



PERSONAL MENU PLAN
WAIVER OF PREMIUM
(UNEMPLOYMENT)

Plan details - April 2017



WE GIVE THIS BOOKLET OF TERMS AND CONDITIONS TO EVERYONE WHO BUYS WAIVER OF PREMIUM (UNEMPLOYMENT) UNDER THE PERSONAL MENU PLAN. IT TELLS YOU HOW YOUR COVER WORKS AND EXPLAINS HOW TO MAKE A CLAIM, KEEP YOUR PREMIUMS UP-TO-DATE AND HOW TO MAKE CHANGES TO YOUR COVER.

These terms and conditions are part of the contract between **you**, the plan owner, and **Royal London**. 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, **your** cover summary (which will detail each cover that **you** buy from **us**) and any **endorsements** to these terms and conditions that **we** give **you**. Where there's a conflict between these terms and conditions and **your** cover summary, the terms set out in **your** 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 receiving **your** cover summary and plan details, **we'll** return any premiums **you've** paid. If **you** cancel after the first 30 days, **we** won't refund any of **your** premiums. For information on cancelling **your** cover, see page 9.

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

Before you start, please note:

Any words in **bold** are defined in section 3 of this booklet.

WHAT'S INSIDE

SECTION 1: How your cover works

- 5 How to make a claim
- 5 What happens when you make a claim
- 5 When we will and won't pay a claim
- 7 How much we'll pay
- 8 Your premiums
- 8 When and how your premiums could change

SECTION 2: General terms and conditions

- 9 Source of covers
- 9 Membership of Royal London
- 9 Cancelling your cover
- 10 Cash-in value
- 10 Exercise of discretion
- 10 How we use your personal information and verify your identity
- 12 When we may change the terms and conditions applying to your cover or cancel your cover
- 13 Contract
- 13 Complaints
- 14 If we can't meet our liabilities
- 14 Law
- 14 Notices of assignment
- 14 Rights of third parties

SECTION 3: Definitions of the words we use

TELLING US ABOUT CHANGES

Changes before your cover starts

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

We'll give **you** a copy of **your application**, 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** stop being resident in **the UK**, Jersey, Guernsey or the Isle of Man
- **your** name, or the name of the **person covered**
- **your** address
- **your** bank account.

You can contact **us** in the following ways:



0345 6094 500



protectionhelp@royallondon.com



0345 6094 522



Royal London, 1 Thistle Street,
Edinburgh EH2 1DG



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 COVER WORKS

Waiver of Premium (Unemployment) is designed to pay the premiums for all covers under the plan that **your** Waiver of Premium (Unemployment) cover is under if, during the **term of the cover**, the **person covered** is made redundant or **unemployed**, or if they give up work to become a carer for a **relative full-time**. You'll find our definitions of **unemployed** and **relative** in section 3.

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

We'll send **you** a claim form – please fill it in and send it back to **us**. It may be that **we** also need to ask for other information, for example, proof of change of name.

We'll pay what **we** consider to be the reasonable cost of the evidence **we** ask for.

When we will and won't pay a claim

We'll pay a claim if:

- Waiver of Premium (Unemployment) is shown on **your** cover summary, and
- during the **term of the cover**, the **person covered** is made **unemployed** through no fault of their own, or they have to give up **work** to become a carer for a **relative full-time**.

You'll find our definitions of **unemployed** and **relative** in section 3.

We'll start to pay a claim monthly in arrears from:

- the date the **person covered** registers that they're **unemployed** with the appropriate Government office in **the UK**, Channel Islands or Isle of Man and they start to receive any benefits,
- the end date of when the **person covered** has served their notice or the end date of any notice period they are entitled to (including any notice period waived by a settlement agreement), or
- when the **person covered's** pay in lieu of notice stops,

whichever is latest.

We'll continue paying until:

- the **term of the cover** reaches an end,
- the **person covered** goes back to **work**,
- the **person covered** no longer meets our definition of **unemployed**, or
- the **person covered** dies.

