



Hello.ie

Unit 3

Ballyogan Business Park

Ballyogan

Dublin 18

phone 01 254 3600

email info@hello.ie

Sarah Johnston McGee
26 Cloonmore Park
Jobstown
Tallaght
D24 VKP4

Hello.ie Ref No.: 106906

20 April 2021

Re: Dual Term Life Cover of €250,000 over a 36 year term for €31.12

Dear Sarah and Lynette Lucinda

Thank you for your enquiry regarding Term Life Assurance with Hello.ie. As a consequence of the information provided by you to us, we wish to confirm that your monthly premium will be €31.12 inclusive of 1% government levy with Royal London. This quote is subject to normal underwriting and acceptance criteria.

Please find attached your Statement of Suitability, Royal London Application Form, Factfind, Key Features Document, Distance Marketing Information and Terms of Business. Please ensure all material facts are disclosed on your application as failure to do so may invalidate your policy.

In order to proceed with your application, please complete, sign and return the following:

- Royal London Application Form
- Direct Debit Mandate
- Statement of Suitability
- Fact Find document

You may return documents to us

- Using the Freepost envelope provided
- By post to Hello.ie, PO Box 12230, Dublin 18 (postage required)
- By Fax to 01 254 3619
- Scanned and emailed to me at kenny.mcinerney@hello.ie

Please do not forward any payment with this application. Payment will not be requested until we have received confirmation from Royal London that your application has been successful and we have received the relevant terms from Royal London.

If you have any queries, please do not hesitate to contact me.

Yours Sincerely

Kenny McInerney QFA -
Direct Line: 01 254 3602 / Email: kenny.mcinerney@hello.ie



PROTECTION

Declaration Form

To be filled out, signed and returned to Royal London.

Identifying information

We need this information to match the declaration to your electronic application submission.

Financial Broker Name:	Hello.ie
Proposal Number:	106906
Name Life 1:	Sarah Johnston McGee
Name Life 2:	Lynette Lucinda Johnston McGee
Name of Policy Owner:	

(If different from above. If you are signing on behalf of a company, please also include the company name.)

A. Important information

All the information provided in your online application must be true and complete. Failure to disclose all material facts or provide Royal London with full and accurate information may result in the policy being cancelled from inception or any subsequent claim not being paid. A material fact is any fact about your health, smoking or drinking habits, occupation, pastimes, policies with other insurance companies or any other fact that may influence the assessment and acceptance of your application by Royal London. If the Life Assured or Policy Owner has any doubt about whether certain facts are material, these facts should be disclosed.

The online application must be received by Royal London within 3 months of the date of signature of this form. You must continue to advise Royal London, in writing, of all material facts and any changes to any of the information given to Royal London (or to any third party acting on behalf of Royal London) which occur between the date that this declaration is signed and the date that cover commences under the policy.

B. How we use your personal information

As a customer of Royal London we use your information in a number of ways. We are required to give you the following information under the data protection laws telling you how Royal London will use your personal information, such as your medical information, that you submit as part of the application process or any claims.

We've detailed below the uses that we feel would be most important to you. There is further information on our full privacy notice on our website at royallondon.ie/legal-cookies-/privacy.

How do we use your information?

We use your information, which may be provided by you, through your Financial Broker or from your medical professional, in a number of ways in order to set up and service your policy and meet our legal obligations, such as:

- Underwriting, setting up and administering your policy;
- Completing any requests or managing any queries or claims you make;
- Verifying your identity and preventing fraud. This is usually where we have a legal obligation;
- Fulfilling any other legal or regulatory obligations.

B. How we use your personal information continued

We also use your information for activities other than policy administration or to comply with legal obligations. Where we do this, we need to have a 'legitimate interest'. Activities are assessed and your rights and freedoms are taken into account to ensure that nothing we do is too intrusive or beyond your reasonable expectations. These activities are:

- **Researching our customers' opinions and exploring new ways to meet their needs**

We use personal information to help us determine that our products, services and propositions meet our customers' needs and expectations, as well as improving your customer experience.

- **Assessing and developing our products, systems, prices and brand**

We generally combine your information with other customers' in order to check if our products are priced fairly, suitable for our customers, make our underwriting process easier for our customers, and to check if our communications are easy to understand.

- **Sending you information**

We don't currently send you information about our products; however, we're looking to start communicating with you more frequently about your policy.

- **Monitoring the use of our websites**

You can see our Cookies Policy at royallondon.ie/legal-cookies-/cookiepolicy.

If we lose touch we may use a trusted 3rd party to find you and reunite you with your policy, if we can. We may also monitor and record phone calls for training purposes.

If you want further information about our use of your information for what we deem to be our legitimate interests, you can contact us using the details below. You have the right to object to any processing done for those activities we deem to be a legitimate interest. If your objection is valid and upheld, we will stop using your information for these activities.

Who sees and uses my personal information?

Employees of Royal London, who need to see or work on your policy, are given access to your personal information in order to support you. For example, our call centre staff will access your policy details if you call us. In addition to our own staff, we share your information with other companies so that we can administer your policy and provide our services to you. We only use trusted 3rd parties, such as:

- Service providers e.g. Capita who perform some underwriting activities for us, or those who print some of our communications to you;
- Medical Professionals, e.g. your GP, Consultant, or our Chief Medical Officer;
- Other insurance providers, e.g. where you have applied to them also for life cover;
- Reassurers e.g. where we may need another opinion in arranging your policy or assessing your claim;
- Approved IT specialists e.g. those who provide support for our IT systems;
- ID authentication and fraud prevention agencies;
- Your authorised Financial Broker(s);
- Employers e.g. where you are in an employer pension scheme;
- Auditors;
- Legal Advisers;
- Legal/Regulatory bodies;
- External market research agencies; and
- Data Brokers in order for us to source contact details for research, where appropriate.

The use of your information is subject to appropriate protection and we will never sell your information.

