



PERSONAL MENU PLAN **UNEMPLOYMENT COVER**

Plan details - April 2017



WE GIVE THIS BOOKLET OF TERMS AND CONDITIONS TO EVERYONE WHO BUYS UNEMPLOYMENT COVER 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 13.

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 4 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 Who we'll pay
- 5 When we will and won't pay a claim
- 8 How much we'll pay
- 9 Your premiums
- 9 When and how your premiums could change

SECTION 2: Changing your cover

- 11 Increasing cover
- 11 Cover Increase Options
- 12 Changing your cover in other ways

SECTION 3: General terms and conditions

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

SECTION 4: 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

Unemployment Cover is designed to pay out if, during the **term of the cover**, the **person covered** is made redundant or **unemployed** through no fault of their own, or if they have to give up **work** to become a carer for a **relative full-time**, and they meet the requirements of **our** definition of **unemployed**. **You'll** find the requirements of **our** definition of **unemployed** in section 4.

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**. Depending on what **your** claim is for, **we'll** also ask for other information. For example:

- the **person covered's** earnings
- proof of change of name.

Who we'll pay

We'll pay the cover amount to the person who is legally entitled to receive it. This will depend on the circumstances at the time, and whether the plan that **your** cover is under has been assigned or put under trust.

We usually pay the owner of the plan the cover is under or, if they've died, their personal representatives. If a personal representative wants to claim, they must send **us** an original Grant of Representation or Confirmation. If there are joint plan owners, **we'll** pay them jointly. If one of the joint plan owners has died, **we'll** pay the survivor of them.

If the plan that **your** cover is under has been assigned, **we'll** pay the assignee. If an assignee wants to claim, they must send **us** the original Deed of Assignment.

If the plan that **your** cover is under is written in trust, **we'll** pay 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. **We** won't be responsible for checking that the trust has been properly established, validly altered or whether it has been terminated.

When we will and won't pay a claim

We'll pay a claim if 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 the requirements of **our** definition of **unemployed** in section 4.

We'll pay a claim if:

- Unemployment Cover is shown on **your** cover summary,
- during the **term of the cover** the **person covered** meets the requirements of **our** definition of **unemployed**, and
- the information **you** send **us** is correct and complete, and **your** claim is valid according to these terms and conditions.

We'll start to pay 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, or
- 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 later.

You'll find **our** definition of **unemployed** and the relevant requirements in section 4.

We'll continue paying until:

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

We won't pay a claim if:

- the **person covered** doesn't meet the requirements of **our** definition of **unemployed**,
- the **person covered** knew when **you** took out the cover, or could reasonably be expected to have known, that they were going to be made redundant, 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, whichever is later,
- part of the claim is for increased cover, when **we** accepted that increase less than eight weeks ago, 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** when they claim is temporary, seasonal, casual (including for an employment agency) or regularly involves **unemployment**.

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

- **you** or the **person covered** didn't answer the questions on **your application** fully, honestly and to the best of **you** 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 **you** or the **person covered's** country of residence, or
- **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 the Unemployment Cover **you've** taken out with **us** is:

- replacing 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 **ours**,

we'll waive the eight week period mentioned under 'we won't pay a claim if' section on page 6, subject to some conditions set out below. However, if **you** make a claim during the eight week period the amount of cover **we'll** pay **you** will be the lowest of:

- the amount of Unemployment Cover **you** were covered for with **your** previous insurer,
- the amount of cover **you** have as shown on **your** cover summary, or
- the maximum monthly amount **we** could pay **you**. **You'll** find the maximum amounts **we'll** pay are set out on page 8.

We will pay this amount of cover until:

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

If **the person covered** is made **unemployed** after the end of the eight week period, then the most that **we'll** pay is as explained on page 8.

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 your cover payment period affects a connected claim

The additional features of **your** cover summary show **your cover payment period**. **We'll** only pay a connected claim for the remainder of this **cover payment period** if the **person covered** goes back to **work** before this **cover payment period** ends.

If **we** stop paying a claim and then the **person covered** becomes **unemployed** again within three months, **we'll** pay for the remainder of the **cover payment period**.

The remainder is the difference between the length of **your cover payment period** and how long in months **we** paid **your** original claim before the **person covered** went back to **work**. For example, if **your cover payment period** is 24 months and **we've** paid **your** claim for eight months, **we'll** pay a connected claim for another 16 months if the **person covered** meets **our** definition of **unemployed**.

How much we'll pay

If your cover is payable as level regular payments

We'll pay 1/12th of the lower of:

- the amount of cover shown on **your** cover summary, or
- the **person covered's pre-unemployment earnings** multiplied by 55% (the maximum percentage of **pre-unemployment earnings** shown in the additional features of **your** cover summary).

