

Relevant Life Plan

Plan details - April 2024

We give this booklet of terms and conditions to everyone who buys a Relevant Life Plan. It tells you how your plan works and explains how to make a claim, keep your premiums up-to-date and how to make changes to your plan.

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.

We're happy to provide your documents in a different format, such as Braille, large print or audio, just ask us when you get in touch.

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

Before you start, please note:

Any use of the words 'we', 'our' or 'us' refers to **Royal London**. Any use of the words 'you' or 'your' refers to the plan owner or their legal successors except where a different meaning is given in these terms and conditions.

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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 any of the following change:


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


You can contact us using the details below. If you phone us, we might record or monitor your call so we have an accurate record of anything you tell us.

 0345 6094 500

 protectionhelp@royallondon.com

 0345 6094 522

 Royal London, 22 Haymarket Yards, Edinburgh, EH12 5BH

 royallondon.com

1. How your plan works

This Relevant Life Plan only provides Life Cover. It pays out if the **person covered** dies or is diagnosed with a **terminal illness** that meets our definition. You'll find our definition of **terminal illness** on page 26.

How to make a claim

If you or your representatives want to make a claim, please call us on **0345 6094 500**. 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. Before you call, please read through the information below.

What happens when you make a claim

Please provide any information we ask you for. Depending on what your claim is for, we'll also ask for other information, including the following:

- 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 what we consider to be 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'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.

You'll find our definition of **terminal illness** on page 26.

We'll pay out once and then your cover will stop.

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**,
- it's the result of any **exclusion** shown on your cover summary, or
- the additional features section of your cover summary shows the **Underwrite Later** option applies to this cover and after completing the assessment of your **application** we wouldn't have offered you cover. See page 9 for full details of the Underwrite Later option.

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
- 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

How much we'll pay

If the additional features section of your cover summary shows the **Underwrite Later** option applies to this cover, and after completing the assessment of your **application** we change the terms of your cover to increase your premium, we'll adjust the amount we pay to match the premium you have been paying. See page 9 for full details of the **Underwrite Later** option.

If your cover is payable as a level lump sum

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

If your 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

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 your premiums 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 your premiums 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 payable as an increasing lump sum

On each anniversary of your plan starting, your premium will increase by the rate shown in the additional features section of your cover summary, multiplied by 1.2. We'll tell you how much the increase will be at least a month before it takes place.

If the Underwrite Later option applies to this cover

If the additional features section of your cover summary shows the **Underwrite Later** option applies to this cover, and after completion of the assessment of your **application** our decision on the terms of your cover is different to the decision we made when your cover started, your premium may change. See below for full details of the **Underwrite Later** option.

Underwrite later

If the additional features section of your cover summary shows the **Underwrite Later** option applies to this cover, we have started your plan before receiving all of the medical evidence or further information we need to make a final decision. We'll request any medical evidence or further information we need and underwriting may last for up to the first six months of the **term of the cover**. Once we have received all medical evidence or further information we need, we'll fully assess your application and send you final confirmation of the terms of your cover.

Until you have received final confirmation of the terms of your cover, you won't be able to make any changes

to your cover. This includes being unable to increase your cover under any Cover Increase Options you may otherwise be eligible for.

If, upon full assessment of your **application**, our decision is different to the one we originally made, we may change the terms of your cover. If this happens, it could result in:

- an increase or decrease in your premiums,
- the addition or removal of one or more **exclusions** to your cover, or
- the cancellation of your cover

We'll make any change to the terms of your cover from the date your cover started. This means that if we increase your premiums, you must pay the difference between the premium you have been paying and the premium you should have paid. If we decrease your premiums, we'll refund the excess premiums to you. If we decide we can't offer you cover, or we have to defer making a decision on your plan, your cover will end immediately and we'll refund all premiums paid to us.

If you're unhappy with any changes to the terms of your cover, you have the right to change your mind and cancel your cover. If you cancel within 30 days

of receiving your new cover summary, we'll refund any premiums paid to us since the date we changed the terms of your cover. If you cancel after 30 days from the date you receive your new cover summary, your cover will end and you won't get anything back.

If we haven't been able to complete our assessment of your **application** within six months of the date your plan started, we'll cancel your plan and we won't refund any premiums you've paid.

If the **person covered** dies or meets our definition of terminal illness within the first six months of the date your plan started and we haven't received the medical evidence or further information we've requested in connection with your **application**, we'll continue to request evidence or information we are able to obtain until we've received everything we need to assess your **application**. If we can't obtain all the medical evidence or further information we originally asked for, we'll assess your **application** using the information we are able to obtain. This means we may request alternative evidence and re-assess medical evidence or further information received before the claim but we haven't yet acted upon.

