

# Dive into the detail



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Your Life Insurance  
terms and conditions

# Hello

Here are the terms and conditions of your Life Insurance cover (and Critical Illness, if you've chosen it).

They also explain how you or your family can make a claim, if it does come to that.

Remember, your policy information is always available digitally. You'll just need to log in to your account at **myvirginmoney.com** to view it.

You can also email your policy details straight from your account to the people you trust. That way your loved ones have everything they need.

Any questions? We're always here to help you. Just give us a call on **0800 294 7575**.

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## How to contact us

### Claims

0800 294 7576

### For anything else

0800 294 7575

### Visit

virginmoney.com

### Email

enquiries@life.virginmoney.com

### Write

Virgin Money Life Insurance  
Pegasus House  
Bakewell Road  
Peterborough  
PE2 6YS.

## Your policy

**Your policy** is arranged by BISL Limited and administered by BISL Limited on behalf of Scottish Friendly Assurance Society Limited. BISL Limited is authorised and regulated by the Financial Conduct Authority. Registered in England No. 3231094.

**Your policy** is issued and underwritten by Scottish Friendly Assurance Society Limited and is a contract between **you** and Scottish Friendly Assurance Society Limited. Scottish Friendly Assurance Society Limited is a friendly society incorporated and registered under the Friendly Societies Act 1992, whose registered office is at Scottish Friendly House, 16 Blythswood Square, Glasgow G2 4HJ. Scottish Friendly Assurance Society Limited is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registration No. 110002, with permission to effect and carry out contracts of insurance.

Words in **bold** text are defined in our glossary.

**Your policy** includes the **benefits** specified in the Cover Details section in **your policy schedule**.

## Paying out

### Life Insurance

Pays the **sum assured** if **you** (the **life assured**) die between the **policy start date** and the **policy expiry date** or if **you** are diagnosed with a **terminal illness** between the **policy start date** and 12 months before the **policy expiry date**.

The policy will stop when the **Insurer** pays a claim.

### Life Insurance with Critical Illness

Pays the **sum assured** if the **life assured** dies or is diagnosed with a **critical illness** between the **policy start date** and the **policy expiry date** or is diagnosed with a **terminal illness** between the **policy start date** and 12 months prior to the **policy expiry date**.

The **policy** stops when the **Insurer** pays a **claim**.

### Additional Critical Illness

Pays the **sum assured** if the **life assured** is diagnosed with a **critical illness** between the **policy start date** and the **policy expiry date** and survives for 30 days.

This **benefit** will stop when the **Insurer** pays a **claim**, but **your** life insurance will continue for the remainder of the term of **your policy** as long as **you** continue to pay **premiums**.

### Child Critical Illness

This **benefit** will pay the lesser of 25% of the **sum assured** in respect of **critical illness** and £25,000 upon **your child** being diagnosed with a **critical illness** between the **policy start date** and the **policy expiry date** and survives for 28 days. The Insurer will only pay one claim per **child**, but will cover **claims** for any of **your children**.

## What's covered?

### Critical illness

The critical illness cover complies with the ABI Guide to Minimum Standards for Critical Illness Cover.

The following list of conditions are covered:

#### Alzheimer's disease

A definite diagnosis of Alzheimer's disease before age 65 by a Consultant Neurologist, Psychiatrist or Geriatrician.

With **permanent** clinical loss of the ability to do all of the following:

- > remember;
- > reason; and
- > perceive, understand, express and give effect to ideas.

The following are not covered:

- > Other types of dementia.

#### Aorta graft surgery

Surgery for disease or trauma to the aorta with excision and surgical replacement of a portion of the diseased aorta with a graft.

'Aorta' includes the thoracic and abdominal aorta but not its branches.

The following are not covered:

- > Any other surgical procedure, for example, the insertion of stents or endovascular repair.

#### Benign brain tumour

A non-malignant brain tumour or cyst, cranial nerves or meninges within the skull, resulting in **permanent neurological deficit with persisting clinical symptoms**.

The following are not covered:

- > Tumours in the pituitary gland; and
- > Angiomas.

Also, the requirement for **permanent neurological deficit with persisting clinical symptoms** will be waived if the benign brain tumour is surgically removed.

### Blindness

**Permanent** and **irreversible** loss of sight to the point that, even when tested with visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.

### Cancer

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).

The following are not covered:

- > All cancers which are histologically classified as any of the following:
  - pre-malignant;
  - non-invasive;
  - cancer in-situ;
  - having borderline malignancy; or
  - having low malignant potential.

All tumours of the prostate if not histologically classified as having a Gleason score of 7 or above or having progressed to at least clinical TNM classification T<sub>2</sub>N<sub>0</sub>M<sub>0</sub>.

Chronic lymphocytic leukaemia if not histologically classified as having progressed to at least Binet Stage A.

Any skin cancer (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).

### Coma

A state of unconsciousness with no reaction to external stimuli or internal needs which:

- > requires the use of life support systems; and
- > results in **permanent neurological deficit with persisting clinical symptoms**.

The following is not covered:

- > Coma secondary to alcohol or drug abuse.

### Coronary artery by-pass grafts

The undergoing of surgery on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

The following are not covered:

- > balloon angioplasty
- > atherectomy
- > rotablation
- > insertion of stents
- > laser treatment.