Overseas transfers

Depending on the specific policy you have with us, some of your personal information might be processed outside of the European Economic Area (EEA). We take specific steps necessary to ensure that your information is treated securely and has the appropriate legal safeguards. Further information is available on our full privacy notice on our website.

B. How we use your personal information continued

What are Your rights?

Access – You have the right to find out what personal information we hold about you.

Rectification – If any of your details are incorrect or incomplete you can ask us to correct them for you.

Erasure – You can also ask us to delete your personal information in some circumstances.

Object – If you have concerns about how we are using your information, you have the right to object in some circumstances.

Direct Marketing – You have a specific right to object to direct marketing, which we'll always act upon.

Restriction – You have the right to ask us to restrict the processing of your personal information in some circumstances.

Data Portability – In some circumstances, you can ask us to send an electronic copy of the personal information you have provided to us, either to you or to another organisation.

We make automated underwriting decisions about you, when you request a quote or make an application. We use the information you provide as part of the application to decide what rate to offer you. You have a right to ask for a person to reassess any automated underwriting decisions we make. More information is available on our website at royallondon.ie/legal-cookies-/privacy.

If you wish to exercise any of these rights please contact us in writing using the contact details below.

How can I find out more?

Our full Privacy Notice contains more detail on how we use your information, how long we keep your information for, our 'lawful basis' and your rights under data protection laws.

You'll find the full notice at royallondon.ie/legal-cookies-/privacy, or you can call 01 429 3333 if you would like it in another format.

How to contact our Data Protection Officer (DPO)

You can contact our DPO by email at GDPR@royallondon.ie or by post to Royal London, 47-49 St Stephen's Green, Dublin 2.

C. Declaration to Royal London

I submit this Declaration Form to apply for a policy with Royal London Insurance DAC (Royal London).

I understand that my application will be submitted to Royal London online and that a printed record of the online application will be sent to me. I agree to notify Royal London, in writing, if:

- I do not receive the printed record of the online application; or
- Any information in this record is, false, incorrect or incomplete.

I understand that my Financial Broker may use a data capture form in order to complete the online application and that the data capture form may be retained by my Financial Broker and will not be passed to Royal London. Furthermore, I understand that in the event that the data capture form is passed to Royal London, it does not form part of my application and Royal London will not review the contents of or retain the data capture form, and will not be responsible for any information contained therein.

I agree that any relevant additional information provided to Royal London in relation to this application will be true and complete and shall, together with the online application and this Declaration Form, constitute my full application to Royal London. Relevant additional information includes but is not limited to, my verbal response to telephone enquiries from Royal London or its third party provider, supplementary questionnaires which I am requested to complete and statements which I make to a medical examiner for Royal London.

I understand that I must disclose all material facts and I understand that I must continue to advise Royal London, in writing, of all material facts and any changes to any of the information given to Royal London (or to the medical examiner for Royal London or any third party acting on behalf of Royal London) which occur between the date I sign this declaration and the date that cover commences under the policy.

I understand that any disclosures I have made under previous applications will not be taken into account in the assessment of this current application.

I understand that failure to provide Royal London with full and accurate information may result in the policy being cancelled from inception or any subsequent claim not being paid.

C. Declaration to Royal London continued

I authorise Royal London and its duly authorised agents to contact me by phone, letter, email or other electronic means in relation to the processing of this application.

I authorise Royal London to seek medical information, excluding genetic data, at any time before or after my death, from any doctor who at any time has attended me concerning anything which affects my physical or mental health. I also authorise Royal London to seek medical information from any insurance office to which an application has been made for insurance on my life and I authorise the giving of such information. I agree a copy of this authorisation shall have the validity of the original.

I understand that in the event of my application not proceeding, information provided in connection with my application may be retained by Royal London for a period of seven years to facilitate future pricing decisions and analysis.

I confirm that I am a resident of the Republic of Ireland.

If Pension Term Assurance has been selected, I understand that no benefit under the contract shall be capable of being surrendered, assigned or commuted except as provided by Section 784 and 785 of the Taxes Consolidation Act 1997.

If Whole of Life cover has been selected and my intention is to use this policy for inheritance tax planning, I understand that if I do not complete a Section 72 Trust Form or provide for this policy in my Will the policy proceeds will not qualify for relief under Section 72 of the Capital Acquisitions Tax Consolidation Act 2003.

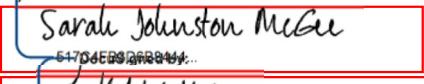
If Executive Income Protection has been selected, I understand that the Policy Owner must be a company registered in Ireland under the Companies Acts.

I hereby declare that in accordance with Regulation 6 (1) of the Life Assurance (Provision of Information) Regulations, 2001, I have been provided with the information specified in Schedule 1 to those Regulations and have been advised as to the financial consequences of replacing an existing policy/policies with this policy by cancellation or reduction, and of the possible financial loss as a result of this replacement.

I understand that when I receive my policy, I will have 30 days in which to change my mind and cancel my cover.

I agree to the use by Royal London of my personal information and where applicable, my sensitive personal information, as indicated in Section B "How we use your personal information" above.

I confirm that I have read all parts of the above declaration.

