



PLAN DETAILS FOR RELEVANT LIFE PLAN

June 2018

WE GIVE THIS BOOKLET TO EVERYONE WHO BUYS A RELEVANT LIFE PLAN. IT CONTAINS THE PLAN'S TERMS AND CONDITIONS, AND IT TELLS YOU HOW YOUR PLAN WORKS. IT ALSO EXPLAINS HOW TO MAKE A CLAIM, KEEP YOUR PREMIUMS UP-TO-DATE AND HOW TO MAKE CHANGES.

These terms and conditions are part of the contract between the plan owner and **Royal London** so please keep them in a safe place, as **you** may need them in the future.

The contract between **you** and **Royal London** consists of **your application** to **us**, these terms and conditions, the cover summary for each cover that **you** buy and any **endorsements** to these terms and conditions that **we** give **you**. Where there's a conflict between the terms and conditions and the cover summary, the terms set out in the cover summary will apply.

Cancelling your plan

If, after taking out the plan, **you** feel it isn't suitable, **you** may cancel it by writing to **us** at the address shown on page 4. If **you** do this within 30 days of it starting, **we'll** return any premiums **you've** paid. If **you** cancel after the first 30 days, **we** won't refund any of the premiums.

If **you** would like this booklet or any other information in large print, in braille or on cassette or CD, please call 0345 6094 500.

Before you start, please note...

Any words in **bold** are defined in section 4.

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TELLING US ABOUT CHANGES

Changes before your plan starts

You must tell **us** if there's a change to anything **you** put in **your application** after **you've** applied for **your** plan, but before the **date we assume risk**. These changes could be affecting **you** or the **person covered**. For example, a change to health, occupation or leisure activities. If **you** don't let **us** know about any changes **we** might not pay out. Or, **we** might change the terms of **your** plan or cancel it.

We'll give **you** a copy of **your** application form, and any other information **we've** been given, if **you** ask **us**. It will help if **you** have **your** plan number to hand when **you** contact **us**.

Changes at any time

At any time, please remember to tell **us** if:

- **you** or the **person covered** stop being resident in **the UK**
- **you** or the **person covered** change **your** name
- **you** change **your** address
- **you** change **your** bank account

You can:

- Phone **us** on 0345 6094 500
- Email **us** at protectionhelp@royallondon.com
- Fax **us** on 0345 6094 522
- Write to **us** at Royal London, 1 Thistle Street, Edinburgh EH2 1DG
- Visit **us** at www.royallondon.com

If **you** phone **us**, **we** might record or monitor **your** call so **we** have an accurate record of anything **you** tell **us**.

1. HOW YOUR PLAN WORKS

This Relevant Life Plan only provides Life Cover. This pays out if the **person covered** dies or is diagnosed with a **terminal illness** that meets **our** definition.

Paying claims

How to make a claim

If **you** or **your** representatives want to make a claim, please call **us** on 0345 609 4500. Before **you** call, please read through the information below. Please contact **us** as soon as possible, so **we** can help **you** as quickly as **we** can. It will help **us** if **you** have **your** plan number to hand when **you** contact **us**.

What happens when you make a claim

We'll send **you** a claim form – please fill it in and send it back to **us**. Depending on what **your** claim is for, **we'll** also ask for other information. For example:

- A birth, marriage or death certificate
- Medical information, or medical records
- Proof that **your** or the **person covered's** name has changed

We'll pay the reasonable cost of all medical reports or evidence **we** ask for.

Who we'll pay

A Relevant Life Plan is placed into trust so **we'll** pay the cover to the trustees. The trustees must then follow the terms of the trust to distribute the money to the chosen beneficiaries. If trustees want to claim, they must send **us** the original trust deed, and any original deeds altering the trust.

If **you** no longer employ the **person covered** and the plan has been transferred out of the trust, **we'll** pay the cover to the plan owner at the time. If the plan owner has died, **we'll** pay the cover to their personal representative. If the personal representative wants to claim, they must send **us** an original Grant of Representation or Confirmation.

When we will and won't pay a claim

If the information **you** send is correct and complete, and **your** claim is valid according to these terms and conditions, **we'll** pay **your** claim.