### Deafness

**Permanent** and **irreversible** loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.

### Heart attack

Death of heart muscle, due to inadequate blood supply, that has resulted in evidence of acute myocardial infarction that must include all of the following:

- > New characteristic electrocardiographic changes
- > The characteristic rise of cardiac enzymes or Troponins.

The following are not covered:

- > Other acute coronary syndromes including but not limited to angina.

### Heart valve replacement or repair

The undergoing of surgery on the advice of a Consultant Cardiologist to replace or repair one or more heart valves.

### HIV infection

Infection by Human Immunodeficiency Virus resulting from:

- > A blood transfusion given as part of medical treatment;
- > A physical assault; or

- > An incident happening during the course of performing normal duties of employment (from an **eligible occupation**) after the start of the **policy**, and satisfying all of the following:

- > The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures;
- > Where HIV infection is caught through a physical assault or as a result of an incident happening during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident;

- > There must be another HIV test within 12 months confirming the presence of HIV or antibodies to the virus;

and

- > The incident causing infection must have happened in the United Kingdom.

For this definition, the following is not covered:

- > HIV infection resulting from any other means, including sexual activity or drug abuse.

### Kidney failure

Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary.

### Loss of limb hands or feet

**Permanent** physical severance of one or more hands or feet at or above the wrist or ankle joints.

### Loss of speech

Total **permanent** and **irreversible** loss of the ability to speak as a result of physical injury or disease.

### Major organ transplant

As a recipient of a transplant of bone marrow or of a complete heart, kidney, liver, lung, or pancreas, or whole lobe of the lung or liver, or inclusion on an official UK waiting list for such a procedure.

The following is not covered:

- > Transplant of any other organs, parts of organs, tissues or cells.

### Motor neurone disease

A definite diagnosis of motor neurone disease by a Consultant Neurologist and with **permanent** clinical impairment of motor function.

### Multiple sclerosis

A definite diagnosis of Multiple Sclerosis by a Consultant Neurologist and with current clinical impairment of motor or sensory function.

### Paralysis of limbs

Total and **irreversible** loss of muscle function to the whole of any limb.

### Parkinson's disease

A definite diagnosis of Parkinson's disease by a Consultant Neurologist or Consultant Geriatrician and with **permanent** clinical impairment of motor function with associated tremor and muscle rigidity.

The following are not covered:

- > Parkinson's disease secondary to drug abuse;
- and
- > other Parkinsonian syndromes.

### Stroke

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull that has resulted in all of the following evidence of stroke:

- > Neurological deficit with persisting clinical symptoms lasting at least 24 hours; and
- > Definite evidence of death tissue or haemorrhage on a brain scan.

The following is not covered:

- > Transient ischaemic attack.

### Third degree burns

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering either:

- > at least 20% of the surface area of the body;
- or
- > at least 20% of the surface area of the face.

### Traumatic head injury

Death of brain tissue due to traumatic injury resulting in **permanent neurological deficit with persisting clinical symptoms**.

## Extra Critical Illness

If **your policy schedule** includes **Critical Illness** and this **benefit** remains in force (there has been no **claim** on the main **Critical Illness** benefit and all payments are up to date), the **Insurer** will also pay the lower of £20,000 or 20% of the **Critical Illness sum assured** specified on **your policy schedule** if **you** are diagnosed with any of the following extra **critical illnesses**. Any **claim** paid for extra **critical illnesses** will not affect the **Critical Illness sum assured** specified on **your policy schedule**. One **claim** per **Life Assured**, per Extra Critical Illness is allowed per **policy**.

### Low Grade Prostate Cancer

Tumours of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive provided the tumour has progressed to clinical TNM classification T<sub>1</sub>N<sub>0</sub>M<sub>0</sub>; and the tumour has been treated by one of the following:

- > Complete removal of the prostate
- > External beam or interstitial implant radiotherapy
- > Cryotherapy
- > Hormone therapy
- > High intensity focused ultrasound

For the above definition the following is not covered:

- > Prostate cancers where the treatment is not one of the specified treatments listed above, or requires observation only.

### Carcinoma in situ of the breast - requiring surgery

Carcinoma in situ of the breast positively diagnosed with histological confirmation by biopsy together with the undergoing of surgery to remove the tumour. For the above definition, the following is not covered:

- > Lobular carcinoma in situ.

### Crohn's Disease (Severe)

A definite diagnosis by a Consultant Gastroenterologist of Crohn's disease with symptoms that have not responded to optimal therapy while under the supervision of the Consultant.

There must also be evidence of continued inflammation with all of the following:

- > Stricture formation causing intestinal obstruction requiring admission to hospital;
- > Fistula formation between loops of bowel or bowel to another organ;
- > At least one resection of a segment of small bowel.

### Angioplasty – double vessel

If **you** undergo any of the following procedures to treat a narrowing or blockage in two or more of the main coronary arteries:

- > Balloon angioplasty
- > Atherectomy
- > Rotablation
- > Laser treatment
- > Insertion of stents.

The above procedure must have been carried out on the advice of a Consultant Cardiologist to treat severe coronary artery disease in two or more main coronary arteries at the same time. The procedure must be to treat at least 70% diameter narrowing.

If the procedure is only performed on one main coronary artery there must be at least 70% diameter narrowing in another main coronary artery.