Signature(s) of the life/lives to be assured <small>Documented by:</small>	Date of signature/s
Life 1 Signature  517D6E932B844...	<input type="text"/>
Life 2 Signature  823EC28E8C6F438...	<input type="text"/>
Policy Owner 1 Signature (If different from above)	D <input type="checkbox"/> M <input type="checkbox"/> Y <input type="checkbox"/> 2 <input type="checkbox"/> 0 <input type="checkbox"/> <input type="checkbox"/>
Policy Owner 2 Signature (If different from above)	D <input type="checkbox"/> M <input type="checkbox"/> Y <input type="checkbox"/> 2 <input type="checkbox"/> 0 <input type="checkbox"/> <input type="checkbox"/>
If applying for and on behalf of a company, print company name	<input type="text"/>

D. Financial Broker Disclosure Statement

I hereby declare that in accordance with Regulation 6 (1) of the Life Assurance (Provision of Information) Regulations, 2001, the client has been provided with the information specified in Schedule 1 to those Regulations and that I have advised the client as to the financial consequences of replacing an existing policy/policies with this policy by cancellation or reduction, and of the possible financial loss as a result of such replacement

Financial Broker Signature		<input type="text"/>
Date of signature	D <input type="checkbox"/> 2 <input type="checkbox"/> 0 M <input type="checkbox"/> 0 <input type="checkbox"/> 4 Y <input type="checkbox"/> 2 <input type="checkbox"/> 0 <input type="checkbox"/> 2 <input type="checkbox"/> 1	<input type="text"/>

E. SEPA Direct Debit Mandate

By signing this mandate form, you authorise (A) Royal London to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from Royal London. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Name and address of the payer (if different from Policy Owner):

Account holder name(s)

Account Holder address
for Royal London
correspondence

Please complete all empty fields below:

Account number – IBAN

Bank Identifier Code – BIC

Creditor's name

Royal London

Creditor identifier

IE22SDD990491

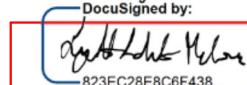
Creditor address

47 - 49 St Stephen's Green, Dublin 2, Ireland

Type of payment

Recurrent Payment

Signature(s) of
Account Holders



Date of signature

By signing this mandate form, you agree to an advance payment notification period of three days before the first collection is debited from your account.

Policy number



Royal London
47-49 St Stephen's Green, Dublin 2
T: 01 429 3333 F: 01 662 5095 E: service@royallondon.ie
royallondon.ie

Royal London Insurance DAC is regulated by the Central Bank of Ireland.
Royal London Insurance DAC is registered in Ireland, number 630146, at 47-49 St Stephen's Green, Dublin 2.
Royal London Insurance DAC is a wholly owned subsidiary of The Royal London Mutual Insurance Society Limited
which is registered in England, number 99064, at 55 Gracechurch Street, London, EC3V ORL.

Fact Find

This document will provide the basis for our advice and recommendations.
Please sign and return with your completed application form.

SECTION A – PERSONAL DETAILS		
	Self	Spouse/Partner
Title & Name	Mrs Sarah Johnston McGee	Mrs Lynette Lucinda Johnston McGee
Marital Status	Married	Married
Smoker	No	No
Male / Female	F	
Date of Birth	23/12/1993	18/05/1990
Telephone	Phone Mobile	0879326923
Email	sarahlou9312@gmail.com	lynettejohnston18@hotmail.com

SECTION B – FINANCIAL DEPENDENTS	
Self	Spouse / Partner

SECTION C - INCOME		
Occupation	Self Receptionist	Spouse/Partner Customer Service
Self Employed/Employee/Director		
	Current Year	Current Year
Gross Annual Income		
Net Annual Income		
Do you have the ability to pay for this policy		
Is this policy replacing another		

SECTION D – DETAILS OF EXISTING POLICIES		
	Self	Spouse / Partner
Life Cover		
Mortgage Protection		
Serious Illness		
Health Insurance		
Pension		

SECTION F – SPECIAL CIRCUMSTANCES		
Are there any special circumstances which should be taken into account when completing this financial review? For example recent illness, bereavement, any difficulties in following the review due to hearing or sight problems, redundancy, retirement or maybe if you find financial discussions confusing?		

DECLARATION

I/We confirm that this is not a full Financial Review and the recommendations that will be made are based solely on the information recorded here. I/We confirm that the information recorded for this Financial Review is a true reflection of the information disclosed by me/us. Where financial details have been omitted from the Financial Review it is because I/we have chosen not to disclose this information. I/We understand that the information contained in this and other supplementary papers will be treated in the strictest confidence

Your factfind is just to ascertain basic details about the client and the current life policies they hold and not a full financial review.

I/We understand that Hello.ie may hold, use, disclose and process any information provided by me/us ("data"), which shall include information contained in this fact-find, application form and other supplementary papers (or provided subsequently in discussion or otherwise) for the purpose of your application and our advice or recommendation.

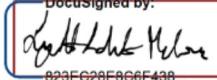
First Applicant
Signature

DocuSigned by:

517C4FB3D8B8444...

Date

Second Applicant
Signature

DocuSigned by:

029EC28E8C6F438...

Date

P.S. This signed fact find should be returned to hello.ie along with your completed and signed proposal form, and direct debit mandate.

Prepared for: Sarah Johnston McGee and Lynette Lucinda Johnston McGee

Date: 20 April 2021

hello.ie

PRODUCT SUITABILITY STATEMENT

Important Notice – Statement of Suitability

This is an important document which sets out the reasons why the product(s) or service(s) offered or recommended is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

Following an analysis of your financial circumstances and based on the information you have provided, I recommend that you effect a dual life, first death, term life insurance policy to the amount of €250,000 over a term of 36 years to provide a lump sum on the death of either policyholder.

In the event of the first death of either policyholder, the policy will pay a lump sum of €250,000 to the surviving policyholder and cover will continue for the surviving policyholder. Should both policyholders die simultaneously, two lump sums of €250,000 will be paid to your estate.

I recommend that you take out a Term Policy from Royal London as I believe that this product best suits your personal circumstances, needs, and objectives. I set out below the reasons for my recommendation:

- The policy is designed to pay a lump sum of €250,000 in the event of your premature death of either policyholder during the policy term of 36 years.
- The premium and benefits will remain level/fixed for the term of the plan
- At the end of the term, you have the option to extend the period of cover without having to provide further medical evidence, giving you further options.
- This represents the best value product we are offering at this time

The enclosed Key Features document explains how the Plan works in more detail along with information on Distance Marketing Regulations.

Kenny McInerney QFA -

20 April 2021

Please sign and return this Statement of Suitability

First Applicant
Signature

DocuSigned by:

Sarah Johnston McGee

517C4FB3D6B8444...