If **you** don't send **us** everything **we** ask for, or if the information **you** provide is incorrect or incomplete, **we** might not be able to pay **your** claim.

We might also not pay **your** claim if:

- **you** or the **person covered** didn't answer the questions on **your** original **application** fully, honestly and to the best of **your** or their knowledge
- **you** didn't tell **us** about a change in **your** or the **person covered's** circumstances between when **you** originally submitted **your application** and **the date we assumed risk**. This includes information about the **person covered's** health, occupation or leisure activities

When we'll pay a claim

We'll pay a claim if the **person covered** dies or meets **our** definition of **terminal illness** if:

- the cover is shown on **your** cover summary; and
- the claim is made during the term of that cover.

When we won't pay a claim

We won't pay a claim if:

- the claim is for death and it's the result of **intentional self-inflicted injury** within 12 months of the cover starting or restarting;
- the claim is for **terminal illness** and the **person covered** doesn't meet **our** definition of **terminal illness**; or
- it's the result of any **exclusion** shown on **your** cover summary.

You'll find **our** definition of **terminal illness** in section 4.

How much we'll pay

If cover is payable as a level lump sum

We'll pay the amount of cover shown on **your** cover summary.

If cover is payable as an increasing lump sum

We'll pay:

- the amount of cover shown on **your** cover summary; or
- the amount **we've** written to tell **you** following an increase, if that's greater.

If cover is payable as a decreasing lump sum, and the additional features in the cover summary show that the cover decreases monthly

We'll pay the amount that would have been outstanding on a loan or mortgage if this loan or mortgage:

- was equal to the amount of cover on the date cover started
- had a term equal to the **term of the cover**

- had a yearly interest rate equal to that shown in the additional features of the cover summary, and
- had equal monthly repayments made between the date the cover started and the date the claim becomes payable

As a result, the amount of cover will decrease each month.

You'll be liable for any arrears, as they're not covered under this plan.

The amount of cover may not be enough to pay off the loan or mortgage if the interest rate of the loan or mortgage has changed.

Your Premiums

More about premium types and frequency

It's really important that **you** keep up-to-date with paying **your** premiums. Otherwise, **we** may have to cancel **your** plan.

When your premiums are due

Your first premium is due on the date **your** plan starts. **We'll** collect it on this date or shortly after, by direct debit or another means **we've** agreed with **you**.

Your last premium is due on the date shown on **your** cover summary.

If you're paying monthly

You must pay a premium every month from **your** first premium to **your** last. **Your** premiums are usually due on the same day of the month that **your plan** started. If **you'd** rather **we** collected **your** premiums on a different day of the month, please ask **us**.

If you're paying yearly

You must pay a premium every year from **your** first premium to **your** last. **Your** premiums are usually due on the same day of the year that **your** plan started. If **you'd** rather **we** collected **your** premiums on a different day in the same month, please ask **us**.

What happens if you don't pay a premium

If **you** don't pay **your** first premium, **your** plan won't start – so **you** won't be covered.

If any other premium is five weeks overdue, **we'll** cancel **your** plan – so **you** won't be covered any more. **We'll** write to **you** to tell **you** that **we've** cancelled **your** plan.

What to do if we cancel your plan

If **we** cancel **your** plan because **you** didn't pay a premium, **you** can ask **us** to restart it. Please get in touch and **we'll** tell **you** what **we** need before **we** can restart **your** plan. However, there may be times when **we** can't restart **your** plan. If this happens, **we'll** explain **our** decision to **you**.

When and how your premiums could change

Guaranteed premiums

If your cover is level lump sum or decreasing lump sum

As long as **you** pay **your** premiums on time, **your** premiums won't change. This is true for as long as **your** cover lasts.

If your cover is increasing lump sum

Your premium will increase once a year, on the anniversary of **your** plan starting. The increase will be based on:

- how much **your** cover is increasing by
- the age of the **person covered** when the increase starts
- how long **your** cover has to go
- the premium rates **we** used when **your** cover started
- any additional premium **you** pay if **we** didn't accept **your** plan on **standard terms**

We'll tell **you** how much the increase will be at least a month before it takes place.

2. CHANGING YOUR PLAN

Increasing cover

This only applies to any cover that's payable as an increasing lump sum.

