



POLICY CONDITIONS

Protection

IMPORTANT

Please keep these documents safely

- You may wish to let one or more of the beneficiaries of this policy know where you intend to keep it.
- Any documents which affect the title to the policy (such as trust deeds or assignments) should also be kept safely as these will be required when a claim is made.

Any notices should be sent to:

Existing Business Department
Royal London Group
47-49 St Stephen's Green
Dublin 2
Ireland

POLICY CONDITIONS

The Royal London Mutual Insurance Society Limited ("Royal London") will pay out the life assurance cover shown in the policy schedule, provided the premiums are paid as shown in the policy schedule, and subject to the terms and conditions as set out in this policy conditions booklet.

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PROTECTION POLICY CONDITIONS

1 Introduction

This policy is designed to pay a **benefit** if a **Life Assured** dies.

Words in **bold** are explained in Section 2.

This policy is provided by **us** (The **Royal London** Mutual Insurance Society Limited) to **you** (the policyholder(s) named in the **policy schedule**).

The policy consists of the **policy schedule** and any endorsements attaching to it, this policy conditions booklet, the application and any related information provided by **you** or anybody acting on **your** behalf as part of the application.

This policy is a protection plan only – **you** will not receive a cash value if **you** decide to cancel **your** plan. Even if **you** have not made a claim by the time the period of **cover** ends, **we** will not return **your premiums**. All **cover** under the policy will end on the expiry date shown in the **policy schedule**, unless it has ended before that for any of the reasons explained in these policy conditions.

If **you** are making a claim under this policy, please contact **us** at **our** Head Office at:

Royal London Group
47–49 St Stephen's Green
Dublin 2
Ireland

 +353 (0)1 429 3333

 +353 (0)1 662 5095

 service@royallondon.ie

In legal disputes Irish law will apply. **Premiums** and **benefits** are payable in the currency of Ireland.

More detailed information on all these matters is in the relevant sections of this policy conditions booklet.

How does the policy work?

You choose the type of **cover you** want and pay the **premiums to us** as set out in the **policy schedule**. If a **Life Assured** dies, **we** will pay the appropriate **benefit** (the **benefits** are described in greater detail later on in this policy booklet).

Who receives the money we pay out?

The policyholder(s), as defined in the **policy schedule**, or their legal personal representatives, will receive the money **we** pay out.

However, if this policy has been assigned to someone else (for example, it is passed to a Building Society to be placed with title deeds as security for a mortgage), **we** will pay that person or organisation. If the policy is written under trust, **we** will pay the trustee. The right to receive the policy's **benefits** may also pass to other people, such as someone who holds a power of attorney.

Writing to us

If **you** need to write to **us** about this policy, please write to **our** Head Office, quoting **your** policy number, at:

Royal London Group
47–49 St Stephen's Green
Dublin 2
Ireland

Cooling-off period

If, after taking out this policy, **you** feel it is not suitable, **you** may cancel it by writing to **us** at the address shown in the previous section. If **you** do this within 30 days from the date **we** send **you your** policy documents (or a copy), **we** will return any **premiums you** have paid. **We** strongly recommend that **you** consult with **your** Financial Adviser before **you** cancel **your** policy.

Cancellation

If this policy is to be cancelled, **we** must receive written notification, signed by **you**, to the address shown above.

If this policy has been issued in connection with a mortgage, or other loan, which is subsequently paid-off or transferred to another lender, **you** must inform **us** in writing should **you** wish to cancel this policy.

Until **you** have informed **us** that **you** no longer need this **cover**, **we** will continue to collect **premiums** and **you** will remain covered by the policy. **You** will not be entitled to any refund of **premiums**.

Complaints

Royal London is committed to the provision of the highest standard of customer service. However, if **you** are dissatisfied with any aspect of **our** service, please let **us** know. **We** take all complaints very seriously. If **you** wish to complain about any aspect of the service **you** have received, please contact **Royal London** directly.

If **your** complaint is not dealt with to **your** satisfaction, **you** may refer **your** complaint to:

Financial Services and Pensions
Ombudsman
Lincoln House
Lincoln Place
Dublin 2

 +353 (0)1 567 7000

 info@fspo.ie

 www.fspo.ie

2 Definitions

Benefit/Cover

The life assurance **cover** shown in the **policy schedule**.