Date

Mrs Sarah Johnston McGee

Second Applicant
Signature

DocuSigned by:

Lynette Lucinda Johnston McGee

823EC28E8C6F438...

Date

Mrs Lynette Lucinda Johnston McGee

Hello.ie Terms of Business

Our Terms of Business set out the basis on which we will provide business services you. Please ensure that you read this Terms of Business and if you've any queries, please contact us. By proceeding with your policy with Hello.ie, you agree to the terms as per this Terms of Business document.

About Us

Hello Business Services Limited, trading as Hello.ie is regulated by the Central Bank of Ireland. Registered in Ireland, number 91376. Registered Office at Unit 3, Ballyogan Business Park, Ballyogan, Dublin 18. Registered Number 501015. Our postal address is: Hello.ie, Unit 3, Ballyogan Business Park, Ballyogan, Dublin 18. Phone: (01) 2543600 Fax: (01) 2543619 Email: info@hello.ie.

Hello.ie is authorised as an insurance intermediary under the European Communities (Insurance Mediation) Regulations 2005. The Central Bank of Ireland holds registers of regulated firms and our authorisation can be verified by the Insurance Mediation Register, which is available on www.centralbank.ie.

Codes of Conduct

The firm is subject to the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards which offer protection to consumers. These Codes can be found on the Central Bank's website www.centralbank.ie

Life Assurance and Protection

The firm provides life assurance and protection products on a fair analysis basis i.e. providing services on the basis of a sufficiently large number of contracts and product producers available on the market to enable us to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet your needs.

We arrange Life Assurance and Protection products with the following providers:

Acorn Life Limited	
Aviva Direct Ireland Limited	New Ireland Assurance Company plc
Royal London Mutual Insurance Society Limited	Zurich Life Assurance plc
Irish Life Assurance PLC	Scottish Friendly Assurance Society Limited

We will provide assistance to you for any queries you may have in relation to the policies and we will explain to you the various restrictions, conditions and exclusions attached to your policy. However, it is your responsibility to read the policy documents, literature and brochures to ensure that you understand the nature of the policy cover.

Remuneration

The firm is remunerated by commission and other payments from product producers on the completion of business. Where we receive recurring commission, this forms part of the remuneration for initial advice provided and also for the ongoing management of your policy.

Fees

Hello.ie does not charge fees.

Default and Due Payments

Product providers may withdraw cover on default of any payments due under any products arranged for your benefit. Details of these provisions will be included in your policy/product terms and conditions. We will take such steps as may be necessary to recover any monies due to us including the instigation of legal proceedings, the appointment of a receiver and all other rights available to us.

Cancellation / Cooling-Off Period

You have the right to withdraw from your policy, without penalty, within 30 days from the inception date of your policy or the date you receive your policy documents, whichever is later. To do so, you need to send us a request in writing inclusive of your policy number. If you do withdraw from your policy during the cooling-off period, it will mean no policy was ever put in place and provided that you have not made a claim, we will refund you any premium paid in full.

If you wish to cancel outside of the cooling off period, you must send us written instruction.

Complaints

If you send us a written complaint, we will acknowledge it in writing within 5 business days unless the complaint has been resolved to the satisfaction of the complainant within that time. The acknowledgement will indicate the name and contact details of the person dealing with your complaint. We will investigate the complaint fully and we will provide the complainant with a regular written update on the progress of the investigation at intervals of not greater than 20 business days. We will issue a full response within 5 business days of completing the investigation and if we do not resolve the complaint within 40 business days, we will inform the complainant of the anticipated timeframe within which we hope to resolve the complaint.

If the complainant is dissatisfied with the handling or the outcome of the complaint, the complainant may contact the Financial Services Ombudsman, Third Floor Lincoln House, Lincoln Place, Dublin 2 or phone 1890 882090 – www.financialombudsman.ie.

Investor Compensation Scheme

We are a member of the Investor Compensation Scheme established under the Investment Compensation Act of 1998, which provides for the establishment of compensation in certain circumstances, to certain clients, where money or investment instruments owed or belonging to clients and held, or in the case of investments, administered or managed by us, cannot be returned to those clients for the time being and there is no reasonable foreseeable opportunity to do so. Where an entitlement to compensation is established, the compensation payable will be the lesser of 90% of the amount of the client's loss as recognised for the purposes of the Investor Compensation Act, 1998 or compensation of up to €20,000.

Conflict of Interest

It is our policy to avoid any conflict of interest when providing business services to you. However where an unavoidable conflict arises, we will advise you of this in writing as soon as possible.

Governing Law

The laws of Ireland apply to all our products and services and the Irish Courts have jurisdiction to hear any disputes that may arise.

Language

All communications in respect of all products will be in English.

Data Protection

Hello.ie and the Product Underwriter ('we' 'us' 'our') are the registered data controllers in relation to personal information held about you for the purposes of the Data Protection Acts. The information that you provide and any other information provided by any third party in connection with or in relation to your application will be held by us on a computer database and/or in any other way.

We collect and may continue to collect certain information about you or any individuals connected to your Policy in the course of conducting our relationship with you. Information you supply may be used for the purposes of underwriting and managing your insurance policy, administering claims and preventing fraud. It may also be used in compliance with regulatory, legal and tax laws and for participation in internal or market-level statistical exercises. For this purpose, information may be shared in confidence with third parties both inside and outside the European Economic Area such as our agents and service providers, regulatory bodies and authorities, private investigators, other insurance and financial services companies (directly or via a central register) and as required by law. Where we choose to have certain services provided by third parties, we do so in accordance with the applicable law and take reasonable precautions regarding the practices employed by the service provider to protect your information. We will ensure that transfers of data are lawful and that your information is kept securely and only used for the purposes for which it was provided.