If your cover is payable as increasing regular payments

We'll pay 1/12th of the lower of:

- the amount of cover shown on **your** cover summary or the amount **we've** written to tell **you** following an increase, whichever is greater, or
- the **person covered's pre-unemployment earnings** multiplied by 55% (the maximum percentage of **pre-unemployment earnings** shown in the additional features of **your** cover summary).

Your amount of cover will continue to increase each year on the date the plan **your** cover is under 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 **you** select this option **your** premiums will also increase each year. This is explained further on pages 10 and 11.

Your amount of cover will continue to increase each year on the date the plan **your** cover is under started, as long as the maximum cover amount of £36,000 has not been reached. If the maximum amount of cover is reached, **we** won't allow any more increases to **your** amount of cover. If **you** selected the maximum cover amount of £36,000 when **your** cover started, **your** cover will increase once only on the first anniversary of the plan **your** cover is under starting.

We'll pay **your** amount of cover monthly in arrears.

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 **occupation** 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 premiums will stay the same for one year from the date **your** plan starts. After this time, **we'll** review them every year, on the anniversary of **your** plan start date, which is shown on **your** cover summary.

They could go up or down after each review, depending on a number of factors.

When **we** first work out how much **your** premiums should be, **we'll** look at different factors such as:

- the future level of claims **we** expect to pay
- the amount of money **we'll** pay to reinsurance companies with whom **we** share the costs of claims
- the number of plan owners who give up their plans early
- **our** expenses
- inflation
- investment returns
- taxes
- the amount of money **we** need to hold as financial reserves.

When **we** review **your** premiums, **we'll** look at these factors again. If their combined effect has been positive for **us**, **we** might be able to make **your** premiums cheaper. If not, **your** premiums may stay the same or increase.

If **we** change **your** premiums, **we'll** do this on the anniversary of **your** plan start date, which is shown on **your** cover summary.

We'll tell **you** at least a month in advance if this is going to happen.

Your premiums could change significantly but **your** new premium will always be a fair reflection of all the different factors **we've** looked at. There's no limit to what the change might be, so it may be much more than **your** original premium. Of course, when **we** tell **you** how much **your** new premium will be, **you're** free to cancel or reduce **your** cover if **you** want to. **You** can ask **us** to do this using the contact details on page 4.

Your Unemployment Cover premiums will include insurance premium tax (IPT). **The UK** government can change the rate of tax at any time. **We'll** change **your** premium to take into account any change in this tax but **your** premium could increase as a result.

If your cover is payable as increasing regular payments

Your premium will increase once a year, on the anniversary of **your** plan start date, which is shown in **your** cover summary. The increase each year will be based on:

- how much **your** amount of cover is increasing by, and
- the premium rates **we** use when **we** review **your** premium, and

We'll write to tell **you** how much the increase will be at least a month before it takes place. Unless **we** hear from **you**, **we'll** start collecting the increased premium from the date **we** tell **you**. For more information on increasing cover, see opposite.

2. CHANGING YOUR COVER

Increasing cover

This only applies where **you** have chosen **your** amount of cover to be payable as increasing regular payments.

The amount of cover will increase each year on the anniversary of the date **your** plan started, which will be shown on **your** cover summary. The additional features in **your** cover summary shows whether **your** cover will increase each year by a fixed rate or by the **retail price index**. As **your** amount of cover increases, **your** premiums will also increase.

We'll write to **you** at least a month before the increase takes place to tell **you** how much the increase in **your** amount of cover will be and how much **your** new premium will be. If **you** don't want **your** amount of cover or **your** premium 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 to **your** amount of cover.

If, as a result of an increase, the total amount of cover on all plans **you** have with **us** would be more than £36,000 a year (our maximum amount of Unemployment Cover), **your** cover won't increase. **We'll** tell **you** if this happens. When working **your** out total amount of cover **you** have **we** include all cover **you** have under the plan that this cover is under and any other plan **you** have with **us**.

If **you** add a new cover to **your** plan, **your** new cover may start on a different day than **your** plan started, the date **your** original plan started can be found on **your** original cover summary. Where this happens, the first increase in **your** amount of cover for **your** additional cover will be on the first anniversary of **your** plan start date which comes after this additional cover has been in force for 12 months.

Cover Increase Options

Your cover comes with Cover Increase Options. This means **you** can increase **your** amount of cover in certain circumstances.

How it works

You can increase **your** amount of cover, 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 for example: the certificate for the marriage, civil partnership, birth or adoption, or a copy of their 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.

