



How we use your personal information and verify your identity

The Royal London Mutual Insurance Society Limited may obtain personal information (including sensitive personal information) either from you directly or, with your consent from other sources, such as an identity authentication agency. We will use your personal information for:

- providing and developing our products and services;
- improving our customer care;
- verifying your identity and preventing fraud;
- research and analysis;
- marketing;
- legal and regulatory reasons; and administering your **Policy**.

We'll keep your personal information, for a reasonable time and we may also share information about you with other companies within the Royal London Group, our service providers and agents and with third parties such as auditors, underwriters, reinsurers, medical agencies, identity authentication and fraud prevention agencies, other financial institutions and legal and regulatory bodies.

Your personal data may be processed in countries outside the European Economic Area. This processing will be carried out by experienced and reputable organisations and only on terms which safeguard the security of your data and comply with the requirements of the Data Protection Act 1998. We may contact you by mail, phone, email or other electronic messaging with further offers, promotions and information about our products and services that may be of interest to you. We won't do this where you've indicated on your **Application** that you don't want to receive these communications.

If you would like to receive our marketing communications by some but not all of the above methods or if you have changed your mind on receiving marketing communications please contact us (please see the '**Contact us**' section). We may carry out an electronic check to verify your identity. We will use a reputable reference agency who will access a range of data sources including information from the Electoral Register to carry out identity checks. Although we will retain a record of this search, we will not share this information outside of the Royal London Group.

We may monitor and record phone calls and retain these for the purposes of training and quality assurance and to ensure that we have an accurate record of your instructions. If you provide us with information about another person, you confirm that they've appointed you to act for them to consent to the processing of their personal data and that you've informed them of our identity and the purposes (as set out above) for which their personal data (including sensitive personal data) will be processed. You have the right to ask for a copy of the information that we hold on you, for which we're entitled to charge a small fee. You can ask us to correct any inaccuracies in your information or if you have any questions about how we'll use your personal information, please write to:

Data Protection Manager
Royal London
PO Box 409
Alderley Road
Wilmslow
SK9 0EG