It may be necessary for us to collect sensitive data (such as medical conditions or criminal convictions) relating to you and others named on the insurance policy. Please do not send us any genetic test results. It is your responsibility to get consent from the other people named on your policy before sharing their information with us.

We may check the information you provide against other information available to the public (such as court judgments). If you give us false information or fail to disclose information and we suspect fraud, we will record this.

You have the right of access to the personal data held about you by us by sending a written request to: General Manager, Hello.ie, PO Box 12230, Dublin 18 or directly to the Product Underwriter. A fee may be charged for this (max €6.35). We will require from the person making the request to provide us with Name, Address(es), Date of Birth, Policy Number(s), and photo ID. This is to ensure we are satisfied that we are disclosing information to the correct person. You also have the right to require us to correct any inaccuracies in the information we hold about you by sending us a written request.

Other Products and Services

In the future, we would like to offer you other Hello.ie products and services which may be of interest to you. We will only do so with your consent. This information may be provided to you by phone, post or email. For this purpose, and occasionally also for market research and statistical purposes, we may share your information with third parties such as reputable external agencies and service providers.

We abide by the Data Protection Acts 1988 and 2003. If you have any queries with regards to Data Protection you may contact us or alternatively the Office of the Data Protection Commissioner, Canal House, Station Road, Portarlington, Co. Laois, Ireland, Telephone +353 57 868 4800.

Hello.ie Terms of Business
Valid from 23/01/2020

Distance Marketing

Distance Marketing of Consumer Financial Services Regulations 2004 (the "Regulations")

SCHEDULE 1 INFORMATION

Supplementary Notice Applicable to Contracts Concluded Using Exclusively Distance Means of Communication:

The following information is provided pursuant to Regulations 6 and 9 and Schedule 1 to the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004 (the "Regulations").

This notice applies only in relation to contracts with consumers that are negotiated and concluded exclusively using means of distance communication (i.e. telephone, internet, etc.). This notice has no application where any aspect of the contract has been negotiated or concluded on a "face-to-face" basis by the parties in each others' physical presence.

(a) Identity, Address and Main Business of the Supplier

Hello Business Services Limited trading as Hello.ie (the "Supplier"), is authorised by the Central Bank as an Insurance Intermediary (Reference C91376). It is supervised by the Central Bank of Ireland. The foregoing information can be verified by contacting the Central Bank, PO Box 9138, College Green, Dublin 2, telephone 01 224 4000, (www.centralbank.ie)

The Supplier's address is Unit 3, Ballyogan Business Park, Ballyogan, Dublin 18.

The Supplier's main business is the provision of insurance intermediary services on behalf of insurance undertakings from whom it holds letters of appointment.

The Commercial Purpose of this contract is the arrangement of a contract(s) of insurance (whether related or unrelated a housing loan) by the supplier in return for commission.

(b) The Supplier operates in Ireland only and has no representatives in any other Member-State of the EU.

(c) The Supplier does not provide its services through any other advisor or agent.

(d) The Supplier is registered in the Companies Registration Office as a Limited Company, company registration no. 501015. This information can be verified by contacting the Companies Registration Office Parnell House, Parnell Square, Dublin 1; telephone: 01 804 5200 (www.cro.ie).

(e) The relevant authorisation and supervisory authorities for the Supplier's business are:

The Central Bank of Ireland, PO Box 9138 College Green Dublin 2.

(f) The Supplier is not a member of a profession regulated by law, otherwise than at (e) above.

(g) The main characteristics of the services provided by the Supplier are as follows:

Arranging in return for commission or some other form of consideration, for insurance undertakings to provide consumers with policies of insurance.

(h) It is not possible to indicate in advance the total price to be paid by the consumer for the services provided by the Supplier. The following is the basis that will be used by the Supplier for the calculation of charges for its services:

The price payable to the insurance company for your insurance policy is the premium (including applicable government levies and premium taxes). The premium and any optional covers are separately specified by the insurance company in their policy schedule/Renewal notice.

(i) The services supplied are not related to instruments involving special risks whose price depends on fluctuations in the financial markets.

(j) It is possible that other taxes or costs may exist that are neither paid by the Supplier nor imposed by the Supplier.

(k) The information given by the supplier in this notice is valid as of June 2012. Whilst the Supplier will make reasonable efforts to keep this notice under review and up to date, the Supplier cannot accept responsibility for any changes that may arise as a result of actions by persons outside of its control or knowledge.

(l) The arrangements for payment and performance that will apply under the contract:

Insurance Policies

Life assurance can be paid monthly by direct debit or a cheque for the annual premium can be made payable to the insurance company. If a cheque is made payable to the insurance company, a receipt will be issued to the consumer.

Non payment of the premium or part thereof or any monthly premium (where using Direct Debit) or breach of certain conditions of a policy may lead to the policy being revoked or cancelled. The precise terms of the insurance policy should be referred to.

(m) No additional charge will be imposed on the consumer for using a particular means of communication in connection with the contract.

(n) Rights of Cancellation:

There is no right of cancellation in respect of:

- (i) a contract under which the service supplied was entered into at the consumer's request and has been fully performed by both parties or
- (ii) where the service provided is or relates to the provision of a housing loan.

There is no right of cancellation neither for a housing loan agreement nor for any contract for services provided in relation to a housing loan. There is no right of cancellation for contracts for insurance services which are specifically related to the provision of a housing loan such as property insurance and life assurance where such insurance is required as a pre-condition by the lender for the making of the housing loan.

The consumer will have the right to cancel a general insurance contract that is not related to the provision of a housing loan, without penalty, within 14 days of:

1. the day the contract is entered into, or
2. the day on which the consumer is given the contractual terms and conditions and other information required by the Regulations whichever is later. This would include mortgage repayment protector insurance.

Consumers may also cancel any life assurance contract that is not related to the provision of a housing loan (term assurance, critical illness cover), or personal pension plan, without penalty, within 30 days of:

1. the day on which the consumer is told that the contract has been entered into, or
2. the day that the consumer receives in writing the contractual terms and conditions and other information required in accordance with the Regulations, whichever is the later.