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 lowest of:

- half **your** original amount of cover, or
- the **person covered's pre-unemployment earnings** at the time of the increase, multiplied by 55% less the total amount of cover **you** have before the increase,
- the maximum amount of cover **we** offer at the time of the increase less the total amount of cover **you** have before the increase, or
- £10,000 a year.

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

Your new cover will have the same additional features as **your** original cover, which are shown on **your** cover summary. **Your** new cover will be on the terms and conditions that **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. **You** can find the end date of **your** original cover on **your** cover summary that **we** sent to **you** at the time **you** took out **your** original plan. So, if the time remaining on **your** original cover is less than **our** minimum term at that time, **you** can't increase **your** cover in this way.

Your new premiums will be based on:

- the terms **we** applied to **your** original cover – or the terms that applied if **your** cover has been restarted, and
- **our** pricing when **you** increase **your** cover.

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

- **we're** paying a claim or considering a claim, or
- **you're** not resident in **the UK**, Jersey, Guernsey or Isle of Man.

Changing your cover in other ways

You can ask **us** to change **your** cover in other ways not included in this section. For example, **you** might want to add a new cover to **your** plan or reduce an existing cover.

You can ask **us** to do this at any time. If **you** want to add a new cover to **your** plan, **we'll** need to ask the **person covered** for new information about their eligibility for cover.

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

3. GENERAL TERMS AND CONDITIONS

Source of covers

Unemployment Cover will be underwritten 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 this insurance available as a cover under the plan 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 is 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 Unemployment Cover 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 **you** 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.

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** 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 14 and 15) 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 15, 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 16 and 17. **We** can separately make changes to how **we** use **your** personal information and verify **your** identity, (details of which are set out on page 15).

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, or
- **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



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.

4. 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** online **application** doesn't form part of **your application**.

Child

Means

- the natural child of the person covered from birth to 21 years,
- any child of the **person covered** who is legally adopted from birth to 21 years, or
- any child from birth to 21 years, who resides with and is financially dependent on the **person covered**.

Cover payment period

The length of time **we'll** pay **your** claim. This is shown on **your** cover summary.

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

Employed or employment means the **person covered** working in **the UK**, Jersey, Guernsey or Isle of Man 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.

Exclusion

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

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.

Pre-unemployment earnings

If the **person covered** is **employed** this means their total pre-tax earnings for PAYE assessment purposes in the 12 months before they became **unemployed**.

This may include:

- the taxable value of any of the following benefits shown on form P11D that will be lost as a result of the **person covered's unemployment**:
 - living accommodation where they live and pay council tax,
 - company car when used for private use,
 - car fuel which is provided for use with their company car,
 - beneficial loans including loans for travel tickets,
 - insurance such as critical illness insurance, private medical insurance and accident and travel insurance, or
 - regular bonuses and commission received by them.
- dividends received by them from a private limited company in which they and no more than three other shareholders are **employed** as full-time working directors. The dividend amount must:
 - represent their share in the net trading profit of that company from its normal regular business,
 - be consistent with the trading position of the company, and
 - stop being paid as a result of **unemployment**.
- the salary or dividends received by the **person covered's** spouse or cohabiting partner where the **person covered** is **employed** by the same company as them. The **person covered's** spouse's or cohabitating partner's salary would need to be a nominal amount (up to a

maximum of £6,500 a year), and they do not contribute towards generating the profit of the company.

Any dividend amount received by a spouse or cohabiting partner must:

- represent their share in the net trading profit of that company from its normal regular business,
- be consistent with the trading position of the company, and
- stop being paid as a result of the **person covered's unemployment**.

Any salary, dividends or any form of private disability benefits being received by the **person covered's** spouse or cohabiting partner when the **person covered** meets the requirements our definition of **unemployed** will be treated as continuing income for the **person covered** for claims assessment purposes.

If the **person covered** is **self-employed** this means their total share of pre-tax profit from their trade profession or vocation for the purposes of Part 2 of the Income Tax (Trading and Other Income) Act 2005 for the 12 months before they became **unemployed**.

If the **person covered's** earnings vary significantly from one year to another, for example because they are made up mainly of commission or bonuses, **we'll** use their average earnings over the last three years immediately before the claim.

Income received from savings and investments aren't included in **our** definition of **pre-unemployment earnings**.

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.

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 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.

We or us or our

Means **Royal London**.

Work

Being **employed** or **self-employed**.

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

All literature about products that carry the Royal London brand is available in large print format on request to the Marketing Department at Royal London, 1 Thistle Street, Edinburgh EH2 1DG.

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

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