ROYAL LONDON IRELAND

# Separation Option
## Application Form

### How to Apply

Return this application form, together with the appropriate evidence. You may also want to send a copy of your quote with this form.

### Important

In order to take out a new policy under the Separation Option, **both** policyholders must agree to the cancellation of the original policy.

If you have made, or consider that you may be eligible to make, a claim for any benefit under the policy or any other Royal London Ireland policy (except for children's benefit claims if applicable provided that they are not pending claims) then you would not be eligible to exercise the Separation Option.

**Please note, if a new policy is required for both policyholders, they both must complete a Separation Option Application Form. Royal London Ireland's products and the information on this application are provided for residents of the Republic of Ireland only.**

Please insert the policy number of your original policy:

Option Date:*
**Start date of new policy*

D D M M Y Y Y Y

If included on your policy, the Separation Option lets you cancel your Joint or Dual Life policy and either both of you, or one of you, can take out a new policy without further medical underwriting. We reserve the right to request financial evidence to justify the cover amount. Your Policy Conditions will confirm whether your policy includes the Separation Option.

You need to use the Separation Option within a limited time-frame following the separation as stated in your Policy Conditions, and you'll need to provide the appropriate evidence.

There are certain restrictions on using this option including, but not limited to the following:

- The start date for the new policy must be the date of cancellation of your original policy.
- The end date, if applicable, must be no later than that permitted for that type of policy at the time that you exercise this option (not applicable to whole of Life Cover).
- You can find details of any further restrictions by reading your original Policy Conditions.

The new policy will be subject to our current Policy Conditions, which may be different to those applicable to your original policy. The premium for the new policy will be based on our current rates for your age, smoker status and the cover you request.

Please ask for a copy of the Policy Conditions if you would like to see these now. We'll automatically issue the current Policy Conditions with any new policy schedule. You'll have 30 days to change your mind. If there is anything that you don't understand then please contact us.

**If you require further details, please refer to your Policy Conditions**

## 1. Important information

- Please complete using BLOCK CAPITALS. In the event that you wish to make any alteration to the proposal please ensure that it is clearly initialled by the life to be assured/proposer.
- Please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing policy/policies with this policy by cancellation or reduction, and of the possible financial loss as a result of such replacement. If you are in doubt about this, please contact your insurer or Financial Broker.
- The person whose life is to be assured must provide the answers personally. If the answers are filled in by anyone else, then they must be read over and agreed by the person whose life is to be assured before the declaration is signed. If you need to give further details, please do not answer using vague replies as this will mean that we will have to refer back to you. If there is not enough space, please use a separate sheet of paper which you should also sign and date.
- Monthly premiums must be paid by direct debit.

## 2. How do we use your personal data?

As a customer of Royal London Insurance DAC (Royal London Ireland) we use your personal data in a number of ways. We are required to give you the following information under the data protection laws telling you how Royal London Ireland will use your personal data, including your special category personal data, such as your medical data, that you submit as part of the application process or any claims. It's not meant to be a legal contract and it doesn't affect your rights under data protection laws.

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, **www.royallondon.ie/privacy-policy**

### How do we use your personal data?

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

- Providing a quote and calculating your premium.
- Underwriting, setting up and administering your policy.
- Completing any requests, making and receiving payments or managing any queries or claims you make.
- Verifying your identity and attempting to prevent fraud and other financial crime. This is usually where we have a legal obligation.
- Fulfilling any other legal or regulatory obligations.

Your personal data is necessary for the performance of your contract. If you do not provide the necessary personal data, we will be unable to fulfil your contract. We also use your personal data for activities other than policy administration or to comply with legal obligations. Where we use your personal data for activities other than policy administration, 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 data 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 combine your personal data with other customers' data in order to: design our products, check they are priced fairly, are suitable for our customers, make our underwriting process easier for our customers, and to check if our communications are easy to understand.
- **Managing our business**
  We use personal data to help us to understand our risks, to continuously improve our service quality and training and for internal administrative, audit, statistical or research purposes.
- **Sending you information**
  We don't currently market other products to you, but we reconsider this at regular intervals and may choose to do this in the future. Where these communications are marketing and therefore optional, we will make it clear that you can opt out of these.