The right of cancellation may be exercised by sending notice in writing to The General Manager, Hello.ie, Unit 3, Ballyogan Business Park, Ballyogan, Dublin 18.

Where the right of cancellation is so exercised, the insurance company will refund any premium paid and cover will be withdrawn as and from the proposed inception date.

While the right of cancellation is not subject to penalties, the Supplier reserves the right, in accordance with Regulation 15 of the Regulations, to deduct from a refund any reasonable charge that may have arisen for services actually supplied in accordance with the contract prior to cancellation.

The consumer shall return all policy documentation within 30 days from the date of the exercise of the right of cancellation.

If the right of cancellation is not exercised, the contract between the parties will be fully binding and the consumer will be legally obliged to perform his/her obligations under the contract in their entirety. If the consumer seeks to cancel the contract after the expiry of the cancellation period the Supplier reserves the right, in cases other than housing loans, to apply an appropriate cancellation penalty.

(o) The minimum duration of the contract in the case of a financial service that is to be performed on a continuing or recurring basis: The period of insurance in respect of any insurance policy will be the period specified by the insurance company in the policy schedule/renewal notice.

Early Termination. In the case of insurance contracts, non payment of premium or part thereof or any monthly premium (where using direct debit) or breach of certain conditions of an insurance policy may lead to the policy being revoked or cancelled. A consumer or the insurance company can cancel the policy at any time by notice in writing to your financial consultant, in accordance with the terms in that respect set out in the insurance policy.

(p) Practical instructions for exercising the right to cancel – see (n) above.

(q) Relations between the supplier and consumer before the contract is entered into shall be governed by Irish law.

(r) The contract with the supplier shall be subject to Irish Law and the Irish Courts shall have jurisdiction with respect to the determination of disputes arising under the contract.

(s) The contractual terms and the prior information required under the Regulations shall be provided in the English language.

(t) The Supplier undertakes to communicate with the consumer in the English language.

(u) Out of Court Complaint and Redress: The Supplier operates a complaints procedure which may be availed of by the consumer and if that process does not resolve the matter the consumer may take the matter to the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

To call 1890 88 20 90, telephone 01 662 0899, fax 01 662 0890

Email: enquiries@financialombudsman.ie

(v) The Supplier is a member of the Investor Compensation Scheme established under the Investment Compensation Act 1998.

Cancelling your existing policy

Remember never cancel your existing policy until, it has been confirmed that your new policy is on cover.

Please note if you are replacing an existing policy, either completely or partially, you must make sure that this new policy meets your needs and that you are aware of the financial consequences of replacing your existing policy.

Here are the 4 easy steps for you to be aware of when cancelling a policy.

1. Keep your current policy in place until we get the new policy in force for you.
2. Send us back the completed application form we sent you and once this is received and accepted by the Life Assurance Company, we will give you a call to get the new policy set up and on cover.
3. You will receive a new original policy schedule from the Life Assurance Company. If your policy is assigned to your mortgage provider, this is what you need to bring to your mortgage provider in order for them to assign the new policy.
4. Once this has been done, send in a written cancellation letter to your current life insurance company stating that you wish to cancel your policy with them. You should also cancel your direct debit with your bank for your current policy once you have sent this letter.



Mrs Sarah Louise Johnston McGee & Mrs Lynette Lucinda Johnston McGee
26 Cloonmore Park
Dublin 24
D24VKP4

20/04/2021

Policy number 20304978

Dear Mrs Sarah Louise Johnston McGee & Mrs Lynette Lucinda Johnston McGee

Welcome to Royal London

We have recently received your application for protection insurance which was submitted by your Financial Broker using our online application system. We are writing to provide you with a full copy of the original information that was submitted on your behalf.

The Declaration form that you sign for your Financial Broker confirms that the details in the online application are correct and complete and that you have disclosed all material facts.

You must check that all of the information recorded in your online application, which we have provided in this document, is true and complete. **Therefore, if you have not already done so, please inform us immediately in writing, if any of the information is false, incorrect or incomplete.**

You must continue to advise us of all material facts and any changes to any of the information given to Royal London (or to any third party acting on behalf of Royal London) which occur before your policy starts. **Failure to continue to disclose all material facts or provide Royal London with full and accurate information may result in the policy being cancelled from inception or any subsequent claim not being paid.** A material fact is any fact about your health, smoking or drinking habits, occupation, pastimes, policies with other insurance companies or any other fact that may influence the assessment and acceptance of your application by Royal London. If you have any doubt about whether certain facts are material, these facts should be disclosed.

Thank you for choosing to apply for a product from Royal London.

Yours faithfully

Greg Dyer
Head of Operations

Royal London House, 47-49 St. Stephen's Green Dublin 2
royallondon.ie

Royal London Insurance DAC is regulated by the Central Bank of Ireland.

Royal London Insurance DAC is registered in Ireland, number 630146, at 47-49 St Stephen's Green, Dublin 2.

Royal London Insurance DAC is a wholly owned subsidiary of The Royal London Mutual Insurance Society Limited which is registered in England, number 99064, at 55 Gracechurch Street, London, EC3V ORL.



Record of Original Online Application – 20304978

Record of Online Application

1. PRODUCT DETAILS

Product Chosen	Term Assurance	
Basis of Cover	Dual Life	
	Mrs Sarah Louise Johnston McGee	Mrs Lynette Lucinda Johnston McGee
Amount of Life Cover	€250,000.00	€250,000.00

Term of Cover	36 years
Indexation Option	Not Required

With indexation, cover will increase at 3% per annum and premiums will increase at 4% per annum. If selected, you can opt out later.

