



# Covered in an instant

Instant TLC from Royal London  
Get the peace of mind of life cover from  
the start of the application process

# Instant TLC (Temporary Life Cover)

**A new and innovative service created with customers in mind.**

Now, you can have **the peace of mind of life cover in an instant** – without having to wait for your application to be reviewed or forms to be returned.

At Royal London, we're committed to helping financially protect customers and their families. What matters to customers, matters to us. **We want to give you the protection cover you need, when you need it.**

If you apply to us for a policy that includes life cover, we want to make sure you're protected straight away. That's why we offer Instant TLC. It's temporary life cover that provides peace of mind to you during the application and underwriting process. **So, you're protected even before your policy officially starts.**

## On cover in an instant

Now, following your Financial Broker's recommendation and completing the application with them, you can immediately have valuable life cover in place. There will be no need to wait for forms or medical evidence to be returned. Your Financial Broker will be able to give you instant confirmation.

You can get Instant TLC for the sum assured applied for, up to a maximum of €500,000 across all applications. It's available, at no charge, to all new applications for life cover for customers aged 60 or below.

So, while any outstanding application or underwriting requirements are being completed, you are protected.

### Instant TLC is offered on new applications for:

- Mortgage Protection
- Term Assurance
- Pension Term Assurance
- Whole of Life
- Accelerated Specified Serious Illness
- Multi-Claim Protection Cover

## Instant TLC – for up to four weeks at no cost

**Instant TLC won't cost you anything – so, if you're eligible, you'll get life cover for free for a period up to:**

- **1 week from the date of accepted online application.**  
This gives you time to return any outstanding forms, like the signed Direct Debit Mandate or Declaration Form.
- **4 weeks from the date of application when the application is referred to underwriting for further evidence.**  
This gives you or your GP (if applicable) time to interact with our underwriting team.

Instant TLC will end when your full policy is issued or if we are unable to offer you cover.

Terms and conditions do apply, available on [royallondon.ie](http://royallondon.ie) or from your Financial Broker.

**Talk to your Financial Broker today to find out more about your protection options and this great new service.**