This amount of cover will continue to increase each year on the date the plan started. The additional features in **your** cover summary will show whether **your** cover will increase by a fixed rate or by the **retail price index**.

If the date cover started is not the same day in the year as the date the plan started, the first increase will take place on the first anniversary of the date the plan started after this cover has been in force for 12 months.

We'll write to **you** at least a month before the increase takes place to tell **you** how much the increase will be and how much **your** new payment will be. If **you** don't want the amount of **your** cover to increase, **you** must tell **us** at least five days before the increase is due to take place and **we'll** cancel the increase. If **we** cancel two consecutive increases **we** won't offer **you** any further increases.

Cover Increase Options

Your plan comes with Cover Increase Options if **we** give **you standard terms**.

This means **you** can increase **your** cover in certain circumstances, without giving **us** any medical information.

How it works:

You can increase **your** cover, without giving **us** any medical information, if the **person covered**:

- gets married or divorced, or enters into or dissolves a civil partnership
- increases their mortgage
- has or adopts a child
- gets an increase in salary

All **we** need to see is some evidence of the event: the certificate for the marriage, civil partnership, birth or adoption, or a copy of the **person covered's** mortgage loan offer, or a letter from their employer confirming an increase in salary.

You need to ask **us** to increase **your** cover within six months of the event happening. The **person covered** must be under 55 at the time. **We'll** work out a new premium for **your** cover, and **you** can decide whether **you** want to go ahead with the increase.

Limits on increasing your cover

You can increase **your** cover more than once but the most **you** can increase **your** cover by for each event is the lower of:

- half **your** original cover amount; or
- £50,000.

The total **you** can increase **your** cover by is the lower of:

- half **your** original cover amount; or
- £200,000.

If **you** have more than one cover or more than one plan with the same **person covered**, the limits apply to all of them added together – not separately to each of them.

You new cover will have the same additional features as **your** original cover. And it will be on the terms and conditions **we** offer at the time of the increase. It must last at least as long as **our** minimum term at that time, but no longer than the time remaining on **your** original cover. So if the time remaining on **your** original cover is less than **our** minimum term, **you** can't increase **your** cover in this way.

Your premiums will be based on:

- the terms **we** applied to **your** original plan – or, at the time of any restart
- **our** pricing when **we** increase **your** cover
- the **person covered's** age when **we** increase **your** cover

We can't offer **you** Cover Increase Options if:

- **we** accepted **your** plan on non-standard terms – for instance, if **we** had to charge **you** a higher premium, or if **we** had to apply some **exclusions**
- **we're** paying a claim, considering a claim, or if a medical practitioner has given the **person covered** a diagnosis or possible diagnosis that would allow **you** to claim.
- **you** or the **person covered** are not resident in **the UK**.

You won't be able to increase any of the covers if the **person covered** is already suffering from an illness or condition covered by the plan for which **you** have or have not yet submitted a claim.

Renewable option

This applies if **your** cover summary shows that the **term of the cover** is renewable. **You** have an option to choose a renew period of five or ten years, depending on the term **you** chose when your cover first started

How it works

You'll still have an end date for **your** plan, but just before the end date **we'll** ask **you** if **you** want to renew **your** cover. **We'll** ask **you** to confirm that **you** want to renew **your** cover a least a month before **your** original cover ends. All **you** have to do is tell **us** at least five days before **your** cover ends that **you** want to use this renewable option. The **person covered** won't need to answer any medical questions. If **you** don't tell **us** that **you** want to take out new cover using the option then at the cover end date **your** original cover will end and **you** won't be able to claim after that date.

If the age of the **person covered** at the end of the term would be more than the maximum **we** allow at that time, the new cover will have a term equal to the whole number of years between the cover end date and the date the **person covered** reaches the maximum age. If this term is less than **our** minimum term, **you** can't use this option and **your** cover will end on the date shown on **your** cover summary.

Your premiums will be based on:

- the terms **we** applied to **your** original cover – or, at the time of any restart;
- **our** pricing when **you** applied for **your** original cover; and
- the **person covered's** age when the new cover starts

Your new cover will have the same additional features as **your** original cover. And it will be on the terms and conditions that applied when **your** original cover started.

