



ONLINE SERVICE TERMS & CONDITIONS FOR EMPLOYER/GROUP PLAN SPONSOR

This document sets out the terms and conditions for use of the online service that we, The Royal London Mutual Insurance Society Limited, make available to you, on behalf of the employer/group scheme sponsor, so that you may administer your group scheme.

1. By “online service”, we mean the dedicated password-protected facility available on our website at **royallondon.com** or via a trusted third party’s system. By “trusted third party”, we mean a party we have entered into an agreement with for the provision of online authentication and other services.
2. We grant you a non-exclusive, non-transferable right to use the online service subject to these terms and conditions and solely for the purposes of administering your group scheme.
3. We may change our online service at any time.
4. We will try to ensure that the online service is available to you during normal business hours but we cannot guarantee that they will be.
5. We may withdraw access to the online service, and terminate this agreement, at any time without having to give a reason for doing so.
6. When we receive an instruction or data request we will treat it as having come from you.
7. Where you use the online service to make changes to your group scheme or to any individual’s plan:
 - You are responsible for ensuring that the information you give us is complete and correct.
 - We will treat your changes as a valid instruction without the need for further confirmation from you in writing.
 - We will write to you (which may be by e-mail) to confirm any changes you have made. You should let us know if you do not receive confirmation from us or if the confirmation you receive is incorrect.
 - We will not be liable for any failure to implement your changes unless we have confirmed them in writing and you have made any payment arising as a result of your changes.
8. The information contained in our online service remains our property. You must keep it confidential at all times.
9. You must comply with the Data Protection legislation and all related legislation in your use of any personal data that you access via the online service. Among other things, you must take appropriate technical and organisational measures to ensure the data is not processed unlawfully or accidentally lost, destroyed or damaged.
10. You must not disclose to any third party any password or digital certificate that allows you to access the online service.
11. You must notify us immediately if you suspect the security of our online service has been compromised in any way.
12. You must ensure that the online service is used in accordance with these terms and conditions and with any guidelines we may issue. The online service may not be used for any unlawful, improper or immoral purpose.

13. If we make software available for you to use, you shall not assign, sub-license, sell, charge or rent the software nor shall you copy, modify, enhance, compile, assemble or reverse engineer the software except as permitted by law. We cannot guarantee that the software is free of errors, viruses or bugs and you accept this in your use of the system.
14. We have taken reasonable care to ensure that the information contained in our online service is correct but we cannot guarantee this. We will not be liable for any losses you may suffer as a result of your use of, or reliance upon, any information contained in the online service.
15. Nothing in these terms and conditions will operate to exclude or limit any liability which may not lawfully be excluded or limited.
16. Your employer/group scheme sponsor will agree to reimburse us for any losses we may suffer as a result of any misuse of our online service, or any breach of these terms and conditions, by you or by any other agent or employee acting on its behalf. This clause will still apply if this agreement is terminated.



Royal London
1 Thistle Street, Edinburgh EH2 1DG
royallondon.com

All literature about products that carry the Royal London brand is available in large print format on request to the Marketing Department at Royal London, St Andrew House, 1 Thistle Street, Edinburgh EH2 1DG.

All of our printed products are produced on stock which is from FSC® certified forests.

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales number 99064. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Corporate Pension Services Limited is authorised and regulated by the Financial Conduct Authority and provides pension services. The firm is on the Financial Services Register, registration number 460304. Registered in England and Wales number 5817049. Registered office: 55 Gracechurch Street, London, EC3V 0RL.