When we've fully assessed your **application**, if we don't change our initial decision, we'll assess your claim based on the terms we offered you when your plan started. If we do change our initial decision, we'll amend the terms of your cover and assess your claim based on those new terms. This means that if we would have charged an extra premium, we'll reduce your amount of cover to reflect the amount of cover we would have offered based on the premium you've been paying. If we would have applied an **exclusion** to your cover, we will assess whether your claim would be excluded and may not pay your claim. If we wouldn't have offered you cover, we'll cancel your plan from the date it started and we won't pay your claim. If this happens, we'll refund any premiums you've paid.

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 amount of 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.

WHAT WE MAY NEED TO SEE

- the marriage, civil partnership, divorce, birth or adoption certificate
- a copy of their mortgage loan offer
- 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. And the **person covered** must be under the age of 55 at the time of the request to increase. We'll work out a new premium for your cover, and you can then 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 total you can increase your cover by 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.

Your 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 new premiums will be based on:

- the same 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.

You cannot use the Cover Increase Options if the additional features section of your cover summary shows the **Underwrite Later** option applies to this cover and you have not yet received final confirmation of the terms of your cover. See page 9 for full details of the **Underwrite Later** option.

Renewable option

This option is available 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 same 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 Flexibility

If we accepted your cover on **non-standard terms** or charged rates based on your smoker status, or you've changed your lifestyle in a way that you think reduces the likelihood of a claim, you can ask us to review the terms for that cover.

EXAMPLE

The person covered decides to give up smoking and all use of tobacco products.

After one year the person covered has successfully given up smoking.

This change in lifestyle has now improved the person covered's overall health and reduced the likelihood of a claim.

We may need to ask for medical information about the **person covered**, or see proof that the **person covered** has changed their occupation before we make any changes to the terms of your cover.

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

Even if we later review your terms, cover that wasn't originally on **standard terms** cannot be changed to include Cover Increase Options.

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.

Please use the contact details on page 4 to notify us of any changes.

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.

If the additional features section of your cover summary shows the **Underwrite Later** option applies to this cover and we change the terms of your cover, you will again have the right to change your mind and cancel your cover within 30 days of receiving your revised cover summary. If you choose to do so, we will cancel your plan from the date your cover changed. Please see page 9 for full details.

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

You may also want to contact your bank to cancel your direct debit instruction.

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. Because you're cancelling after the 30 day cancellation period, we won't refund any premiums you've paid to us.

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

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.

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.

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 UnderwriteMe, who we work with to provide our 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

Depending on the plan you have, some of your personal information might be processed outside of the European Economic Area (EEA). For more information see the full privacy 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 Park, Congleton
Road, Nether Alderley,
Macclesfield, SK10 4EL

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 17-19. 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 may cancel your plan in the circumstances set out in paragraph 1.

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 provide us with the information we request to verify the identity of any person, organisation or bank account required under legislation or regulation within 12 weeks of the date your plan starts,
- you don't keep your plan premiums up-to-date, or
- the additional features section of your cover summary shows the **Underwrite Later** option applies to this cover and:
 - we haven't been able to complete our assessment of your **application** within six months of the date your plan started, or
 - we change our initial decision after fully assessing your **application** under the **Underwrite Later** option. Please see page 9 for full details of the **Underwrite Later** option.

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 contact us using the details on page 4.


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
0800 0234 567

 (calls to this number
are now free on mobile
phones and landlines)
0300 1239 123

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

 [complaint.info@
financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

 financial-ombudsman.org.uk

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 www.fscs.org.uk

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 the address on page 4.

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 your 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 this booklet.

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 date **Royal London** is asked to start the plan your cover is under or the actual date the plan your cover is under starts, if this is later.

Endorsements

Means those 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 named as such on your 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

The Royal London Mutual Insurance Society Limited.

Royal London

The Royal London 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 your cover starts (as shown on your cover summary) and the date your cover ends.

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.

Underwrite Later

Underwrite Later is our temporary facility providing cover for up to six months from the date your plan started while we request medical evidence or further information so we can fully assess your **application**.



Royal London
royallondon.com

We're happy to provide your documents in a different format, such as Braille, large print or audio, just ask us when you get in touch.

All of our printed products are produced on stock which is from FSC® certified forests.

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