We won't pay a claim if:

- the **person covered** knew when they took out the cover, or could reasonably be expected to have known, that they were going to be made redundant, **unemployed** or that they were going to become a carer for a **relative full-time**,

- the **person covered** lost their job because of misconduct, including taking part in industrial action, failing to meet their employer's standards or anything else that made their employer take disciplinary action against them,
- the **person covered** chose to become **unemployed** or be made redundant, resigning for whatever reason, retiring, leaving their **employment** voluntarily or accepting early retirement in lieu of **unemployment**, unless they did so to become a carer for a **relative full-time**,
- the **person covered** becomes **unemployed**, or is notified that they'll become **unemployed** at a later date, within eight weeks of the cover starting or the **date we assume risk** on the plan **your** cover is under, whichever is later,
- part of the claim is for an increased cover, when **we** accepted that increase less than eight weeks before the date of claim, or **your** increased cover has been in force for less than eight weeks,
- the **person covered** wasn't continuously **employed** or **self-employed** for at least six consecutive months when the cover started, or
- the **person covered's work** at the date of the claim is temporary, seasonal, casual (including for an employment agency) or regularly involves **unemployment**.

We might also not pay or may stop paying **your** claim if:

- **you** or the **person covered** didn't answer the questions on **your application** fully, honestly and to the best of **your** or their knowledge and ability,

- **you** didn't tell **us** about a change in circumstances between when **you** originally submitted **your application** and the **date we assumed risk**. This includes information about the **occupation** of the **person covered**, or **your** or the **person covered's** country of residence, or
- if **you** don't send **us** everything **we** ask for, or if the information **you** do provide is incorrect or incomplete.

Switching cover from another insurer

If **you** have taken out Waiver of Premium (Unemployment) to:

- replace unemployment cover with another insurer, and
- that unemployment cover with another insurer was held by **you** for at least 90 days before **you** replaced it with Waiver of Premium (Unemployment),

we'll waive the eight week period mentioned under '**We** won't pay a claim if' heading on page 5, subject to some conditions set out on page 6.

We will pay a claim until:

- the **term of the cover** reaches an end,
- the **person covered** goes back to **work**,
- the **person covered** no longer meets **our** definition of **unemployed**, or
- the **person covered** dies.

If the **person covered** goes back to **work** but is made **unemployed** after the end of the eight week period, then the most that **we'll** pay is as explained on this page.

We won't be able to waive the eight week period where the unemployment cover **you** had with a previous insurer was cancelled by them or the sole purpose of the unemployment cover was for credit card protection.

If **you** need to make a claim during the eight week period, **we'll** ask **you** to give **us**:

- the policy documents for **your** previous unemployment cover, or
- **your** permission in writing for **us** to contact **your** previous insurer. **We'll** do this if **you** can't give **us your** policy documents, or if the documents don't have the information **we** need. If **you** don't give **us your** written permission to speak with **your** previous insurer, **we'll** be unable to waive the eight week period.

Connected claims

A connected claim happens if:

- **we** start to pay a claim, but stop paying because the **person covered** no longer meets the requirements of **our** definition of **unemployed**, but
- within the next three months of **us** stopping making payments, the **person covered** meets the requirements of **our** definition of **unemployed** once again,

so **you** want to make a further claim.

We'll treat **your** further claim as connected as long as the **person covered** meets **our** definition of **unemployed**.

How much we'll pay

We'll pay the premiums for the plan **your** cover is under for **you**. **You** won't actually receive any payments from **us**, but **we** won't collect **your** premiums for the plan that **your** Waiver of Premium (Unemployment) cover is under. If, under the plan **your** Waiver of Premium (Unemployment) cover is under, there's more than one **person covered** for Waiver of Premium (Unemployment) and both meet the requirements of our definition of **unemployed** at the same time **we'll** only pay the plan premiums once.

We may ask for any other evidence **we** reasonably need to consider the claim, or to confirm that the **person covered** still meets the definition of **unemployed**.

Your Premiums

It's really important that **you** keep up to date with paying **your** premiums.

When your premiums are due

Your first premium is due on the date **your** cover starts. **We'll** collect it on this date or shortly after, by direct debit. **Your** last premium is due on the date shown on **your** cover summary. **We'll** tell **you** before **we** collect the first premium.