For the purpose of this definition main coronary arteries are described as one or more of the following:

- > Right coronary artery
- > Left main stem
- > Left anterior descending
- > Circumflex.

The following are not covered:

- > Procedures to any branches of any of the main coronary arteries
- > Any other procedures to treat narrowing.

### Ulcerative Colitis – requiring surgery

- > Diagnosed with ulcerative colitis treated with total colectomy (removal of entire large bowel).
- > A definite diagnosis of ulcerative colitis must be confirmed by a consultant gastroenterologist.

### Child Critical Illness

The **Insurer** will provide Child **Critical Illness** cover if the **benefit** is shown in **your policy schedule**. **You** can **claim** if **your child** is diagnosed with a **critical illness** and is aged between 30 days and 18 years on the date of diagnosis.

The amount of money payable per **child** will be the lower of:

- > 25% of the **sum assured**; and
- > £25,000.

Child **Critical Illness** cover is subject to the following conditions:

- a) The **child** must live for at least 28 days from the date of diagnosis
- b) The **critical illness** must not have been known to be present at birth
- c) The symptoms must begin after the **policy start date**
- d) Diagnosis must take place on or after the **policy start date** and on or before the **policy expiry date**
- e) Only one **claim** per **child** will be paid under this **policy**
- f) Child **Critical Illness** cover will cease on the payment of a **critical illness claim** in respect of the **Life Assured**.
- g) **You** must have adopted or become the **child's** legal guardian before the date of diagnosis.



## Paying for your cover

**You** will be paying **us** a monthly fee (**premium**) from the **policy start date** to the end of **your policy** term. Make a note of the payment date and the amount **you** will be paying. Don't expect **your payment details** to change unless **we** get in touch to say otherwise, or if a claim is paid under **your** Additional **Critical Illness** cover and **premiums** for this **benefit** are no longer payable.

## If you missed a payment

If **you** stop paying, **your policy** will stop 29 days after **your** first missed payment was due, with no value and **you** will no longer be covered. **We** will contact **you** as soon as **you** miss a payment to offer an alternative way to pay.

## Changing your policy

**You** can make some changes to **your policy** once **you** have set it up. For instance **you** can:

Remove Additional **Critical Illness** cover from **your policy** – **your** monthly payment will reduce by the cost of this cover

Change **your** direct debit payment date to a day of the month that suits **you** best

Add or amend **your** trust beneficiaries

**We** will also consider any other requests to change **your policy** and let **you** know if this is possible. Depending on the changes **you** want to make, **you** may need a new **policy**. The terms of **your** current **policy** and **your** new one might differ. If so, **we** will explain these before making changes.

## How to claim

### For a critical or terminal illness

To **claim**, **you** or **your** representative must contact **us** in writing, by email or by telephone, within 6 months of a **critical** or **terminal illness** being diagnosed. See the "How to Contact Us" section for details.

**You** or **your** representative will be asked to complete a **claim** form and **we** could also ask for evidence to support the diagnosis. If **we** ask for a medical examination this will be at the **Insurer's** cost.

All diagnoses and medical opinions must come from a medical specialist who:

- a) holds an appointment as a Consultant at a hospital in the UK;
- b) is accepted by the **Insurer's** Chief Medical Officer; and
- c) is a specialist in an area of medicine appropriate to the cause of the **claim**.

**You** must live for a period of 30 days after diagnosis (or the second HIV test required under the HIV **claim** criteria) before the **Insurer** can accept a **critical illness claim**.

Once **your claim** is accepted by the **Insurer** it will pay the **sum assured** to the person who is legally entitled to it and **we** will refund any **premiums** paid between the date of diagnosis and the date the **claim** is paid. The **benefit** ends when the **Insurer** pays the claim and the **Insurer** will have no further liability under the **benefit** following such payment.

If the **Insurer** does not accept a **critical illness** or **terminal illness claim**, this will not prevent a future **claim** being accepted. It is therefore important to pay every month and keep **your policy** in force while **critical illness** and **terminal illness claims** are being assessed. These will be refunded to **you** if **your claim** is paid.

## For death

The claimant must notify **us** of the death of the **life assured**, either in writing, by email or by telephone. See the How To Contact Us section for details.

The **Insurer** will only pay the **claim** when it has received proof of the death and appropriate documentation confirming that the person **claiming** is legally entitled to do so.

The **Insurer** will pay the **sum assured** to the person who is legally entitled to it.

The **policy** will end when the **claim** is paid and the **Insurer** will have no further liability under the **policy** following such payment.

## When aren't you covered

The **Insurer** will not pay a **claim** if the **life assured** commits suicide within 12 months of the **policy start date**.

The **Insurer** may not pay a **claim** for Life Insurance or **Critical Illness** cover, and **we** have the right to cancel the **policy**, if at the time **you** completed **your application** for the **policy**, or when making the **claim**, **you** fail to answer all **our** questions truthfully, accurately and completely to the best of **your** knowledge and/or **you** do not provide all the information **we** ask for.

The **Insurer** will not pay a **claim** under **Critical Illness** cover if the **critical illness you** are claiming for is caused directly or indirectly by a condition listed in the **policy exclusions** section of **your policy schedule**.

## You can cancel

**You** have up to 30 days to inform **us** that **you** wish to cancel **your policy** after **we** have issued **your policy**. **You** can contact **us** in writing or by telephone. If **you** decide to cancel, **we** will refund any payments paid. If **you** do not cancel within the 30 days, **your policy** will continue as detailed in this document.