Lifestyle review

If **we** accepted one of **your** covers on non-standard terms or charged smoker rates, and the **person covered** changes their lifestyle in a way that **you** think reduces the likelihood of a claim, **you** can ask **us** to review the terms for that cover. For example, perhaps the **person covered** was a smoker when the plan started but has now given up.

If **we** can, **we'll** change the terms to reflect the **person covered's** new lifestyle. This may mean **we** could reduce **your** premium or remove an **exclusion**. If **we** can't change **your** terms, **we'll** explain why.

Any cover that was originally on non-standard terms won't include Cover Increase Options, even if **we** later review **your** terms. **We** may need to ask for medical information.

Changing your plan in other ways

You can ask **us** to change **your** plan in other ways not included in this section. For example, **you** might want to add a new cover or reduce an existing cover. **You** can ask **us** to do this at any time. **We** might need to ask the **person covered** for new medical information. **We'll** tell **you** what **we** need to look at when **you** tell **us** how **you** want to change **your** plan.

You can't add a new cover or increase an existing cover if **you** or the **person covered** are no longer resident in **the UK**. If **you** remove a cover **you** may not be able to add it back on at a later date if **your** circumstances have changed.

3. GENERAL TERMS AND CONDITIONS

Source of covers

This plan is issued out of **our** Ordinary Long-Term Business Fund but is not eligible to participate in the profits of that fund or any other funds.

Membership of Royal London

This plan doesn't entitle **you** to membership of The Royal London Mutual Insurance Society Limited.

Cancelling your plan

When **your** plan starts **you've** the right to change **your** mind and cancel **your** plan. **You** have 30 days from the date **you** receive **your** cover summary and plan details to cancel **your** plan. If **you** cancel in this time **we'll** refund any premiums **you've** made to **us**.

You can cancel **your** plan by writing to **us**. **Our** address is on page 4 of this booklet.

You should also contact **your** bank to cancel **your** direct debit instruction.

If **your** plan is jointly owned, both owners must give **us** written notice. If **your** plan is under trust, or if **you've** assigned **your** legal rights under the plan to someone else, the trustees or assignee must give **us** written notice.

If **you** cancel **your** plan after 30 days, it will end on the day **your** next premium would be due. **You'll** still be covered by **your** plan until that date. So, if **you've** asked **us** to collect **your** premium on a different date to the one on which it's due, **we'll** still collect that premium from **you**. **We** won't refund any premiums **you've** paid to **us**.

For example if,

- **your** plan started on 1 February,
- **you** ask **us** to collect **your** premiums on the 15th day of each month, and
- on 10 April **you** ask **us** to cancel **your** plan, then,
- **we'll** collect **your** premium due on 1 April because this became payable before **you** asked **us** to cancel **your** plan,
- **we'll** collect this on 15 April because **you've** asked **us** to collect **your** premiums on that day, and
- **we'll** cancel **your** plan on 1 May because this is the first day on which **your** next premium would be due.

If **you** don't pay **your** final premium,

- **we'll** cancel **your** plan from the date **your** final premium was due,
- **you** won't be covered from that date, and
- **we** won't pay any claim under **your** plan.

If **you** cancel, **we'll** tell **you** the date on which **your** cover will end, and whether **you** need to pay a final premium.

Cash-in value

Your plan doesn't have any cash-in value at any time. So if **you** cancel it **you** don't get anything back.

Paying claims

We'll pay all claims by direct credit to a bank account or another method **we** agree with **you**.

Interest

We'll pay interest if payment of any claim is delayed by more than two calendar months after the claim event. The rate of interest will be the Bank of England base rate less 0.5% a year, with an overall minimum of 0.5% a year, calculated on a daily basis.

Exercise of discretion

We'll act reasonably and in good faith when exercising **our** discretion to make decisions that relate to **your** plan.

How we use your personal information

As a customer of Royal London we use your information in a number of ways. This is a notice which we are required to give you under the data protection laws. It tells you how Royal London will use your personal information.

In this notice we've included the uses that we feel would be most important to you. There's further information in our **full privacy notice on our website**.

How do you use my information?

