



PROTECTION Declaration Form

To be filled out, signed and returned to Royal London.

Identifying information

We need this information to match the declaration to your electronic application submission.

Financial Broker Name:	<input type="text"/>
Proposal Number:	<input type="text"/>
Name Life 1:	<input type="text"/>
Name Life 2:	<input type="text"/>
Name of Policy Owner:	<input type="text"/>

(If different from above. If you are signing on behalf of a company, please also include the company name.)

A. Important information

All the information provided in your online application must be true and complete. Failure to disclose all material facts or provide Royal London with full and accurate information may result in the policy being cancelled from inception or any subsequent claim not being paid. A material fact is any fact about your health, smoking or drinking habits, occupation, pastimes, policies with other insurance companies or any other fact that may influence the assessment and acceptance of your application by Royal London. If the Life Assured or Policy Owner has any doubt about whether certain facts are material, these facts should be disclosed.

The online application must be received by Royal London within 3 months of the date of signature of this form. You must continue to advise Royal London, in writing, of all material facts and any changes to any of the information given to Royal London (or to any third party acting on behalf of Royal London) which occur between the date that this declaration is signed and the date that cover commences under the policy.

B. How we use your personal information

As a customer of Royal London we use your information in a number of ways. We are required to give you the following information under the data protection laws telling you how Royal London will use your personal information, such as your medical information, that you submit as part of the application process or any claims.

We've detailed below the uses that we feel would be most important to you. There is further information on our full privacy notice on our website at royallondon.ie/legal-cookies-/privacy.

How do we use your information?

We use your information, which may be provided by you, through your Financial Broker or from your medical professional, in a number of ways in order to set up and service your policy and meet our legal obligations, such as:

- Underwriting, setting up and administering your policy;
- 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.

B. How we use your personal information continued

We also use your information for activities other than policy 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. These activities are:

- **Researching our customers' opinions and exploring new ways to meet their needs**
We use personal information to help us determine that our products, services and propositions meet our customers' needs and 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, suitable for our customers, make our underwriting process easier for our customers, and to check if our communications are easy to understand.
- **Sending you information**
We don't currently send you information about our products; however, we're looking to start communicating with you more frequently about your policy.
- **Monitoring the use of our websites**
You can see our Cookies Policy at royallondon.ie/legal-cookies-/cookiepolicy.

If we lose touch we may use a trusted 3rd party to find you and reunite you with your policy, if we can. We may also monitor and record phone calls for training purposes.

If you want further information about our use of your information for what we deem to be our legitimate interests, you can contact us using the details below. You have the right to object to any processing done for those activities we deem to be a legitimate interest. If your objection is valid and upheld, we will stop using your information for these activities.

Who sees and uses my personal information?

Employees of Royal London, who need to see or work on your policy, are given access to your personal information in order to support you. For example, our call centre staff will access your policy details if you call us. In addition to our own staff, we share your information with other companies so that we can administer your policy and provide our services to you. We only use trusted 3rd parties, such as:

- Service providers e.g. Capita who perform some underwriting activities for us, or those who print some of our communications to you;
- Medical Professionals, e.g. your GP, Consultant, or our Chief Medical Officer;
- Other insurance providers, e.g. where you have applied to them also for life cover;
- Reassurers e.g. where we may need another opinion in arranging your policy or assessing your claim;
- Approved IT specialists e.g. those who provide support for our IT systems;
- ID authentication and fraud prevention agencies;
- Your authorised Financial Broker(s);
- Employers e.g. where you are in an employer pension scheme;
- Auditors;
- Legal Advisers;
- Legal/Regulatory bodies;
- External market research agencies; and
- Data Brokers in order for us to source contact details for research, where appropriate.

The use of your information is subject to appropriate protection and we will never sell your information.

Overseas transfers

Depending on the specific policy you have with us, some of your personal information might be processed outside of the European Economic Area (EEA). We take specific steps necessary to ensure that your information is treated securely and has the appropriate legal safeguards. Further information is available on our full privacy notice on our website.

B. How we use your personal information continued

What are Your 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 are 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 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 rate to offer you. You have a right to ask for a person to reassess any automated underwriting decisions we make. More information is available on our website at royallondon.ie/legal-cookies-/privacy.

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.ie/legal-cookies-/privacy, or you can call 01 429 3333 if you would like it in another format.

How to contact our Data Protection Officer (DPO)

You can contact our DPO by email at GDPR@royallondon.ie or by post to Royal London, 47-49 St Stephen's Green, Dublin 2.

C. Declaration to Royal London

I submit this Declaration Form to apply for a policy with Royal London. I understand that my application will be submitted to Royal London online and that a printed record of the online application will be sent to me. I agree to notify Royal London, in writing, if:

- I do not receive the printed record of the online application; or
- Any information in this record is, false, incorrect or incomplete.

I understand that my Financial Broker may use a data capture form in order to complete the online application and that the data capture form may be retained by my Financial Broker and will not be passed to Royal London. Furthermore, I understand that in the event that the data capture form is passed to Royal London, it does not form part of my application and Royal London will not review the contents of or retain the data capture form, and will not be responsible for any information contained therein.

I agree that any relevant additional information provided to Royal London in relation to this application will be true and complete and shall, together with the online application and this Declaration Form, constitute my full application to Royal London. Relevant additional information includes but is not limited to, my verbal response to telephone enquiries from Royal London or its third party provider, supplementary questionnaires which I am requested to complete and statements which I make to a medical examiner for Royal London.