If **you** wish to cancel **your policy** after the first 30 days then **you** can also do this by contacting **us** either in writing or by telephone. **You** will not receive a refund of **your** payment if **your policy** is cancelled after the first 30 days.

**You** will not be able to make a **claim** once **your policy** has been cancelled.

## Making a complaint

**We** are committed to providing **you** with the best possible service. **We** recognise that sometimes things can go wrong, so if **you** are unhappy with something, please let **us** know so **we** can put it right as soon as possible.

**You** can contact **us** in the following ways:

### By phone

Call **us** on **0800 294 7575**. **We're** here from 8am to 9pm Monday to Friday, 9am to 5pm on Saturdays, and 10am to 3.30pm on Sundays.

### In writing

Please write to **us** at:  
Customer Relations Department  
Virgin Money Life Insurance  
Pegasus House  
Orton Southgate  
Peterborough  
PE2 6YS

### Our complaints process

Whichever way **you** choose to contact **us**, **we** will try to resolve **your** complaint by the end of the third business day and send **you** a summary resolution letter. If **we** are unable to do this, **we** will write to **you** within five business days to either tell **you** what **we** have done to resolve the problem or acknowledge **your** complaint and let **you** know when **you** can expect a full response. **We** will pass on any complaints the **Insurer** is required to resolve. **We** will let **you** know when **we** do this.

### Financial Ombudsman Service

If **you** are not satisfied with either **our** summary resolution or final response letter, or if eight weeks have passed since **you** first raised the matter with **us**, **you** have the right to refer **your** case to the Financial Ombudsman Service.

**You** can refer **your** complaint to the ombudsman up to six months after **we** have given **our** summary resolution or final response. They will only consider **your** complaint after **you** have tried to resolve it with **us** first.

Please note that if **you** do not refer your complaint within the six months, the Financial Ombudsman Service will not have **our** permission to consider **your** complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

Making a complaint will not affect **your** legal rights.

Contact details for the Financial Ombudsman are as follows:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

### Phone

**0800 023 4567**

Free for people phoning from a fixed line (for example, a landline at home).

**0300 123 9123**

Free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.

### Email

**complaint.info@financial-ombudsman.org.uk**

### Website

**www.financial-ombudsman.org.uk**

### Online Dispute Resolution

If you bought your life insurance online, you can send your complaint to the Financial Ombudsman Service using the details above or by using the European Online Dispute Resolution (ODR) website at [ec.europa.eu/odr](http://ec.europa.eu/odr). You will need the following information:

**Our name:** Virgin Money

**Our email:** [enquiries@life.virginmoney.com](mailto:enquiries@life.virginmoney.com)

**Our website:** [www.virginmoney.com](http://www.virginmoney.com)

**Country:** United Kingdom (England)

## Financial Services Compensation Scheme (FSCS)

**Your policy** is covered by the FSCS. **You** may be entitled to compensation from the scheme if **we** or the **Insurer** cannot meet **our** or its obligations under **your policy**.

This depends on the type of business and the circumstances of the **claim**.

For more information visit [www.fscs.org.uk](http://www.fscs.org.uk) or call **0800 678 1100**.

### Solvency II Directive Information

Under this directive, we are required to provide you with a Solvency and Financial Condition Report, which you can access via our website.

<https://www.scottishfriendly.co.uk/about-us/solvency-two>

## General Conditions

The laws of England and Wales are applicable to this **policy** unless:

- > At the **policy start date** you are resident in another country in the United Kingdom, when the laws applicable to **your** place of residence apply; or
- > **You** and the **Insurer** agree otherwise

If the **life assured's** date of birth in the **policy schedule** is incorrect, the terms of the **policy** shall be cancelled and reissued based on terms that would have applied if the correct date of birth had been given. **We** are entitled to cancel this **policy** if it would not have been issued if the correct date of birth had been given.

**We** may make changes to the **policy** terms and conditions that **we** reasonably consider appropriate due to a change in any applicable legislation, regulation or taxation. In such cases **we** will notify **you** in advance of any changes being made.

All **policy** communication will be in English.

All payments should be paid in GBP from a UK bank account and all payments will be made in GBP to a UK bank account.

## How we use your personal data

### Who is processing your data?

Virgin Money Life Insurance is promoted by Virgin Money Personal Financial Service Ltd (VMPFS Ltd) and arranged and administered by BISL Limited. BISL Limited and VMPFS Ltd are the data controllers in relation to the data **you** provide and any other information they collect and hold about **you**. This means that they are the companies responsible for deciding how **your** data is processed.

This Privacy Policy describes how BISL Limited ('we', 'us' 'our') and VMPFS Ltd use **your** information.

BISL Limited is part of the BGL Group of Companies and provide products and services under various brands. If **you** want to know more about the BGL Group of Companies and the brands that BISL Limited operates **you** can find out more at [www.bglgroup.co.uk](http://www.bglgroup.co.uk).

VMPFS Ltd is part of the Virgin Money Group of Companies operating under the Virgin Money brand. If **you** want to know more about the Virgin Money Group of Companies **you** can find out more on the Virgin Money website.