We use your information, which may be provided by you, through your adviser or from your medical professional, in order to set up and service your plan and meet our legal obligations, such as when:

- Setting up and administering your plan.
- Completing any requests or managing any queries or claims you make.
- Verifying your identity and preventing fraud. This is usually where we have a legal obligation.

- Fulfilling any other legal or regulatory obligations.

We also use your information for activities other than plan administration or to comply with legal obligations. Where we do this we need to have a 'legitimate interest'. Activities are assessed and your rights and freedoms are taken into account to ensure that nothing we do is too intrusive or beyond your reasonable expectations. We use legitimate interests for:

- Researching our customers' opinions and exploring new ways to meet their needs – we use personal information to help us understand that our products, services and propositions suit our customers' needs and meet their expectations, as well as improving your customer experience.
- Assessing and developing our products, systems, prices and brand – we generally combine your information with other customers' in order to check if our products are priced fairly, are suitable for our customers and to check if our communications are easy to understand.
- Sending you marketing information – we don't currently send you marketing information about our products. However, we're looking to start communicating with you more frequently about your plan and also finances in general.
- Monitoring the use of our websites. You can see our cookies policy at royallondon.com/cookies.

If we lose touch we'll use a trusted 3rd party to find you and reunite you with your plan, if we can.

We may also monitor and record phone calls for training and quality purposes. This means we have an accurate record of what you tell us to do.

If you want further information about our use of your information for our legitimate interests, you can contact us using the details below. You also have the right to object to any processing done under legitimate interests, which means we may stop using your information in some circumstances.

Who sees and uses my personal information?

Employees of Royal London who need to see or work on your plan are given access to your personal information in order to support you. For example, our call centre staff will access your plan details if you call us.

In addition to our own staff we share your information with other companies so that we can administer your plan and provide our services to you. We only use trusted 3rd parties, such as:

- Service providers, for example Blue Circle Life, who provide our diabetes portal and automated underwriting.
- ID authentication and fraud prevention agencies.
- Your authorised financial adviser(s).
- Auditors.
- Reassurers.
- Medical agencies.
- Legal advisers and legal/regulatory bodies.
- Other insurance providers.

- External market research agencies.
- Data Brokers, for example Experian, in order for us to best understand the products that would be most suited to you.

We make sure the use of your information is subject to appropriate protection and we will never sell your information.

Overseas transfers

If you apply for or hold Diabetes Life Cover with us, your personal data is stored in the UK but can be viewed by our service provider in South Africa. We take specific steps to ensure that your data is treated securely and has the appropriate legal safeguards. If you wish to find out more there's further information in our full notice on our website.

What are my rights?

Access – You have the right to find out what personal information we hold about you.

Rectification – If any of your details are incorrect or incomplete, you can ask us to correct them for you.

Erasure – You can also ask us to delete your personal information in some circumstances.

Object – If you have concerns about how we're using your information, you have the right to object in some circumstances.

Direct marketing – You have a specific right to object to direct marketing, which we'll always act upon.

Restriction – You have the right to ask us to restrict the processing of your personal information in some circumstances.

Data Portability – In some circumstances, you can ask us to send an electronic copy of the personal information you have provided to us, either to you or to another organisation.

We also make automated underwriting decisions about you when you request a quote or make an application. We use the information you provide as part of the application to decide what price to offer you. You have a right to ask for a person to reassess any automated underwriting decisions we make. More information can be found at royallondon.com/protectionprivacy.

If you wish to exercise any of these rights please contact us in writing using the contact details below.

How can I find out more?

Our full privacy notice contains more detail on how we use your information, how long we keep your information for our 'lawful basis' and your rights under data protection laws.

You'll find the full notice at royallondon.com/privacynotice or you can call **0800 085 8352** for a recorded version or if you want this in another format.

How to contact our Data Protection Officer (DPO):



GDPR@royallondon.com



Royal London, Royal London House,
Alderley Road, Wilmslow, Cheshire
SK9 1PF

When we may change the terms and conditions applying to your plan or cancel your plan

We may make changes to the terms and conditions applying to **your** plan (including **your** premiums) in the circumstances set out in clauses 1 to 4 below or **we** may cancel **your** plan in the circumstances set out in section 1.