We may also monitor and record phone calls for service quality and training purposes.

## 2. How do we use your personal data? continued

If you want further information about our use of your personal data 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, we will stop using your personal data for these activities.

### Who sees and uses your personal data?

Employees of Royal London Ireland, who need to see or work on your policy, are given access to your personal data 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 personal data with other companies so that we can administer your policy and provide our services to you. We only use trusted third parties, such as:

- Your authorised Financial Broker(s).
- Our service providers, for instance those who perform some underwriting activities for us, translators, mailing houses for printing, market research agencies, offsite storage providers, confidential waste disposal companies and approved IT specialists who support our technology.
- Our professional advisers, including auditors, actuaries, medical professionals, legal advisers and other insurance providers where you have also applied to them for cover.
- Our Reinsurers, who require data including policy details, claims, medical and suspected fraud and other financial crime data.
- Identity authentication, law enforcement and fraud prevention agencies.
- Legal and Regulatory bodies, for example the Revenue Commissioners, the Central Bank of Ireland, the Data Protection Commission and the Financial Services and Pensions Ombudsman.
- Administrators, registered administrators, or trustees of other pension arrangements which you hold or of which you are a member.
- Companies within the Royal London Group.
- Companies you ask us to share your data with.
- Your appointed attorney, trusted contact person or co-decision-maker, if you have nominated one.

Please note that any third parties will only process your personal data on our instructions and where they have agreed to treat the data confidentially and to keep it secure.

Where the policy owner (the party who owns and pays for the policy) and the life assured (the life covered by the policy) are different parties, all personal data provided as part of the application, including personal medical information, may be shared with both the life assured and the policy owner.

### Overseas transfers

Depending on the specific policy you have with us, some of your personal data might be processed outside of the European Economic Area (EEA). We take specific steps necessary to ensure that your personal data is treated securely and has the appropriate legal safeguards. Further information is available on our full Privacy Notice at **www.royallondon.ie/privacy-policy**

### How long do we keep your data and how can you find out more?

In the absence of specific legal, regulatory or contractual requirements, we will keep your personal data for seven years after your relationship with us has ended. If your application does not proceed – for example, if it is withdrawn or it expires – we may process your application data for up to twelve months from that date. This is to facilitate any subsequent protection applications and/or claims on other policies that you make during that time. At the end of this twelve-month period, we will retain your personal and sensitive personal data for seven years, solely for the purpose of responding to complaints in accordance with Section 44 of the Financial Services and Pensions Ombudsman Act 2017. You can opt out of this retention at any time by invoking your right to erasure.

Our full Privacy Notice contains more detail on how we use your personal data, how long we keep your personal data for, our 'lawful basis' and your rights under data protection laws. You'll find the full notice at **www.royallondon.ie/privacy-policy** or you can call 01 429 3333 if you would like it in another format.

## 2. How do we use your personal data? continued

### What are your rights?

**Access**
You have the right to find out what personal data 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 data in some circumstances.

**Object**
If you have concerns about how we are using your personal data, 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 data in some circumstances.

**Data portability**
In some circumstances, you can ask us to send an electronic copy of the personal data you have provided to us, either to you or to another organisation.

**Withdrawing your consent**
If you have provided consent for us to use your data, you have the right to withdraw your consent at any time.

**Right to complain to the supervisory authority**
If you are dissatisfied with how we are using your data, you have the right to complain to the Data Protection Commissioner at **www.dataprotection.ie** or at 21 Fitzwilliam Square, Dublin 2, D02 RD28. We would encourage you to contact us first, so we can deal with your concerns.

When your Financial Broker requests a quote or makes an application on your behalf, we provide them with an automated underwriting decision about you. We use the personal data 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 on all of your rights is available on our website, **www.royallondon.ie/privacy-policy**

If you wish to exercise any of these rights, please contact us in writing using the contact details below.

If you provide information about another individual, it's important you ensure they are aware of the detail being provided to Royal London Ireland and that they have read our full Privacy Notice. Their information will be processed according to this Privacy Notice.