Data will be shared with Scottish Friendly who underwrite the **policy** to allow Scottish Friendly to consider **your application** and to deal with any **claims** made on **your policy**. Scottish Friendly will also be a data controller in relation to the data they receive from **us** and any additional data that they may collect about **you** and will be responsible for how that data is processed. They may also pass data to their re-insurer.

If **you** have instructed an insurance broker or intermediary to set up or manage **your policy** **we** may also exchange information with the insurance broker or intermediary in relation to the administration of **your policy**. The insurance broker or intermediary will be the data controller of the data they hold and their use of **your** data will be subject to their own privacy policy.

If **you** purchase a **policy** via a cashback website, some data may also be shared with the cashback website provider in relation to this for example to confirm **your** purchase. For more information **you** will need to read the privacy policy for the relevant cashback website.

## Where do we get the data from?

### From you

Most of the data that **we** process will be data that **we** collect from **you** directly when **you** request a quote. **We** will ask **you** various questions to collect the data **we** need for the purpose of **your policy**. **We** will not be able to provide a quote unless **you** answer the mandatory questions.

If **you** have previously held any products or services with VMPFS Ltd then **we** may carry out checks against data that VMPFS Ltd already hold on **you**. This includes data that may be needed to apply any discounts or offers that **you** may be entitled to from time to time as an existing customer, for fraud prevention, research and analysis and to help **us** assess **your application** for insurance. **We** may do this when **you** request a quote or when changes are made to **your policy**.

### From your use of our website and services

**We** also collect data about **you** based on **your** actions, for example **we** collect data about how and when **you** use **our** websites, or **our** services so that **we** can build up a picture of **you** as a customer. This can include information such as how many quotes **you** have obtained for insurance from **us**, mouse clicks/taps, mouse movements, page scrolling and text entered into forms. This helps **us** to provide **you** with a good service and to design improvements to **our** products and services (including changes to **our** website) but is also used to help **us** to prevent and detect fraud.

If **you** contact **us** electronically, **we** may collect **your** electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by **your** service provider. This information may be used by **us** and/or shared with and used by the **insurer** to aid in the detection of fraud.

If **we** speak to **you** on the telephone **we** may record the telephone call and if **you** use **our** webchat service **we** will keep a record of the conversation. **We** do this so that **we** have an accurate record of **your** conversation with **us**. **We** also use this data for monitoring and quality control purposes and may use it for training purposes.

### From price comparison sites

If **you** have been directed to **us** from a price comparison site then the price comparison site will have provided **us** with data that **you** entered in order to allow **us** to provide **you** with a quote.

When **you** purchase one of **our** policies through a price comparison site **we** will need to share some information with the price comparison site, for example, information relating to whether the **policy** has been purchased or the status of the **policy**. **We** will also exchange information that is necessary to help resolve any queries or complaints.

### Our service providers

**We** or the **insurer** will sometimes use third parties to process personal information on **our** behalf. Where third parties process **your** personal information on **our** behalf, **we** will have a contract in place with them placing obligations on them to keep **your** data secure and only use it for the purposes that **we** authorise.

The third parties that **we** use may include, for example, IT service providers or market research agencies.

### From other companies

As part of considering **your** quote, administering (including amending) **your policy** or dealing with any claims on **your policy**, **we** or the **insurer** (or the re-insurer) will exchange information about **you** with other companies and/or carry out checks with various databases, which is standard practice in the insurance industry. This includes:-

- > Undertaking checks against publically available information such as the electoral register, County Court Judgments, bankruptcy or repossession information.
- > Carrying out searches against data held by Credit Reference Agencies.
- > Using information relating to **you** which is provided to **us** or the **insurer** or re-insurer by other parties for example other insurance companies or fraud prevention agencies.

The credit reference agencies will keep a record of the search and **you** may see this recorded on **your** credit file. If **you** want to check the information that the credit reference agencies hold about **you** then **you** can contact them directly.



### Existing Data

**We** will check **our** existing records to see if **you** have ever held a **policy** or obtained a quote with **us** or any of the brands BISL Limited administer. **We** will also share personal data with **our** other brands, other companies in the BGL Group of Companies and **insurers** for these purposes.

Checking and comparing this data helps **us** to assess **your** quote. This data will also be used for fraud prevention, research and analysis in accordance with the section headed “What do **we** use **your** data for?” below.

### Publicly available sources

**We** or the **insurer** use some open sources of data which are not personal data (such as information about particular geographic areas) and combine this with the personal data that **we** hold about **you** (such as **your** own address) in order to assess insurance risk and provide **you** with an accurate quote.

### Providing data about other people

**We** will sometimes need **you** to provide **us** with data about other people, for example where another person is being added to the **policy** as a joint policyholder. Where **you** give **us** data about someone else, **you** must make sure that **you** have made that person aware of this Privacy Policy. Where this privacy policy refers to “**your** data” this also includes data about anyone else named on the **policy** or whose data **you** provide **us** with.

### What do we use your data for?

The data that **we** hold is used for the following purposes:-

#### Part 1 – Providing you with a quote and administering your policy

The personal data that **we** use for the purposes set out in this Part includes information **you** provided during **your** quote, information about previous or existing policies held by **us** or the **insurer**, identification information, information from credit reference agencies, **your policy** and payment history and behavioural information that **we** gather from **your** use of **our** website and how **you** manage **your policy**.

#### Providing you with a service

As **you** would expect, this data is used to provide **you** with the service **you** have requested, for example a quote or an insurance **policy**.