Consultant

A registered medical practitioner who has specialist qualifications in an appropriate branch of medicine and who is practising at a major hospital in the Republic of Ireland or UK.

Conversion Option Expiry Date (if the policy schedule shows that a conversion option applies)

If a conversion option applies to this policy, a **conversion option expiry date** will be shown on the **policy schedule**. **You** can only exercise the option before this date (see Section 10).

Dual Life

If there are two **Lives Assured** and **cover** is on a **Dual Life** basis (see **policy schedule**), **cover** is provided separately for the two lives. **Cover** can continue for the second **Life Assured**

after the death of the first **Life Assured** provided that **you** continue to pay **premiums**. **We** will reduce the **premium we** charge to reflect that only one **Life Assured** is covered.

Government Levy

A **government levy** on **premiums**.

Increase Date (if the policy schedule shows that Indexation applies)

This is each anniversary of the **start date** shown in the **policy schedule**. On this date each year the **benefit** and **premium** will increase if Indexation applies at that time (see Section 9).

Joint/Multiple Life First Death

If there is more than one **Life Assured** and **cover** is on a **Joint or Multiple Life First Death** basis (see **policy schedule**), **we** will only pay out a **benefit** on the first death. The policy will then cease.

Life Assured or Lives Assured

The person or people named in the **policy schedule** as the **Life or Lives Assured**. Payment of the **benefit** under the policy depends on the lives of those people. Where **we** refer to 'Lives Assured' in these policy conditions, it is assumed to mean 'Life Assured' where there is only one life covered on the policy.

Policy schedule

This is part of the contract. It sets out the specific details of the policy such as:

- the **start date**;

- the expiry date;
- the **Life or Lives Assured**;
- the policyholder or policyholders;
- the life assurance **cover**;
- the **premium**; and
- any special conditions that apply.

Policy Expiry Date

The expiry date shown in the **policy schedule**. **Cover** will end on this date unless it has ended earlier.

Premium

Either:

- the amount shown in the **policy schedule** under the relevant heading (or the amount to which this has increased if Indexation applies); or
- the amount **we** tell **you** when **we** reinstate **cover** under Section 4.3; or
- the amount **we** tell **you** when there has been a claim on a **Dual Life** contract.

Start Date

The policy date shown in the **policy schedule**. **Cover** will start on this date (unless otherwise stated).

We/Royal London/Our/Us

The **Royal London Mutual Insurance Society Limited**.

You/ Your (the policyholder)

The person (or people or organisation) named as the policyholder in the **policy schedule**, who is responsible for ensuring the **premiums** under the policy are paid.

The policyholder is legally entitled to the policy **benefit** as long as they have not been assigned (passed) to someone else or issued in trust.

If this policy has been assigned to someone else, **'you'** refers to that assignee.

3 Basis of Cover

3.1 We have issued this policy to **you** on the understanding that the information given in the application form and any related document (including that provided by a third party on behalf of **you** or a **Life Assured**) is true and complete and that **we** have been given all relevant information. If this is not the case **we** will be entitled to declare the policy void. If this happens, **you** will lose all **your** rights under the policy and **we** will not pay any claim. Information is 'relevant' if it might influence the judgement of a reputable insurer when fixing the level of **premiums** or **benefit**, when deciding whether to provide **cover** at all or when deciding whether to attach conditions.

Relevant information includes, but is not limited to, details on the following:

- Personal health
- Occupation
- Residence or travel
- Participation in any hazardous leisure activities

- Smoking habit
- Illegal drug use

3.2 If **your cover** ends because **premiums** have not been paid when due and it is reinstated under Section 4.3, **we** will reinstate it on the understanding that the information given in the declaration of health form and any related documents is true and complete and that all relevant information has been provided.

If this is not the case, **we** will be entitled to declare the policy void from the date of reinstatement. If this happens, **you** will lose all **your** rights under the policy from the date of reinstatement and **we** will not pay any claim. Information is 'relevant' if it might influence the judgement of a reputable insurer when deciding whether to reinstate **cover** at all or when deciding whether to attach conditions.