We can separately make changes to how **we** use **your** personal information, details of which is set out on pages 12-14. **We** may update this notice from time to time and **we'll** alert **you** to the important updates. It's not meant to be a legal contract between **you** and **Royal London** and this doesn't affect **your** rights under data protection laws

We will, where appropriate, take account of actuarial advice when **we** do so.

We'll normally give **you** 90 days' written notice of a change. This may not be possible for changes which are outside **our** control.

We'll give **you** as much notice as **we** can in such circumstances.

1. **We** may make changes to the terms and conditions applying to **your** plan (including **your** premiums) or cancel **your** plan if:
 - **you** don't tell **us** about changes to any of the answers **you** or the **person covered** gave in **your application**, or to information provided in relation to **your application**, between the date it was completed and the **date we assume risk** on **your** plan;
 - the **person covered** doesn't provide their consent for **us** to ask for medical information within 6 months of the start of

your plan from any doctor they've consulted about their physical or mental health to check the accuracy of any statement made in, or in connection with, **your application**;

- any question answered or any statement made in, or in connection with, **your application** is inaccurate or misleading and this affects **our** decision of what cover **we're** willing to provide under **your** plan;
- **you** make a claim and **we** find that **you've** not told **us** something that affects **your** cover;
- **you** don't keep **your** plan premiums up-to-date.

2. **We** may make changes to the terms and conditions applying to **your** plan (including **your** premiums) that **we** reasonably consider are proportionate in the circumstances if, because of a change in legislation, regulation or established practice in relation to such legislation or regulations, or any relevant change or circumstance beyond **our** control:

- it becomes impracticable or impossible to give full effect to the terms and conditions applying to **your** plan;
- failing to make the change could, in **our** reasonable opinion, result in **Royal London's** policyholders not being treated fairly; or
- the way that **we're** taxed or the way that **your** plan is taxed is changed.

3. **We** may make changes to the terms and conditions applying to **your** plan (including **your** premiums) that **we** reasonably consider won't adversely affect **you**. These may include, for example, changes needed to

reflect new services or features that **we** wish to make available to **you**.

4. **We** may make changes to the terms and conditions applying to **your** plan (including **your** premiums) if **we** become aware of any error or omission in this plan details booklet. **We'll** only make such changes to bring the plan details booklet into line with **your** cover summary or the key facts document relevant to **your** plan.

Contract

The Relevant Life Plan is a contract between **you** and **Royal London** based on **your application** to **us**. These terms and conditions are part of the contract between **you** and **us** and should be kept in a safe place. The contract consists of these terms and conditions, the cover summary for each cover that **you** buy and any **endorsements** to these terms and conditions that **we** give **you**. Where there's a conflict between the terms and conditions and the cover summary, the terms set out in the cover summary will apply.

Mis-statement of age

If when **you** took out **your** plan **we** were told the **person covered** is older than they really are, **we'll** reduce the premiums to the amount that would have been charged if **we'd** been told their correct age and refund any overpayment **you've** made.

If when **you** took out **your** plan **we** were told the **person covered** is younger than they really are, **we'll** reduce the amount of cover to the amount that would have been available if **we'd** been told their correct age. This means that, on a claim, **we'll** pay an amount which is lower than the amount shown on **your** cover summary.

Change of occupation

You don't need to tell **us** if the **person covered** changes their **occupation**. **We'll** assess any claim based on their **occupation** immediately before the claim event happens.

Complaints

We hope that **you'll** never have reason to complain, but if **you** do, **you** can write to **us** at:

Royal London
1 Thistle Street
Edinburgh
EH2 1DG

Phone us on 0345 6094 500

Email us at protectionhelp@royallondon.com

We'll always try to resolve complaints as quickly as possible. If **we're** unable to deal with a complaint within five working days of receiving it, **we'll** send **you** a letter to acknowledge **your** complaint and give **you** regular updates until **your** complaint is resolved.

We can give **you** more information about **our** complaint handling procedures on request.

We're committed to resolving complaints whenever possible through **our** complaints procedures. If **we** can't resolve a matter satisfactorily, **you** may be able to refer **your** complaint to the Financial Ombudsman Service.