If you're paying your premiums monthly

You must pay a premium every month from the date **your** first premium is due 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 the date **your** first premium is due 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 the plan **your** cover is under – so **you** won't be covered at all 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. **We'll** need **you** to tell **us** if there has been a change to the health, **occupation** or leisure activities of the **person covered** since **your** plan start date, so 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

Your premium for Waiver of Premium (Unemployment) will only change if the premium for any other cover **you** have under the plan **your** Waiver of Premium (Unemployment) cover is under changes. This could happen if:

- the amount of the other cover changes because it is an increasing cover or **you** make a change to that other cover,
- the premium for the other cover is reviewable and **we** change the premium for the other cover, or
- **we** pay a claim for the other cover or the other cover is cancelled or comes to an end.

We'll write to tell **you** how much the change to **your** premium for Waiver of Premium (Unemployment) will be before it takes place and at the same time **we** tell **you** about the change to the premium for the other cover. Unless **we** hear from **you**, **we'll** start collecting the changed premium from the date **we** tell **you**.

For more information on how and when the premium for any other cover **you** have in the same plan could change, please see the relevant plan details booklet for that cover.

2. GENERAL TERMS AND CONDITIONS

Source of covers

Waiver of Premium (Unemployment) will be provided by UK General Insurance Limited on behalf of Surestone Insurance dac.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. The firm is on the Financial Services Register, with registration number 310101. It is registered in England and Wales with company number 04506493 and has its registered office at Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Surestone Insurance dac is an insurance company established in Ireland, with registration number E340407 and has its registered office at Alexandra House, The Sweepstakes, Ballsbridge, Dublin 4, Ireland.

Royal London Marketing Limited will make Waiver of Premium (Unemployment) available as a cover on behalf of UK General Insurance Limited and Surestone Insurance dac.

Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority. The firm is on the Financial Services Register, with registration number 302391. It is registered in England and Wales with company number 4414137 and has its registered office at 55 Gracechurch Street, London, EC3V 0RL. Royal London Marketing Limited is part of the **Royal London Group**.

You can check the authorisations of UK General Insurance Limited, and Royal London Marketing Limited at fca.org.uk/register or by calling the FCA on 0800 111 6768.

We reserve the right to withdraw Waiver of Premium (Unemployment) or alter its terms if Surestone Insurance dac is unable to continue to provide this cover on the current terms. If this happens **we'll** try to find an alternative provider, but if **we** can't, the cover will be cancelled or altered from the next anniversary of the date cover started. **We'll** give **you** 30 days written notice of any change of insurance provider and **we'll** tell **you** at least 90 days before **we** cancel the cover or alter its terms.

Membership of Royal London

Neither **your** cover nor the plan that it is under, entitles **you** to membership of **Royal London** or participation in profit share.

Cancelling your cover

When **your** cover starts **you** have the right to change **your** mind and cancel **your** cover. If **you** do so within 30 days of receiving **your** cover summary and plan details, **we'll** refund any premiums **you've** paid to **us**. If **you** cancel after 30 days, **your** cover will end and **you** won't get anything back.

You can cancel **your** cover or the plan that it is under 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. **You** should only do this if **you** intend to cancel all of the covers under **your** plan. If **you** intend to only cancel some of **your** covers, **we'll** automatically reduce the amount **we** collect once those covers have been cancelled.

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

If **you** cancel **your** cover, or the plan that **your** cover is under, after 30 days, **your** cover will end on the day **your** next premium would be due. **You'll** still be covered 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** are cancelling after the 30 day cancellation period, **we** won't refund any premiums **you've** paid to **us** for the cover **you're** cancelling.

For example, if:

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

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** cover 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.

Cash-in value

Your cover, and the plan that it is under, have no cash-in value at any time. This means that if **you** cancel **your** cover or the plan that it is under, after the 30 day cancellation period, **you** won't get anything back.

Exercise of discretion

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

How we use your personal information and verify your identity

We (The Royal London Mutual Insurance Society Limited and **our** businesses and divisions) may obtain personal information either from **you** directly, or with **your** consent, from **your** approved intermediary or from other sources such as **your** doctor or an identification agent.

We'll use **your** personal information (including sensitive personal information) for the following purposes:

- providing and developing **our** products and services
- improving **our** customer care

- verifying **your** identity and fraud prevention
- research and analysis
- marketing
- legal and regulatory reasons
- administering **your** plan.