4 Paying Premiums

4.1 Although each **premium** is due as shown in the **policy schedule**, **we** allow 30 days to pay the **premium** (the time allowed is known as a 'period of grace'). If a **Life Assured** dies during a period of grace, **we** will take from the **benefit** any **premium** that has not been paid.

4.2 If a **premium** has not been paid by the end of the period of grace, the **cover** under the policy will end immediately. A **premium** is not paid until **we** have received it. It is the responsibility of those paying the **premium** to make sure that **we** receive it. **We** are entitled to pass on any charge which **we** have to pay because all or part of the **premium** (for example, a direct debit) is not paid.

4.3 If, within 12 calendar months of the first missed **premium** being due, **we** are asked to reinstate **cover**, the **Life or Lives Assured** must fill in a declaration of health form and all unpaid **premiums** must be paid. The declaration of health form includes questions which might influence the judgement of a reputable insurer when fixing the level of **premiums** or **benefit**. If the information on the declaration of health form shows any material change to that declared on the application form, **we** may refuse to reinstate **cover** or reinstate the **cover** with an increased **premium** or with new conditions (this could include the removal of options).

If **we** agree to reinstate **cover**, **we** will ask for all missed **premiums** to be paid and for **premiums** to start being paid again. **We** will not pay **benefits** for anything that happens between:

- the end of the period of grace; and
- the date, following **our** agreement to reinstate **cover**, on which **we** receive all missed **premiums**.

If we accept a **premium** (or part **premium**) which is no longer due, we will return it as we will not have provided **cover** under the policy. We are entitled to pass on a charge to **cover** the costs of reinstatement.

4.4 Monthly **premiums** must be paid by direct debit.

5 Your Cover

5.1 This policy only pays a **benefit** when a **Life Assured** dies or qualifies for a Terminal Illness payment subject to the conditions described in this document. The **policy schedule** shows the level of life **cover** that we would pay.

In addition, the policy will pay a lump sum of €5,000 upon the death of a child of a **Life Assured**, subject to the conditions described in this document. Full details of this additional **benefit** are given in Section 7.

For the purposes of this policy, Terminal Illness is defined as:

- A definite diagnosis by the attending **Consultant** and **Royal London's** Chief Medical Officer of an illness that satisfies both of the following:
- The illness either has no known cure or has progressed to the point where it cannot be cured; and
- In the opinion of the attending **Consultant** and **Royal London's** Chief medical Officer is expected to lead to death within 12 months.

Your policy may also have Indexation (see Section 9) or a Conversion Option (see Section 10).

Only the **benefits** shown on the **policy schedule** are included in the policy. Please also refer to **your policy schedule** for any additional conditions or exclusions that may apply to **your** policy.

5.2 If we accept a claim, we will pay the amount of **benefit** set out in the **policy schedule** for that **Life Assured**. This will be adjusted for the amount (if any) by which it has been:

- reduced due to the decreasing level of **cover** each month on a Mortgage Protection policy, details of which are contained in the **policy schedule**; or
- increased due to Indexation, details of which are contained in the **policy schedule**.

The **benefit** payable will be the level of the life **cover** on the date of death. If a **Life Assured** dies during a 'period of grace', we will also reduce the **benefit** by the amount of the unpaid **premium**.

5.3 All life **cover** will end and the policy will cease at the earliest of the following:

- at the end of a period of grace, if all or part of a **premium** has not been paid;
- on the **policy expiry date**, as shown in the **policy schedule**;
- when the policy is converted under Section 10;

- when a **Life Assured** dies or terminal illness payment is made (where there is only one **Life Assured** or **cover** is on a **Joint or Multiple Life First Death** basis); or
- when the second **Life Assured** dies (where **cover** is on a **Dual Life** basis).

6 Approval

This section only applies if the **policy schedule** states that this policy is a personal pension term assurance. This policy is a life assurance contract approved by the Revenue Commissioners under Section 785 of the Taxes Consolidation Act 1997. We cannot change the structure of the policy without the approval of the Revenue Commissioners. We do not have to accept further payments under the policy if the policy is no longer approved by the Revenue Commissioners.

