

# Terms and Conditions

## Instant Temporary Life Cover

If you apply to us for a policy that includes life cover and your policy doesn't start right away, we want to make sure you're protected in the meantime.

That's why we offer Instant TLC (Temporary Life Cover). 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.

Instant TLC is provided by Royal London Insurance DAC (Royal London Ireland). So, where we refer to 'we', 'us' or 'our' in this leaflet, we mean Royal London Ireland. To keep things simple, we'll talk about 'you' where we mean the policy owner taking out the policy and the 'person covered' where we are talking about the person you're insuring.

### When will my Instant TLC start?

Your Instant TLC starts when your Financial Broker receives confirmation of cover from us in the cover email and in addition will be dependent on:

- The person covered being under age 60.
- Your application for cover not replacing any existing Royal London Ireland or Caledonian Life policies.

The Instant TLC details contained in the cover email, and the terms and conditions contained in this leaflet, will apply.

### What will I be covered for?

Your Instant TLC will be the amount of life benefit cover you've applied for, up a maximum of €500,000 in total regardless of the number of new business applications received by us.

If your application includes both Life and Specified Serious Illness cover, or is for Multi-Claim Protection Cover, you will only be covered for life cover for the duration of your temporary life cover period stated in the cover email.

### How long will Instant TLC last?

Your Instant TLC will end on the **earliest** of the following dates:

- Your policy commencing.
- Your instruction or your Financial Broker's instruction not to proceed with the application.
- The expiry date stated in the cover email sent to your Financial Broker.

If you provide information to us in your application or if we receive information in addition to the application, which means that we cannot or may not be able to offer you cover, then your Instant TLC will end immediately, and you'll no longer be covered. We'll tell your Financial Broker if this happens.



## Keeping us informed - before your policy commences

You must inform us if there is a change to any of the answers that you or the person covered have given to the questions in the application form (including in relation to the person health, occupation or leisure activities) or any other information provided between the date the answer is given and the date we start the plan.

If you don't tell us about changes like this, this may result in the policy being cancelled from inception and any subsequent claim not being paid or we may reduce the amount that we pay should it affect the terms we would have offered. The duty to disclose new information does not impact the cover provided under your Instant TLC.

## Important information


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

Instant TLC may not be assigned to a third party.

## Making a claim

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

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

 +353 01 429 3333

 [service@royallondon.ie](mailto:service@royallondon.ie)

In the event of a valid claim, subject to these terms and conditions, we will pay the life cover amount to you.

The payment of any benefit will be subject to us receiving satisfactory evidence that we may require including, but not limited to:

- Confirmation of the death of the person covered, such as the death certificate.
- Reports from third parties such as from medical practitioners, coroners or such other information as we may reasonably require to enable us to assess the claim.

## We won't pay an Instant TLC claim if:

- Your application is to replace a policy already in force with Royal London Ireland or Caledonian Life, which will be cancelled when your new policy is issued.
- We discover the information provided by you, your Financial Broker, or the person covered in your application was incomplete, untrue or inaccurate. In some instances, we might pay a proportional claim.
- The claim is caused by intentional self-inflicted injury by the person covered.

## 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 will be included in your policy pack. More information is available online at [www.royallondon.ie/privacy-policy](http://www.royallondon.ie/privacy-policy)

## Complaints


We are committed to providing 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 us 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 01 567 7000

 [info@fspoi.ie](mailto:info@fspoi.ie)

 [www.fspoi.ie](http://www.fspoi.ie)