**We** also use this data (including data held in relation to **our** other brands) to help **us** build up a picture of **you** as a customer. This allows **us** to carry out more accurate assessments of **you** as a customer when **you** apply for products with **us**, including creditworthiness assessments. It helps **us** to provide **you** with more relevant information such as making sure **we** show **you** the right content at the right time. **We** also use this information to help calculate **your** future quotes. This information will also be shared with the **insurer** for these purposes.

Data protection law says that **we** have to tell **you** the legal basis on which **we** process **your** personal data.

In relation to personal data used for the purposes described in this Part 1, **we** process this data because it is necessary to perform the contract that **we** have in place with **you** to provide **you** with the quote or the **policy** that **you** have requested.

#### Part 2 – Fraud Prevention

In order to prevent and detect fraud **we** and/or the **insurer** or the re-insurer may use the personal data set out above at any time to:

- > Undertake credit searches;
- > Check and/or share **your** details with fraud prevention and detection agencies; and
- > Share information about **you** with other organisations including the police, where necessary and proportionate.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention

agencies. Law enforcement agencies may access and use this information. **We**, the **insurer** or other organisations may also access and use this information to prevent fraud and money laundering, for example when: recovering debt and tracing beneficiaries; checking details on applications for new products and dealing with claims for all types of insurance.

In relation to personal data used for the purposes described in this Part 2, **we** process this data because **we** have a legitimate business interest in carrying out these activities to protect against fraud and because there is a substantial public interest in preventing and detecting crime including fraud.

### Part 3 – Other Uses of Data

#### Marketing

VMPFS Ltd will use **your** information to identify other products and services that **you** may find useful. (But they will only contact **you** if **you** are happy to hear from them).

Where **you** say **you** are happy to receive this material, VMPFS Ltd will use **your** postal address, email address and telephone number to send **you** marketing materials by post, email, telephone call or SMS. **We** and VMPFS Ltd do not pass **your** data to third parties for marketing purposes.

Where VMPFS Ltd have asked **you** about **your** marketing preferences, **you** can change **your** mind at any time by writing to Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL. Where VMPFS Ltd do send **you** any marketing emails **you** can also unsubscribe from emails by clicking on the unsubscribe link or by contacting them.

If **you** tell VMPFS Ltd **you** don't want to receive marketing or if they don't ask **you** about **your** marketing preferences it means that **your** data will not be used for marketing.

This will not impact any communications that **we** need to send **you** for the purpose of **your policy**, for example, updates about **your policy** or information about any quotes **we** have provided to **you**.

VMPFS Ltd use the data **we** and they hold to help them understand their customer demographic, to help them improve the services that they provide to **you** and to help target advertising and marketing so that they show customers adverts or marketing which may be more relevant. VMPFS Ltd may sometimes work with carefully selected third parties to do this for example using advertising services provided by organisations such as Google and Facebook and may share data with them to

carry out this research and analysis, however VMPFS Ltd will not sell **your** data to third parties for them to market to **you**.

**Your** marketing preferences with VMPFS Ltd will not impact any communications that BSL Limited need to send **you** for the purpose of **your policy**, for example, updates about **your policy** or information about any quotes **we** have provided to **you**.

#### Market Research

From time to time **we** and VMPFS Ltd may want to use **your** postal address, email address and/or telephone number to contact **you** to assist **us** with **our** research by asking **you** a few questions about the service **you** have received or by asking if **you** would like to complete a review of **our** services. **We** and VMPFS Ltd may sometimes ask market research companies to contact **you** on **our** behalf.

If **you** would prefer **us** not to contact **you** for market research purposes then **you** can let **us** know by contacting **us**.

#### Research and Analysis Activities

**We** and VMPFS Ltd use data relating to **your** quotes or **your policy**, including **your** claims history, to carry out various research and analysis activities to help **us** to regularly review and improve the products and services **we** and VMPFS Ltd provide and carry out research relating to underwriting, claims and pricing. **We** also share this data with the **insurer** to enable them to use this data for these purposes. Where possible, data will be shared on an anonymised basis. The data will not be used to make any decisions that will affect **you** or any other individual.

**We** also use the data that **we** collect about **you** through **your** website usage to carry out research and analysis into usage and activities on **our** website to enable **us** to continue to improve **our** website and **our** products and services.

In relation to personal data used for the purposes described in this Part 3, **we** process this data because **we** have a legitimate business interest in carrying out these activities to promote and improve **our** business. **We** have ensured appropriate safeguards to protect **your** rights when processing this data for these purposes.

## Part 4 – Special Personal Data and Criminal Convictions

In order to provide **your** quote and administer **your policy** **we** may ask **you** to provide data which data protection law classifies as “special personal data”. This includes information about **your** health (such as any medical conditions) or information relating to criminal convictions or alleged or actual criminal offences.

Where **we** collect special personal data and criminal conviction or offence data to provide **you** with **your** quote and **your policy**, **we** process this data because it is in the substantial public interest to do so for the purposes of advising on, arranging, underwriting or administering an insurance contract.

It may also be necessary for **us** to retain a copy of any special personal data and criminal conviction or offence data for the purpose of making or defending **claims** or preventing or detecting crime, including fraud.

## How long do we keep data?

**We** will only keep **your** personal data as long as **we** need it and ensure it is securely destroyed when it is no longer required. **We** do however need to keep certain data after **your policy** has ended for certain periods as detailed below.