7 Children's Life Cover

On the death of an eligible child, as defined below, of a **Life Assured** (assuming a **Life Cover benefit** applies to that **Life Assured**) the company will pay €5,000.

The policy will not end upon payment of the lump sum and the level of life **cover** will not be reduced. We will only pay the **Children's Life Cover** once in respect of each child. This applies even if both parents are **Lives Assured**, or even if a **Life Assured** is covered under more than one policy which provides similar **benefits**.

An eligible child is defined as a natural or legally adopted child who is aged between 3 months and their 18th birthday at the date of death and whose mother or father is a **Life Assured** under the policy. If the child is in full-time education, the child will qualify for the Children's Life **Cover** if they are aged between 3 months and 21st birthday at the date of death.

8 Special Events Increase Benefit

This **benefit** is also known as a Guaranteed Insurability Option.

8.1 This option is only available to a **Life Assured** if they were accepted on standard terms and is not available if any special conditions apply, for example, if **we** applied any exclusions to the **cover** or included an extra **premium** for special terms. If the basis of **cover** is **Joint Life**, this option will only apply to the policy if both **Lives Assured** were accepted on standard terms. If the basis of **cover** is **Dual Life** then this option may only apply to one **Life Assured**. The availability of this option is subject to underwriting at the time the original policy is taken out.

8.2 If this option is included it allows **you** to increase the Life **Cover** on the policy, up to the limits set out below, without the need to supply further medical evidence, following any of these events:

- Increase in mortgage by a **Life Assured** either to purchase a new main residence or for home improvement of main residence;

- The marriage of a **Life Assured**;
- The birth or legal adoption of a child by a **Life Assured**.

8.3 The **Life Assured** must be under 55 years old at the time the option is exercised. If the basis of **cover** is **Joint Life**, both **Lives Assured** must be under 55 years old at the time the option is exercised. If the basis of **cover** is **Dual Life**, this option may be exercised separately in respect of each **Life Assured**.

8.4 **You** can increase **your cover** on more than one occasion, but the following limits apply:

The maximum increase in Life **Cover** for any one event is limited to whichever of the following amounts is lower:

- 50% of the relevant original level of Life **Cover**;
- or €100,000.

The maximum total increase in Life **Cover** for all events over the term of the policy is limited to whichever of the following amounts is lower:

- the relevant original level of Life **Cover**;
- or €200,000.

8.5 If the basis of **cover** is **Joint Life**, the maximum limits apply to the joint levels of **cover** and not individually. If the basis of **cover** is **Dual Life**, the maximum limits apply separately to each **Life Assured**'s level of **cover**. In addition, if **you** have more than

one policy with **Royal London**, these limits apply across all of these policies and not separately to each of them.

8.6 Where the option is to be exercised for the purchase of a new main residence or home improvement, the maximum increase is also limited to the increase in the mortgage amount.

8.7 **You** must apply in writing to **us** within three months of the occurrence of the event if **you** wish to exercise this option. **Royal London** will require evidence to show that the event has occurred.

8.8 **You** cannot increase **your cover** using this option:

- if **we** are currently considering a life or terminal illness claim (excluding Children's Life **Cover**);
- or, if **you** are no longer resident in the Republic of Ireland;
- or, for the purchase of a secondary residence or an overseas property.

8.9 Any increase in **cover** will:

- be based on the normal terms and conditions applicable for policies of this type at the date the option is exercised;
- have a term equal to the remaining term of the original policy;
- include any special conditions or restrictions as per the original policy conditions and **policy schedule**.

8.10 If this option is exercised the **premium** will be recalculated accordingly each time the **cover** is increased. We will base **your** new **premium** on:

- the age of the **Life Assured**, or both **Lives Assured** if the basis of **cover** is **Joint Life**, at the date the increase in **cover** commences;
- the smoking habits of the **Life Assured**, or both **Lives Assured** if the basis of **cover** is **Joint Life**, at the date the increase in **cover** commences;
- any special terms as outlined in the original **policy schedule** or at any subsequent reinstatement under Section 3.2;
- and **Royal London's** **premium** rates at the time of the increase.