Conversion Option	Required
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This is a conversion option without the need for further medicals

2. PERSONAL DETAILS

Personal Information

	First Person	Second Person
First Name	Sarah Louise	Lynette Lucinda
Surname	Johnston McGee	Johnston McGee
Title	Mrs	Mrs
Gender	Female	Female
Date of birth	23/12/1993	18/05/1990
Have you smoked or used any tobacco or nicotine replacement or e-cigarettes in the last 12 months?	Non Smoker	Non Smoker

We may require you to perform a simple test to confirm this

Contact Details

Main Contact Phone Number	0857772912	0879326923
Other Phone Number		
Email	sarahlou9312@gmail.com	lynettejohnston18@hotmail.co m

Home Address

26 Cloonmore Park Dublin 24 D24VKP4	26 Cloonmore Park Dublin 24 D24VKP4

Payment Frequency & Method	Monthly by direct debit
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Is this to replace an existing Royal London or	No	No
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**Record of Original Online Application – 20304978**

Caledonian Life Policy?

3. DOCTOR & POLICY OWNERSHIP DETAILS

Doctor Details	Mrs Sarah Louise Johnston McGee	Mrs Lynette Lucinda Johnston McGee
Name	Dr Roland Ling	Dr Roland Ling
Address	14 Watermeadow Park Old Bawn Tallaght Dublin 24 D24 NW0D	14 Watermeadow Park Old Bawn Tallaght Dublin 24 D24 NW0D
Phone Number	01 4511852	01 4511852

Policy Ownership

Is the Policy Owner(s) different than the person(s) covered? **No**

Is the policy to be written under Trust? **No**



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4. LIFESTYLE

	Mrs Sarah Louise Johnston McGee	Mrs Lynette Lucinda Johnston McGee
Please tell us about your lifestyle		
Your height?	1.52 m / 5ft 0in	1.57 m / 5ft 2in
Your weight?	101 kgs / 15st 13lb	50 kgs / 7st 12lb
How many units of alcohol do you drink in a typical week?	0	0
Have you ever been given medical advice to reduce your alcohol intake or had, or been advised to have, any form of treatment or counselling relating to your alcohol intake?	No	No
Have you used illegal or recreational drugs during the last 10 years?	No	No
Have you lived worked or travelled outside of the European Union, United Kingdom, North America, Australia, New Zealand or Japan in the last 2 years or is it your intention to do so in the next 2 years?	No	No
Do you, or do you intend to, take part in hazardous sports or activities of any kind e.g. aviation (other than as a fare-paying passenger), climbing, diving or motor sports?	No	No

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5. EMPLOYMENT

Please answer these questions about your employment

Please state your occupation

**Mrs Sarah Louise
Johnston McGee**

**Mrs Lynette Lucinda
Johnston McGee**

Customer Service
Adviser

Receptionist


Record of Original Online Application – 20304978

6. HEALTH 1

**Mrs Sarah Louise
Johnston McGee**

**Mrs Lynette Lucinda
Johnston McGee**

Have you ever had any of the following:

Any form of cancer, tumour, lymphoma, Hodgkin's disease, leukaemia, melanoma or any brain or spinal growth or cyst?

No

No

Disease or disorder of the heart (including valves) or circulatory system, heart attack, angina, cardiomyopathy, disease of the arteries or peripheral vascular disease?

No

No

A stroke, transient ischaemic attack (TIA / mini-stroke), brain haemorrhage, aneurysm, brain injury or surgery to your blood vessels in the brain or neck?

No

No

Multiple sclerosis, Parkinson's disease, epilepsy, fit or seizure, Alzheimer's disease, dementia, cerebral palsy, muscular dystrophy, motor neurone disease or had any other neurological disorder?

No

No

Depression, anxiety, stress, insomnia, chronic fatigue syndrome, eating disorders or have you been referred to a psychiatrist or hospital clinic as a result of any mental illness?

Yes

Yes

Which condition(s) have you had?

Depression

Anxiety

Diabetes, raised blood sugar or sugar in the urine, thyroid problems, goitre or glandular fever?

No

No

A positive test for HIV/AIDS or Hepatitis B or C, or are you awaiting the results of such a test?

No

No


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7. HEALTH 2

**Mrs Sarah Louise
Johnston McGee**

**Mrs Lynette Lucinda
Johnston McGee**

Apart from anything you have already told us about, during the last 5 years have you had any of the following:

Raised blood pressure, raised cholesterol, chest pain or irregular heart beat?	No	No
Numbness, pins and needles, optic neuritis, double / blurred vision, tremor, tingling, muscle weakness, loss or reduced power in limbs, or persistent tiredness or fatigue?	No	No
Any form of arthritis, gout, joint or ligament pain or neck, back, spine or muscle pain or stiffness?	No	No
Any disorder affecting your ears or hearing, or your eyes or vision that is not wholly corrected by spectacles or lenses?	No	No
A tumour, lump, cyst, polyp, growth or a mole or naevus that has bled, changed in appearance or become painful?	No	No
Asthma, bronchitis, sarcoidosis, emphysema or any other disorder affecting your lungs or breathing?	No	No
Any disorder of the digestive system, liver, stomach, pancreas or bowel (including any ulcer, hepatitis, colitis, Crohn's disease or Barrett's oesophagus)?	No	No
Haemochromatosis, anaemia, vitamin B12 deficiency, clotting disorders or any other blood disorders?	No	No
Any disorder of the kidney, bladder or prostate, including blood or protein in the urine or raised PSA (Prostate Specific Antigen)?	No	No


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8. HEALTH 3

Mrs Sarah Louise Johnston McGee Mrs Lynette Lucinda Johnston McGee

Apart from anything you have already told us about, during the last 3 years have you:

Been prescribed medication or treatment regularly over a period of 4 consecutive weeks or more, or have you been under review from your doctor or a medical professional? No No

Been referred to a specialist, undergone or been advised to have any tests or investigations? Yes Yes

Which condition, illness or injury is this related to? Gall bladder removed Smear test abnormality

Apart from anything you have already told us about, are you awaiting referral, investigations, results or treatment for anything else or do you have any other symptoms for which you have not yet sought medical advice? No No



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9. HEALTH 4

**Mrs Sarah Louise
Johnston McGee**

**Mrs Lynette Lucinda
Johnston McGee**

Please tell us about your Family History, Existing Cover and Covid-19 exposure

Have any of your natural parents, brothers or sisters ever been diagnosed with or died from any of the following before age 60:
Heart attack or angina; Stroke; Cancer (to include Leukaemia or Lymphoma); Multiple Sclerosis; Muscular Dystrophy; Motor Neurone Disease; Cardiomyopathy; Polycystic Kidney disease; Familial Colon Polyps; Diabetes; Huntington's disease; Alzheimer's disease; Parkinson's disease; Haemochromatosis; Unknown/Adopted; None of the above.