Generally, if **you** take out a **policy** with **us**, **you** can expect **us** to keep **your** data for a period of 10 years following the end of **your policy** unless there is a requirement for **us** to keep the data for longer, for example if there are any ongoing queries or claims relating to the **policy**.

**We** keep data for these periods as it plays an important part in allowing **us** to undertake fraud detection and prevention activities, allows **us** to deal with any queries or complaints that may arise regarding the quote and allow **us** to carry out research and analysis to help **us** improve **our** products and services (as described in the section headed “What do **we** use **your** data for?” overleaf).

## Overseas Transfer of Data

**We** may use third party suppliers to process personal data about **you**. Some of these suppliers may be located in countries outside the UK which may not have equivalent laws in place to protect **your** personal data. For example, **we** use third party software suppliers to process data such as **your** IP address and email address. The **insurer** may also process personal data in countries outside the UK which may not have equivalent laws in place to protect **your** personal data. The **insurer** is a data controller in respect of any such processing.

Whenever **we** do use third party suppliers to process personal data about **you** outside the UK **we** will ensure that **your** personal data is kept securely, is only used for the purposes set out in this Privacy Policy and is afforded equivalent protection as it would be if it were processed in the UK. **We** do this through various mechanisms, for example making sure that European Commission approved contractual clauses are in place with the supplier or ensuring that suppliers who process personal data in the USA are signed up to the Privacy Shield arrangement. If **you** would like any further information **you** please contact **us** using the details in the “Contacting **Us**” section.

## Your Rights

Data protection law gives **you** various rights in relation to **your** personal data. All the rights set out below can be exercised by contacting **us** using the contact details set out under the “Contacting **us**” section following. Those rights include:-

- > **You** have the right to ask **us** to provide a copy of the personal data that **we** hold about **you**. This is called a Data Subject Access Request or “DSAR”.
- > **You** can access information about **your policy** and **your policy** documents by logging into **your** account. If **you** want to receive other personal data that BISL Limited holds then please contact **us** using the contact details below. When contacting **us** please describe the information **you** require and include the following: **your** full name, **your** date of birth, **your** full address and **your** quote/**policy** number. For security purposes **we** may need to ask **you** for further information to verify **your** identity. If **you** require information sending to different contact details to those held on **your policy** please include a copy of **your** passport or driving licence and proof of address such as a recent utility bill to assist **us** in verifying **your** identity. **We** might also need to ask **you** for additional information to help **us** locate the data that **you** are looking for.
- > Once **we** have all the information that **we** need to process **your** DSAR, **we** will respond within one month unless **your** DSAR is very large or complex, in which case **we** may need to extend this period. If **we** need to do this **we** will let **you** know.
- > If **you** want to make a DSAR in relation to personal data that is held by Scottish Friendly then **you** will need to contact them directly. **You** can find their details in **your policy** documents or **you** can contact them at [www.scottishfriendly.co.uk/contact-us/email-enquiry](http://www.scottishfriendly.co.uk/contact-us/email-enquiry)
- > **You** have the right to ask **us** to correct inaccurate personal data that **we** hold about **you**. If **you** think any of **your** personal data is inaccurate, please contact **us** and, provided **we** can verify **your** identity and are satisfied as to the accuracy of the correction requested, **we** will correct the relevant personal data as soon as **we** can.
- > **You** have the right to request that **we** provide a copy of **your** personal data in a machine readable format or to ask **us** to send **your** personal data to another company. This applies to personal data that **you** have provided to **us**, which **we** have processed electronically, such as data **you** entered on **our** website when **you** obtained a quote.
- > **You** also have the right to ask **us** to delete personal data that **we** hold about **you**. **We** are obliged to delete personal data in some circumstances, such as where it is no longer needed. However, data protection laws allow **us** to keep the personal data if **we** need to, for example if the data is needed to allow **us** to administer **your policy** or if the data is needed for fraud prevention. In any case, **we** will retain **your** personal data in line with the retention periods detailed under “How long do **we** keep data?” overleaf.
- > **You** have the right to ask **us** not to do anything with **your** personal data except store it in limited circumstances, such as if **you** and **we** do not agree on the accuracy of personal data and steps are required to validate it.
- > **You** have the right to object to **us** processing certain personal data about **you**. For example, **you** can ask VMPFS Ltd to stop processing data for marketing or market research purposes. However, where **we** need to continue to process the personal data, for example to administer **your policy** or for fraud prevention purposes, **we** are not obliged to stop processing it.
- > **You** have the right to ask to review significant decisions that **we** have made about **you** wholly by automated means. The nature of the quotes that **we** provide to **you** means that **we** have to use this kind of automated decision making in relation to **your** personal data (including special categories of personal data) to assess **your** quotes. This means that **our** computers will consider lots of different pieces of information about **you** and about the **policy** **you** have requested in order to calculate whether or not **we** are able to offer **you** a quote and at what price this should be. Automated decision making will be used when **you** request a quote, and if any changes are made to **your policy**. If **you** ask **us** to review the decision, **we** will make sure that it is examined by a human and **we** will confirm the outcome to **you**. This does not necessarily mean that the decision will be changed.