I understand that I must disclose all material facts and I understand that I must continue to advise Royal London, in writing, of all material facts and any changes to any of the information given to Royal London (or to the medical examiner for Royal London or any third party acting on behalf of Royal London) which occur between the date I sign this declaration and the date that cover commences under the policy.

I understand that any disclosures I have made under previous applications will not be taken into account in the assessment of this current application.

I understand that failure to provide Royal London with full and accurate information may result in the policy being cancelled from inception or any subsequent claim not being paid.

C. Declaration to Royal London continued

I authorise Royal London and its duly authorised agents to contact me by phone, letter, email or other electronic means in relation to the processing of this application.

I authorise Royal London to seek medical information, excluding genetic data, at any time before or after my death, from any doctor who at any time has attended me concerning anything which affects my physical or mental health. I also authorise Royal London to seek medical information from any insurance office to which an application has been made for insurance on my life and I authorise the giving of such information. I agree a copy of this authorisation shall have the validity of the original.

I understand that in the event of my application not proceeding, information provided in connection with my application may be retained by Royal London for a period of seven years to facilitate future pricing decisions and analysis.

I confirm that I am a resident of the Republic of Ireland.

If Pension Term Assurance has been selected, I understand that no benefit under the contract shall be capable of being surrendered, assigned or commuted except as provided by Section 784 and 785 of the Taxes Consolidation Act 1997.

If Whole of Life cover has been selected and my intention is to use this policy for inheritance tax planning, I understand that if I do not complete a Section 72 Trust Form or provide for this policy in my Will the policy proceeds will not qualify for relief under Section 72 of the Capital Acquisitions Tax Consolidation Act 2003.

If Executive Income Protection has been selected, I understand that the Policy Owner must be a company registered in Ireland under the Companies Acts.

I hereby declare that in accordance with Regulation 6 (1) of the Life Assurance (Provision of Information) Regulations, 2001, I have been provided with the information specified in Schedule 1 to those Regulations and have been advised as to the financial consequences of replacing an existing policy/policies with this policy by cancellation or reduction, and of the possible financial loss as a result of this replacement.

I understand that when I receive my policy, I will have 30 days in which to change my mind and cancel my cover.

I agree to the use by Royal London of my personal information and where applicable, my sensitive personal information, as indicated in Section B "How we use your personal information" above.

I confirm that I have read all parts of the above declaration.

Signature(s) of the life/lives to be assured	Date of signature/s
Life 1 Signature <input type="text"/>	D <input type="text"/> <input type="text"/> M <input type="text"/> <input type="text"/> Y 2 0 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Life 2 Signature <input type="text"/>	D <input type="text"/> <input type="text"/> M <input type="text"/> <input type="text"/> Y 2 0 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Policy Owner 1 Signature (If different from above) <input type="text"/>	D <input type="text"/> <input type="text"/> M <input type="text"/> <input type="text"/> Y 2 0 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Policy Owner 2 Signature (If different from above) <input type="text"/>	D <input type="text"/> <input type="text"/> M <input type="text"/> <input type="text"/> Y 2 0 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
If applying for and on behalf of a company, print company name <input type="text"/>	

D. Financial Broker Disclosure Statement

I hereby declare that in accordance with Regulation 6 (1) of the Life Assurance (Provision of Information) Regulations, 2001, the client has been provided with the information specified in Schedule 1 to those Regulations and that I have advised the client as to the financial consequences of replacing an existing policy/policies with this policy by cancellation or reduction, and of the possible financial loss as a result of such replacement

Financial Broker Signature <input type="text"/>	
Date of signature	D <input type="text"/> <input type="text"/> M <input type="text"/> <input type="text"/> Y 2 0 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

E. SEPA Direct Debit Mandate

By signing this mandate form, you authorise (A) Royal London to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from Royal London. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Name and address of the payer (if different from Policy Owner):

Account holder name(s)	<input type="text"/>
	<input type="text"/>
Account Holder address for Royal London correspondence	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

Please complete all empty fields below:

Account number – IBAN	<input type="text" value="I"/> <input type="text" value="E"/> <input type="text"/>	
Bank Identifier Code – BIC	<input type="text"/>	
Creditor's name	Royal London	
Creditor identifier	IE22SDD990491	
Creditor address	47 - 49 St Stephen's Green, Dublin 2, Ireland	
Type of payment	Recurrent Payment	
Signature(s) of Account Holders	<input type="text"/>	<input type="text"/>
Date of signature	D <input type="text"/> <input type="text"/> M <input type="text"/> <input type="text"/> Y <input type="text" value="2"/> <input type="text" value="0"/> <input type="text"/> <input type="text"/>	

By signing this mandate form, you agree to an advance payment notification period of three days before the first collection is debited from your account.

Policy number	<input type="text"/>
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Royal London

47-49 St Stephen's Green, Dublin 2

T: 01 429 3333 F: 01 662 5095 E: service@royallondon.ie
royallondon.ie

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules. The Royal London Mutual Insurance Society Limited is registered in England and Wales, number 99064, at 55 Gracechurch Street, London EC3V 0RL and in Ireland, number 908341, at 47-49 St. Stephen's Green, Dublin 2.