### 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 Ireland, 47-49 St Stephen's Green, Dublin 2.

## 3. Personal information

### Evidence of separation

**Please tell us which evidence you're sending with your application.**
We require one of the following to accompany this application:

- A letter from your solicitor confirming the exact date of your separation
- Evidence from a registered mortgage lender of a new mortgage or mortgage transfer
- Evidence of a new separate address by means of a utility bill

What evidence have you enclosed with the application?

Date of separation: D D M M Y Y Y Y

## 3. Personal information continued

Date of evidence: D D M M Y Y Y Y

**Premium payment**

Premium frequency: Monthly (By Direct Debit only) ☐ Annually ☐

**Life Assured details**

Title:

First name(s):

Surname:

Marital status: Single ☐ Married ☐ Widowed ☐ Separated ☐ Divorced ☐

Date of birth: D D M M Y Y Y Y

**Contact details**

Address for communication:

Telephone Number:

Email:

## 4. Proposer(s)

**If other than life to be assured**

First name(s):

Surname:

What is the nature of the proposer(s) interest in the life to be assured (if other than spouse)?

Proposer(s) other instructions (if any):

Proposer(s) address:

Telephone Number:

Email:

## 5. Cover required

**This section should be completed by all applicants.**
**Complete only one of section (a), (b), (c) or (d) as required, corresponding to the cover type on your original policy.**

The level of cover must be less than, or equal to, the level of cover under the original policy on the date that the Separation Option is exercised.

### (A) Mortgage Protection Cover

Amount of Life Cover: €

Amount of Accelerated Specified Serious Illness Cover: €
*This is only available if it was included on your original policy. A minimum of 10% or €10,000, whichever is the higher amount, and a maximum of 100% of the Life Cover may be selected as Specified Serious Illness Cover. If left blank no Specified Serious Illness Cover is selected.*

Term of cover you want: Years

Do you want a Conversion Option? Yes ☐ No ☐
*This option is only available if it was included on your original policy.*

### (B) Term Assurance and/or Specified Serious Illness Cover

Amount of Life Cover: €

Amount of Specified Serious Illness Cover: €
*This is only available if it was included on your original policy. A minimum of 10% or €10,000, whichever is the higher amount, and a maximum of 100% of the Life Cover may be selected as Specified Serious Illness Cover. If left blank no Specified Serious Illness Cover is selected.*

*The type of Specified Serious Illness Cover will be the same as you had under your original policy if this is available at the time that you exercise this option.*

Term of cover you want: Years

Do you want Indexation? Yes ☐ No ☐
*With Indexation, cover will increase at 3% per annum and premiums will increase at 4% per annum. If you select this option, you can opt out later.*

*This option is only available if it was included under your original policy and was still available under the policy at the time of applying for this option*

Do you want a Conversion Option? Yes ☐ No ☐
*This option is only available if it was included under your original policy.*

### (C) Multi-Claim Protection Cover

Amount of Core Benefit: €

Amount of Additional Life Cover benefit: €
*This option is only available if it was included under your original policy.*
*If left blank no Additional Life Cover benefit is selected.*

Term of cover you want: Years

Do you want Indexation? Yes ☐ No ☐
*With Indexation, cover will increase at 3% per annum and premiums will increase at 4% per annum. If you select this option, you can opt out later.*

*This option is only available if it was included under your original policy and was still available under the policy at the time of applying for this option.*

Do you want a Conversion Option? Yes ☐ No ☐
*This option is only available if it was included under your original policy.*
*A minimum term of ten years is needed for the Conversion Option to be selected.*

## 5. Cover required continued

### (D) Whole of Life

Do you want this policy to be eligible for relief under Section 72 of the Capital Acquisitions Tax Consolidation Act 2003, generally used for inheritance tax planning? Yes ☐ No ☐

*Please note, if you intend to use this policy for inheritance tax planning it is strongly recommended that you complete a Section 72 Trust Form or provide for this policy in your Will. Otherwise the policy proceeds may not qualify for relief under Section 72.*

Amount of Life Cover: €

Do you want Indexation? Yes ☐ No ☐

*With Indexation, cover will increase at 3% per annum and premiums will increase at 4.5% per annum. If you select this option, you can opt out later.*

*This option is only available if it was included under your original policy and was still available under the policy at the time of applying for this option.*

Do you want the Life Changes Option? Yes ☐ No ☐

*This option is only available if it was included under your original policy and was still available under the policy at the time of applying for this option.*

## 6. Declaration

**(If you have dictated your answers, please read them over to ensure that they are correct.)**

I submit this application form to apply for a policy with Royal London Ireland. I understand that the application is subject to written acceptance by Royal London Ireland.

