



ONLINE SERVICE TERMS AND CONDITIONS FOR PLANHOLDERS

We, The Royal London Mutual Insurance Society Limited and any of its subsidiaries (together therein referred to as “the Company”), refer to the facility for accessing and amending your policy(ies) with the Company available to you on our web site at **royallondon.com** (the “System”). The System is being made available to you to allow you to (i) have online access to certain information about the products of the Company, (ii) obtain current details of the Company’s products purchased by you and (iii) invest in and amend your policy(ies) electronically (“Online Policy Changes”).

This Agreement sets out the terms on which you are being given access to the System by the Company:

1. The Company hereby grants to you the right to use the System subject to the terms and conditions of this Agreement and only for the purposes described in this Agreement. The Company may from time to time amend, update or alter the System and if that happens this Agreement shall apply to the amended, updated or altered System.
2. The Company will use its reasonable endeavours to ensure that online access to the System will be available. However the Company is under no obligation to provide access and shall have no liability to you for failure to provide access.
3. This Agreement shall notwithstanding the date or dates of this Agreement commence on the date of this application. The Company reserves the right to withdraw your right to access the System and to terminate this Agreement at any time and without giving any reason for doing so.
4. You shall only access and use data obtained through the System which relates to you and your policy(ies).
5. The following terms will apply to all communications in respect of Online Policy Changes:
 - (a) Your communications shall not be deemed to have been properly received by the Company until the communication is accessible by the Company.
 - (b) You accept responsibility and liability for the completeness and accuracy of any communication sent to the Company using the System and the Company will not be liable for any consequence of any incomplete or incorrect communication.
 - (c) You authorise the Company to treat any electronic communication from you as a valid instruction without the need for further written confirmation. The Company will treat your instructions as your instructions even if you can prove that they were not signed or sent by you or with your authority provided that the Company or its employees were not guilty of negligence, fraud or wilful default in treating them as valid instructions.
 - (d) If you do not receive confirmation of placing an instruction or if any aspect of the confirmation received does not accurately reflect the instruction given by you or if you receive a confirmation for an instruction relating to business which has not been placed by yourself, you should immediately notify the Company giving full details of the issue. In the event that you fail to notify the Company as soon as reasonably practicable in any of these circumstances you will be deemed to accept the terms of the confirmation as sent to you by the Company.
 - (e) The Company reserves the right to obtain from you written confirmation of any instruction sent via the System.

6. You shall not at any time disclose the password allocated to you by the Company to any third party.
7. You shall immediately notify the Company, and in any event within 7 days of you becoming aware or having reason to believe that the security of the System has been compromised.
8. You shall at all times use and access the System in accordance with any guidance issued from time to time by the Company and shall not use the System for any unlawful, improper or immoral purpose. Any access to the Company's systems, other than access to the System or any unrestricted access areas on the website at **royallondon.com**, or inappropriate use of the System will result in the immediate termination of this Agreement.
9. In the event that the Company makes software available to you for use in connection with the System ("Software") you shall not modify, assign, sub-license, sell, charge or rent the Software nor shall you copy, modify, enhance, compile or assemble or reverse engineer the Software unless where permitted by law or any other terms of this Agreement. Other than where required by law, the Company provides no warranty that the Software is fit for its purpose nor that it is free of errors, viruses or bugs.
10. (i) The Company has taken reasonable care to ensure that the information contained on the System is accurate; however, no representation or warranty express or implied, as to the accuracy or completeness is given.
- (ii) The Company shall have no liability for any loss or damage (whatsoever or howsoever caused) suffered by you arising from the use or reliance upon the information contained on the System including, without limitation, any loss of profit or any other loss or damage direct, indirect or consequential or damages resulting from loss of use, data or profits whether in an action of contract, negligence or other action arising out of or in connection with the use or reliance upon the information contained on the System or any failure of the part of the Company to make access available to you or as a result of any damage to your or your Employer's computer systems arising from your use of the System.
- (iii) For the avoidance of doubt nothing in paragraph 10 seeks to exclude or limit the Company's liability for death or personal injury or any liability which the Company may have under the Financial Services and Markets Act 2000 (or any amendment or replacement legislation) or under the Rules of the Financial Services Authority.
11. The Company shall be entitled to assign this agreement at any time without your consent.



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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.