We'll keep **your** personal information for a reasonable time and **we** may also share information about **you** with other companies within the **Royal London Group, your** approved intermediary, **our** service providers and agents and with third parties such as auditors, underwriters, reinsurers, medical agencies, identity authentication and fraud prevention agencies, other financial institutions and legal and regulatory bodies.

Your personal data may be processed in countries outside the European Economic Area. This processing will be carried out by experienced and reputable organisations and only on terms which safeguard the security of **your** data and comply with the requirements of the Data Protection Act 1998.

We may contact **you** by mail, phone, fax, email or other electronic messaging either directly or through **your** approved intermediary with further offers, promotions and information about **our** products and services that may be of interest to **you**. By providing **us** with this information **you** consent to being contacted by these methods for these purposes.

We may also share **your** information with carefully selected third parties, who may contact **you** by mail, phone, fax or electronic messaging to let **you** know about products

and services which they believe may be of interest to **you**. By providing **us** with this information **you** consent to being contacted by these methods for these purposes.

We may carry out an identity authentication check to verify **your** identity. This involves checking the details **you** supply against those held on any databases that may be accessed by the reputable third party company which carries out **our** checks. This includes information from the Electoral Register and fraud prevention agencies.

We'll use scoring methods to verify **your** identity. A record of this search will be kept and may be used to help other companies verify **your** identity. **We** may also pass information to financial and other organisations involved in money laundering and fraud prevention to protect **ourselves** and **our** customers from theft and fraud. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we'll** record this and share this information with other organisations.

We may monitor and record phone calls and retain these for the purposes of training and quality assurance and to ensure that **we** have an accurate record of **your** instructions.

If **you** provide **us** with information about another person, **you** confirm that they've appointed **you** to act for them to consent to the processing of their personal data and that **you've** informed them of **our** identity and the purposes (as set out on pages 10 and 11) for which their personal data (including sensitive personal data) will be processed.

You have the right to ask for a copy of the information that **we** hold on **you**, for which **we're** entitled to charge a small fee. **You** can ask **us** to correct any inaccuracies in **your** information.

If **you** have any questions about how **we'll** use **your** personal information, or if **you** would like to receive **our** marketing communications by some but not all of the methods listed on page 10 and 11, please contact **us**:



0345 6094 500



protectionhelp@royallondon.com



0345 6094 522



Royal London, 1 Thistle Street,
Edinburgh EH2 1DG

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

We may make changes to the terms and conditions applying to **your** cover (including **your** premiums) in the circumstances set out in the paragraphs numbered 1 to 4 on pages 12 and 13. **We** can separately make changes to how **we** use **your** personal information and verify **your** identity (details of which is set out on pages 10 and 11).

We will, where appropriate, take account of actuarial advice when **we** make any changes.

We may cancel **your** cover 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** cover (including **your** premiums) or cancel **your** cover if:

- **you** don't tell **us** about changes to any of the answers **you** or the **person covered** gave in the **application**, or to information provided in relation to **your application**, between the date it was completed and the **date we assume risk** on **your** cover,
- any question answered or any statement made in, or in connection with, **your application** is inaccurate or misleading and this affects **our** decision on the cover **we're** willing to provide,
- **you** make a claim and **we** find that **you** or the **person covered** haven't told **us** something that affects **your** cover,
- **you** don't keep **your** premiums up-to-date.

2. **We** may make changes to the terms and conditions applying to **your** cover (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** cover,
- 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 the plan that **your** cover is under is taxed is changed.

3. **We** may make changes to the terms and conditions applying to **your** cover (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** cover (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** cover.

Contract

The Personal Menu 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 **your application**, these terms and conditions, **your** cover summary for each cover **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 **your** cover summary, the terms set out in **your** cover summary will apply.

Complaints

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



0345 6094 500



protectionhelp@royallondon.com



0345 6094 522



Royal London, 1 Thistle Street,
Edinburgh EH2 1DG

We'll always try to resolve complaints as quickly as possible. If **we're** unable to deal with a complaint within three 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:



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



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** legal rights.

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 **your** cover and the plan that it is under.