If **you** make a complaint **we'll** send **you** a leaflet explaining the Financial Ombudsman Service. The leaflet is also available on request or **you** can contact the Ombudsman direct at the following address:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square London
E14 9SR

Phone: 0800 0234 567

(calls to this number are now free on mobile phones and landlines)

Phone: 0300 1239 123

(calls to this number cost no more than calls to 01 and 02 numbers)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

The Financial Ombudsman Service has been set up by law to help settle individual disputes between consumers and financial firms. They can decide if **we've** acted wrongly and if **you've** lost out as a result. If this is the case they'll tell **us** how to put things right and whether this involves compensation. Their service is independent, free of charge and **we'll** always abide by their decision. If **you** make a complaint, it won't affect **your** right to take legal proceedings.

If we can't meet our liabilities

Your plan is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation if **we're** unable to pay claims due to, for example, insolvency. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.

Law

The law of England and Wales applies to this plan.

Notices of assignment

If **you** assign any of **your** legal rights under the plan to someone else, **we** must see notice of the assignment. Please send the notice to:

Royal London
1 Thistle Street
Edinburgh
EH2 1DG

An assignment could take place when **you're** using the plan as security for a loan or have put the plan under trust.

Rights of third parties

No term of this contract is enforceable under the Contracts (Rights of Third Parties) Act 1999 by a person who is not party to this contract but this doesn't affect any right or remedy of a third party which may exist or be available otherwise than under that act.

4. DEFINITIONS OF THE WORDS WE USE

This section explains all of the words in **bold** and found within the plan details together with **our** definition of **terminal illness**.

Application

This is the **application** completed either on paper, online or over the phone containing the information that **Royal London** has used to set up the policy and includes any related information provided to **Royal London** (or to the medical examiner for **Royal London** or a third party acting on behalf of **Royal London**). Any data capture form used by **your** Financial Adviser in order to complete the online **application** doesn't form part of **your application** to **Royal London**.

Date we assume risk

The **date we assume risk** is the later of:

- the date **you** or anyone acting on **your** behalf contacts **us** to ask **us** to start **your** plan, or
- the date cover starts shown on **your** cover summary.

Endorsements

Means documents used to add additional information to **your** plan to amend existing wording which become part of the terms and conditions. **We'll** send an **endorsement** to **you** only if **we've** the ability to make certain types of changes to **your** plan.

Exclusion

Means a reason shown on **your** cover summary when **we** won't pay a claim.

Intentional self-inflicted injury

If the cause of the claim is the **person covered's** death, **intentional self-inflicted injury** means in **our** reasonable opinion the most likely cause of death is that the **person covered** took their own life, whether or not specifically shown as a verdict or cause of death in a death certificate, coroner's report or other equivalent documentation.

Occupation

A trade or profession or type of work undertaken for profit or pay. It's not a specific job with any particular employer and is independent of location and availability.

Person covered

The person shown as such on the cover summary.

Retail price index

This is the percentage increase in **the UK** government's **retail price index** (or if that index is no longer available, such other index as **we** reasonably determine to be equivalent) over the 12-month period ending three months before the anniversary of the date the plan started, subject to a minimum of 2% and a maximum of 10%.

Royal London

Royal London means the Royal London Mutual Insurance Society Limited.

Royal London Group

Royal London Group means the Royal London Mutual Insurance Society Limited and its subsidiaries.

Standard terms

Your plan is on **standard terms** unless **we've** charged an extra premium or applied an **exclusion** to **your** cover.

Term of the cover

The period between the date cover starts and the date cover ends.

Terminal illness

Our definition of **terminal illness**:

Terminal Illness - where death is expected within 12 months

A definite diagnosis by the attending consultant of an illness which satisfies both of the following:

- the illness either has no known cure or has progressed to the point where it cannot be cured; and
- in the opinion of the attending consultant the illness is expected to lead to death within 12 months.

The UK

Means Scotland, England, Wales and Northern Ireland.

We or us or our

Means **Royal London**.

You or your

Means the plan owner or their legal successors except where a different meaning is given in these terms and conditions.



Royal London
1 Thistle Street, Edinburgh EH2 1DG
royallondon.com

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