you provide in connection with the Promotion to the extent and for the time necessary to administer the Promotion only and all processing will be in accordance with the Promoter's Data Privacy Notice which you can view here. By participating in the Promotion, you consent to the processing of your personal data in this manner.

Click here for further information about how we process your information or how you may access and correct the personal data we hold about you.

Irish Life Health dac is a private company limited by shares and registered in Ireland. Registered Office: Irish Life Centre, Lower Abbey Street, Dublin 1. Registered Number: 376607. Irish Life Health dac is regulated by the Central Bank of Ireland.