## Contacting us about data

If **you** would like to contact **us** about one of **your** data rights set out under “**Your Rights**” above, then please email **datarequest@bglgroup.co.uk** or write to Data Requests, BGL Customer Services, Fusion House, Bretton Way, Bretton, Peterborough PE3 8BG. Please mention it relates to **your** Virgin Money Life Insurance **policy**.

If **you** have any other queries or concerns about this Privacy Policy, or if **you** would like to contact **our** Data Protection Officer, **you** can email **DPO@bglgroup.co.uk** or write to the Data Protection Officer at BISL Limited, Pegasus House, Bakewell Road, Orton Southgate, Peterborough PE2 6YS. Please make sure **you** include details of the product and brand that **you** are contacting the Data Protection Officer about in **your** email.

**You** can contact Virgin Money any time, using the contact details below, to discuss how they hold and use **your** information and **your** rights.

**You** can also contact Virgin Money’s Data Protection Officer for further information and to exercise **your** rights in relation to the data they hold about **you** by writing to Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL.

## Information Commissioner’s Office

If **you** have a complaint regarding how **your** personal data has been processed by **us** then please contact **us** first using **our** complaints procedure set out in the Complaints section.

**You** also have the right to complain to the Information Commissioner’s Office, which regulates data protection compliance. **You** can find more information by visiting their website **www.ico.org.uk**.



## Glossary

Words printed in **bold** text, throughout these terms and conditions are defined below:

Words that we use in the singular will also include words in the plural, and words of the masculine gender will also include those of the feminine, unless the context requires otherwise.

A reference to an Act of Parliament, or other regulation, includes any amendments or replacements after the date this policy is issued.

### Application

The application you made when you bought cover from us. Part of that application included the questions we asked you to calculate your monthly payment. These questions are part of your application.

### Benefit

- > Cover has several benefits. A benefit is defined as:
- > Life Insurance
- > Life Insurance with Critical Illness
- > Additional Critical Illness
- > Child Critical Illness.

### Child

A natural or adopted child of you and/or your spouse, partner or civil partner or any child for which either you or your spouse, partner or civil partner are the legal guardian.

### Claim

A claim under the policy.

### Critical illness

Any illness set out in the What's Covered section of these terms and conditions, which meets the criteria in the critical illness section and where the life assured survives for 30 days after date of diagnosis, where the claim is being made under Additional Critical Illness cover or Child Critical Illness cover benefits.

### Eligible occupation

- > The emergency services – police, fire, ambulance
- > The medical profession – including: administrators, cleaners, dentists, doctors, nurses and porters
- > The armed forces.

### Insurer

Scottish Friendly Assurance Society Limited.

### Irreversible

Cannot be reasonably improved upon by medical treatment and/or surgical procedures used by the National Health Service in the UK at the time of the claim.

### Life assured

The policyholder(s) named in the policy schedule covered by and the legal owner(s) of the policy.

### Payment details

Your payment details which are part of your policy and detail your monthly payments.

### Period of cover

The period of time from the policy start date to the policy expiry date shown in the policy schedule.

### Permanent/permanently

Expected to last throughout the life of the life assured, irrespective of when the cover ends.

### Permanent neurological deficit with persisting clinical symptoms

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the life of the life assured. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizure, lethargy, dementia, delirium and coma.

### Policy

The policy terms and conditions, policy schedule, statement of facts and payment details issued by us.

### Policy exclusions

Specific critical illnesses or activities that are not covered under this policy and shown (where applicable) in the policy schedule.

### Policy expiry date

The date the policy ends. Once a policy ends no further benefits or premiums are payable.

**Policy schedule**

A schedule issued as part of this policy containing details of your cover.

**Policy start date**

The date when the policy starts, as shown on your policy schedule.

**Premium**

The amount you pay us as shown in your payment details.

**Statement of Facts**

All of the application questions and your answers.

**Sum assured**

The sum assured shown on your policy schedule.

The sum assured may remain level or decrease over the period of cover as shown in your policy schedule.

**Terminal illness**

A definite diagnosis by an attending Consultant of an illness that satisfies both of the following

- > The illness either has no known cure or has progressed to the point where it cannot be cured; and
- > In the opinion of the attending Consultant, the illness is expected to lead to death within 12 months.

Terminal Illness cover ceases 12 months prior to the end of the period of cover. (i.e. The Insurer will not pay a claim where a terminal illness is diagnosed within the last 12 months of the policy).

**We, us or our**

BISL Limited.

**You or your**

The life assured, as named in your policy schedule, or (in the event of the death of the life assured) the life assured's legal personal representative, or any person we are satisfied is authorised to act on the life assured's behalf.

## Policy Terms and Conditions

BISL Limited is authorised and regulated by the Financial Conduct Authority. Registered in England n.o 3231094

BISL Limited Registered Office: Pegasus House,  
Bakewell Road, Orton Southgate, Peterborough PE2 6YS.



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Virgin Money Life Insurance is promoted by Virgin Money Personal Financial Service Ltd and arranged and administered by BISL Limited. Virgin Money Personal Financial Service Ltd - registered in England and Wales (company no. 3072766). Registered office - Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL. BISL Limited - registered in England and Wales (company no. 3231094). Registered office - Pegasus House, Bakewell Road, Orton Southgate, Peterborough PE2 6YS. Virgin Money Personal Financial Service Ltd and BISL Limited are authorised and regulated by the Financial Conduct Authority. VM17813v7 (valid from 10.19)