9 **Indexation**

This section only applies if the **policy schedule** shows that Indexation applies to this policy. Indexation works as follows:

9.1 At each **increase date** (see definitions section), we will automatically increase the amount of **your cover** unless **you** have told **us** in writing not to do so. The **Lives Assured** do not need to give evidence of health for these increases.

9.2 We will advise **you** at least four weeks before each **increase date** of the details of the increase. If **you** want to cancel an increase in **cover**, **you** must tell **us** in writing at least one week prior to the **increase date**.

If **you** do not cancel an increase in **cover**, the increased **premium** will be due from the **increase date** and the increased life **cover** will apply. If **cover** is on a **Dual Life** basis, **you** can only cancel an increase in **cover** in respect of both **Lives Assured** and not on one **Life Assured** only.

9.3 The increase in **cover** will be 3% each year and **your premiums** will increase by 4% each year.

9.4 If **you** cancel the increase three times during the term of the policy or if **you** reduce the level of **cover** more than once, **you** will not be entitled to any further increases.

9.5 There will be no further increase in **benefit** or **premium** after the **Life Assured**, or the oldest **Life Assured** in the case of a **Joint or Multiple Life First Death** policy, has reached aged 70. For **Dual Life** policies, the increase in **benefit** and **premium** for each **Life Assured** will cease when they have reached aged 70.

10 **Conversion Option**

If the **policy schedule** shows that a conversion option applies, **you** can convert this policy into another policy provided by **Royal London** without having to provide evidence of health. The new policy must commence on or before the **conversion option expiry date**, and (aside from waiving the medical underwriting requirements) will be subject to **Royal London's** standard new business terms and conditions for life **cover** at the date of conversion.

The following conditions apply:

10.1 The policy must not have already ceased as per Section 5.3.

10.2 The level of life **cover** under the new policy cannot be greater than the level of **cover** under this policy on the date it is converted.

10.3 We will issue the new life policy under **our** normal terms which apply at the time this policy is converted. The **premium** payable will be calculated based on the age of the **Lives Assured** and **Royal London's** rates for the class of policy selected at the time.

10.4 Any special conditions which attach to this policy will apply to the new policy. If we have charged an extra **premium** on this policy (e.g. for health reasons), we will also charge an extra **premium** on the new policy based on the **premium** rates in place at the time of conversion.

10.5 **You** must apply in writing before the **conversion option expiry date**.

10.6 Indexation will not be available under the new policy.

10.7 When **you** take out the new policy, the **cover** under this policy will be immediately reduced by the level of life **cover** under the new policy. If the level of life **cover** under this policy is reduced to nil, this policy will be immediately cancelled and no further **benefit** will be payable under it.



10.8 The new policy will be of a type offered by **us** at that time.

10.9 In some circumstances, the conversion option will be subject to financial underwriting – refer to **policy schedule** to see if this applies. Where it does apply, **we** have the right to reduce the level of **cover** on conversion or disallow the conversion altogether if the evidence of financial justification submitted at the time does not, in the opinion of **our** underwriters, warrant the level of **cover** requested.

10.10 The term of the new policy will be subject to **Royal London's** maximum age at cessation for relevant new business policies at the time of conversion, or before the 91st birthday if this is lower. The term also cannot be greater than 51 years. For **Joint** and **Dual Life** policies the maximum age of cessation is based on the age of the oldest **Life Assured**.

11 Exclusions

In addition to any conditions or exclusions outlined on **your policy schedule**, the following exclusion applies to **your** policy.

If a **Life Assured** dies within a year of the **start date** as a result of their own deliberate act, **we** will not pay **you** any **benefit** under the policy. However if the policy was transferred to someone else (except for a husband, wife or next of kin of the **Life Assured**) before the act

which caused the death, **we** will pay the **benefit** subject to having received all relevant information as outlined in Section 3.1.

12 Claims

12.1 Proof of Age

Your benefits have been calculated on the basis that the date of birth of the **Lives Assured** is as shown on the application. In the event of a claim, **we** may ask for proof of the date of birth. If the date of birth on the application is not correct, **we** may recalculate the **benefits** in line with the correct date of birth. In some circumstances, **we** may refuse to pay any **benefit** if **we** would not have provided **cover** initially had **we** known **your** correct date of birth.