I declare that I have read the entire application form after it was completed and that to the best of my knowledge all the answers and statements in this application, whether completed by me or written down on my behalf at my dictation, are true and complete in every particular. I agree that any relevant additional information provided to Royal London Ireland in relation to this application will be true and complete and shall, together with this application form, constitute my full application to Royal London Ireland. Relevant additional information includes but is not limited to my verbal response to telephone enquiries from Royal London Ireland and supplementary questionnaires which I am requested to complete.

I understand that the entire application, including personal medical information provided as part of the application, will be shared with both the life assured and the policy owner where they are different parties. I further understand that this sharing of the application, with both parties, is necessary and proportionate to obtain the insurance cover sought.

I understand that I must tell Royal London Ireland if there is any change to anything that would affect any of the answers to the specific questions in this application between the date I submit my application and the cover start date.

I understand that I cannot rely on any disclosures made under previous applications and that it is necessary to provide all relevant information as part of this application whether previously known to Royal London Ireland or not.

I understand that if I or a life assured do not provide full and accurate information, Royal London Ireland may be entitled to void the policy without return of premium, repudiate liability, treat the policy as if it had been entered into on different terms, or limit the amount paid out.

I authorise Royal London Ireland 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 understand that in the event of my application not proceeding, information provided in connection with my application may be retained by Royal London Ireland 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 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 may not qualify for relief under Section 72 of the Capital Acquisitions Tax Consolidation Act 2003.

## 6. Declaration continued

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 Ireland of my personal data and where applicable, my sensitive personal data, as indicated in section 2 of this form, "How we use your personal data".

### I confirm that I have read and fully understand all parts of the above declaration.

| Signature(s) | | Date of signature/s |
|---|---|---|
| Life to be assured: | | D D M M Y Y Y Y |
| Policy Owner:<br>(If different from above) | | D D M M Y Y Y Y |
| If applying for and on behalf of a company, print company name | | |
| | | |

### Separation Option authority

**In order to process your application under the Separation Option, we require the authority of the other policyholder to cancel the original policy. We won't be able to start your new policy until we receive this authority.**

As the joint/dual policyholder for the original policy, I hereby give my authority for the original policy to be cancelled.

| Name (BLOCK CAPITALS) | |
|---|---|
| | |
| Signature | Date of signature |
| | D D M M Y Y Y Y |

### Financial Broker Disclosure Statement (only required if a broker is involved)

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.

| Signature | Date of signature |
|---|---|
| | D D M M Y Y Y Y |

## 7. SEPA Direct Debit Mandate

By signing this mandate form, you authorise (A) Royal London Ireland 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 Ireland. 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):

Account Holder address for Royal London Ireland correspondence:

### Please complete all empty fields below:

Account Number - IBAN: I E

Bank Identifier Code - BIC:

Creditor's Name: Royal London Insurance DAC

Creditor Identifier: IE22SDD990491

Creditor Address: 47 – 49 St Stephen's Green, Dublin 2, Ireland

Type of Payment: Recurrent Payment

Signature(s) of Account Holders:

Date of Signature: D D M M Y Y Y Y

*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:

**Royal London Ireland, 47-49 St Stephen's Green, Dublin 2 T: 01 4 29 3333 F: 01 6 62 5095 E: service@royallondon.ie W: www.royallondon.ie**

Royal London Insurance DAC, trading as Royal London Ireland, is regulated by the Central Bank of Ireland.
Royal London Insurance DAC is registered in Ireland, number 630146, at 47-49 St Stephen's Green, Dublin 2.
Royal London Insurance DAC is a wholly owned subsidiary of The Royal London Mutual Insurance Society Limited which is registered in England, number 99064, at 80 Fenchurch Street, London, EC3M 4BY.