Notices of assignment

If **you** assign any of **your** legal rights relating to the plan that **your** cover is under 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 **your** cover is under in 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 **your** 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.

3. DEFINITIONS OF THE WORDS WE USE

This section explains all of the words in **bold** found within this booklet.

Application

This is the application to **Royal London** completed either on paper, online or over the phone containing the information and the answers to the questions that **we** have used to set up **your** cover and includes any related information provided to **us** (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 then complete **your application** doesn't form part of **your application**.

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** cover, or the plan that **your** cover is under, or
- the date cover starts as shown on **your** cover summary.

Employed

Employment or employed means the **person covered** working for remuneration under a contract of **employment** and, if in **the UK**, paying class 1 National Insurance contributions.

Endorsements

Means those documents used to add additional information to **your** cover to amend existing wording which become part of the terms and conditions of **your** cover.

We'll send an **endorsement** to **you** only if **we've** the ability to make certain types of changes to **your** cover.

Full-time

Means the **person covered** spends at least 35 hours each week caring for a **relative** and is eligible for payment of carer's allowance.

Occupation

Means a trade, 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.

Relative

Means spouse, civil partner as detailed by the Civil Partnership Act 2004, domestic partner, parent or child, related to the person covered by blood, law, marriage or domestic partnership, or a permanent member of their household.

Royal London

The Royal London Mutual Insurance Society Limited.

Royal London Group

Royal London and its subsidiaries.

Self-employed

The **person covered** working:

- alone;
- or with others in partnership;
- or as a member of a limited liability partnership; and

if in **the UK**, paying class 2 National Insurance contributions and being assessable to income tax under Part 2 of the Income Tax (Trading and Other Income) Act 2005.

Term of the cover

The period between the date **your** cover starts (as shown on **your** cover summary) and the date **your** cover ends. Unless the **person covered** dies, the date **your** cover ends is the date shown on **your** cover summary.

The UK

Means Scotland, England, Wales and Northern Ireland.

Unemployed

We'll pay if the **person covered** meets **our** definition of unemployed.

Unemployed or unemployment means:

1. the **person covered** has been made redundant, left **work** to become a **full time** carer for a **relative** or dismissed from his **employment**, other than where the redundancy was voluntary or the dismissal was due to any of the following:

- misconduct, including fraud or dishonesty,
- breach of contract,

- the failure of the **person covered** to meet the standards or targets laid down by his employer,
- the **person covered's** participation in industrial action,
- any other circumstances that result in the **person covered's** employer taking disciplinary action against him, or

2. the **person covered's** fixed term **employment** contract has either not been renewed or has been terminated, provided that unemployment will only be deemed to have occurred under a fixed term contract other than at its natural expiry if:

- it has been renewed at least once during the **term of the cover** with the same employer provided there is no period between the contracts when the **person covered** has not been **employed** and the **person covered** has been in **employment** for a total unbroken period of 12 months or more,
- it has been renewed at least twice during the **term of the cover** with the same employer provided there is no period between the contracts when the **person covered** was not **employed** and the **person covered** has been in **employment** for a total unbroken period of six months or more, or

3. the **person covered's** fixed term contract, which has not been renewed at least once during the **term of the cover**, is terminated during the term of the contract. In this case, unemployment will be deemed to cease not later than the original expiry date of the fixed term contract, or

4. the **person covered** was **self-employed**, has ceased to trade and his business is being, or has been, wound up or put in the hands of a liquidator due to the financial inability of the business to continue trading, or

5. the **person covered** was a partner in a partnership which has been dissolved due to the financial inability of the partnership to continue trading, other than where the **person covered** has only stopped trading temporarily, and

6. the **person covered** is registered with the Department for Education and Employment (the Employment Service or Social Security Agency in Northern Ireland, the Channel Islands and The Isle of Man) or appropriate Government office in **the UK**, the Channel Islands or The Isle of Man, and is in receipt of any appropriate benefits, and

7. unless the **person covered** is a carer **full-time** for a **relative**, the **person covered** is actively seeking alternative **employment** appropriate to his education and training, and

8. the **person covered** is not doing any **work** for payment or reward, is available for **work** and is in receipt of appropriate National Insurance Credits or equivalent benefit.

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