12.2 Life Cover

We will consider a claim when **we** have received the following:

- (a) Proof of death in the form of a death certificate, or any other proof **we** reasonably need.
- (b) Proof of entitlement to claim the **benefits**. This could include proof that **you** have followed these policy conditions and any special conditions contained in the **policy schedule**. **We** may ask the person making the claim for a grant of probate or letters of administration.
- (c) Proof (in the form of a birth certificate) of the age of the **Life Assured**.

(d) The original policy documents. If they are not available, whoever makes the claim must accept legal responsibility and sign a document indemnifying **us** if it turns out that someone else is entitled to the **benefit**.

12.3 If **we** have not paid the death **benefit** two months after the date of notification of the death of the **Life Assured**, interest shall accrue monthly from that time at a rate which is 0.25% per annum below the European Central Bank base rate. Interest may accrue until the death **benefit** has been paid.

12.4 If any information **we** have been given is not correct, true or complete, **we** may not pay the death claim.

12.5 If **cover** is on a **Dual Life** basis and one of the **Lives Assured** has died, **cover** can continue for the second **Life Assured** provided that the **premium** is still paid.

We will reduce the **premium** to reflect the fact that only one life is now covered.

13 Tax

Under current law, **we** do not deduct any tax from the **benefit**. However, tax is payable on any interest **we** pay – see Section 12.3. If tax laws change after the **start date**, **we** may change the policy conditions of the policy if **we** need to keep the policy in line with those changes. **We** will write and tell **you** about any changes in the policy conditions.

14 Data Privacy

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, a data privacy notice is included in the policy pack.

More information is available online at royallondon.ie/legal-cookies-/privacy/ or you can listen to an audio version by calling 01 429 3333.

A large print version can be requested by writing to us at:

Compliance Manager
Royal London Group
47–49 St Stephen's Green
Dublin 2

+353 (0)1 429 3333

GDPR@royallondon.ie

This notice may change from time to time.

15 Making Changes to the Policy

Our ability to make changes to these Policy Conditions

If after the **start date** there are changes in legislation or regulation or any relevant change in circumstances beyond **our** control and:

- it becomes impracticable or impossible to give effect to the **policy** conditions applying to **your policy**; or
- failing to make the change could, in **our** reasonable opinion, result in **Royal London's** customers not being treated fairly; or

- the way that **we** are taxed or the way that **your policy** is taxed is changed, which directly affect the **policy conditions** applying to **your policy**

We may with immediate effect make changes to the **policy conditions** (including the **premium**) that **we** reasonably consider are proportionate in the circumstances.

We will inform **you** in writing in advance of any changes being made where **we** are able to do so but if that is not possible, **we** will let **you** know as soon as **we** reasonably can.

We may also make changes to the **policy conditions** applying to the **policy** 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**.

We may make changes to these **policy conditions** if **we** become aware of any error or omission in these **policy conditions**. **We'll** only make such changes to bring these **policy conditions** into line with **your policy schedule** or the **policy** key features document. If any provision is found to be illegal, unenforceable or void, **we** may make changes to these **policy conditions** to the least extent possible to remove the offending provision and the remaining provisions shall be deemed to be binding on **you** and **us**.

Again, **we** will let **you** know as soon as **we** reasonably can.

16 Other Information

16.1 This policy does not have any encashment value.

16.2 This policy is governed by the laws of Ireland and the Irish courts are the only courts which are entitled to hear any dispute.

16.3 **You** can transfer the **benefit** under this policy in respect of Life **Cover** to someone else. **You** cannot transfer the **benefit** under this policy in respect of Children's Life **Cover** to someone else.

16.4 Where **you** are able to transfer the **benefit** under this policy to someone else, as explained in Section 16.3 above, **you** or the person **you** assign it to must write and tell **us** at:

Existing Business Department
Royal London Group
47–49 St Stephen's Green
Dublin 2

16.5 This policy doesn't entitle **you** to membership of **Royal London**.



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.

All information is valid at the time of going to print at 01/08/2018.

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