Have you ever had an application for Life, Serious Illness or Income Protection cover declined, postponed or had special terms applied to it?

Do you intend taking out total cover (including this application and any existing cover in force with this or any other company) in excess of €5,000,000 Life cover?

Have you tested positive for Coronavirus/Covid-19?

Within the last 30 days have you:

Had a new continuous cough and/or a fever/raised temperature; Been advised by a medical practitioner to self-isolate due to Covid-19 (excluding government direction to mandatorily remain at home); Been in contact with an individual suspected or confirmed to have Covid-19 (Please answer no if your only contact relates to your occupation as a healthcare worker); None of these.

None

None

No

No

No

No

No

No

None

None



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10. YOUR DEPRESSION

**Mrs Sarah Louise
Johnston McGee**

Please tell us more about your Depression

Have you had any of the following? None

Manic depression; Bipolar disorder; Schizophrenia; None of these.

Are you awaiting hospital or specialist referral for this condition? No

Have you ever taken an overdose of drugs, attempted suicide, attempted to harm yourself, or had any thoughts or intentions to do so? No

When did you last experience symptoms of this condition? 01/08/2020

Which of the following have you visited regarding this condition GP / GP Surgery nurse in the last five years?

*GP / GP Surgery nurse; Community Psychiatric Nurse; CBT or counselling;
Hospital specialist or psychiatrist; Inpatient treatment at hospital / clinic;
Support for alcohol or drug abuse / rehabilitation; None of these.*

How many days have you taken off work because of this condition in the last 2 years? 0

How many separate episodes of symptoms have you experienced in the last 5 years? Two or three times

Once only; Two or three times; Recurrent.

Are you currently prescribed medication for this condition or receiving counselling or cognitive behavioural therapy (CBT)? No



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11. YOUR GALL BLADDER REMOVED

**Mrs Sarah Louise
Johnston McGee**

Please tell us more about your Gall bladder removed

Have you had this operation? Yes - had operation

What was the reason for this operation? Gall stones

*Cancer/tumour; Gall stones; Painful gall bladder; Inflamed gall bladder;
Other/don't know.*

Have you fully recovered and resumed your usual activities/occupation? This means no treatment, discharged from any further review and not under any follow up. Yes



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12. ADDITIONAL INFORMATION

**Mrs Sarah Louise
Johnston McGee**

Additional Information

Is there any additional information you would like to provide in relation to disclosures that were made on this application? No

**Record of Original Online Application – 20304978****13. YOUR ANXIETY**

**Mrs Lynette Lucinda
Johnston McGee**

Please tell us more about your Anxiety

Have you had any of the following?	None
<i>Manic depression; Bipolar disorder; Schizophrenia; None of these.</i>	
Are you awaiting hospital or specialist referral for this condition?	No
Have you ever taken an overdose of drugs, attempted suicide, attempted to harm yourself, or had any thoughts or intentions to do so?	No
When did you last experience symptoms of this condition?	01/01/2015



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14. YOUR SMEAR TEST ABNORMALITY

**Mrs Lynette Lucinda
Johnston McGee**

Please tell us more about your Smear test abnormality

Were you diagnosed with cancer? No

Apart from routine follow up cervical screens / smears, are you awaiting the results of any investigations, clinic or hospital referral or surgery for this condition? No

Have you ever had or been advised to have, chemotherapy, radiotherapy, a hysterectomy, partial removal of the cervix or been referred to a colposcopy clinic? Referred to a colposcopy clinic

*Chemotherapy; Radiotherapy; Hysterectomy; Partial removal of the cervix;
Referred to a colposcopy clinic; None of these.*

Was your last cervical screen / smear test result normal? Yes

Yes; No; Borderline changes; Don't know; Awaiting results; Test was inadequate or there were not enough cells to test.



Record of Original Online Application – 20304978

How we use your personal data

As a customer of Royal London Insurance DAC (Royal London) we use your personal data in a number of ways. We are required to give you the following information under the data protection laws telling you how Royal London will use your personal data, including your sensitive personal data, such as your medical data, that you submit as part of the application process or any claims. It's not meant to be a legal contract and it doesn't affect your rights under data protection laws.

We've detailed below the uses that we feel would be most important to you. There is further information on our full Privacy Notice on our website, royallondon.ie/privacy-policy

How do you use my personal data?

We use your personal data, which may be provided by you, through your Financial Broker or from your medical professional(s), in a number of ways in order to set up and service your policy and meet our legal obligations, such as:

- Providing a quote and calculating your premium.
- Underwriting, setting up and administering your policy.
- Completing any requests, making and receiving payments or managing any queries or claims you make.
- Verifying your identity and preventing fraud or financial crime. This is usually where we have a legal obligation.
- Fulfilling any other legal or regulatory obligations.

Your personal data is necessary for the performance of your contract. If you do not provide the necessary personal data, we will be unable to fulfil your contract. We also use your personal data for activities other than policy administration or to comply with legal obligations. Where we do this, we need to have a 'legitimate interest'. Activities are assessed and your rights and freedoms are taken into account to ensure that nothing we do is too intrusive or beyond your reasonable expectations. These activities are:

- **Researching our customers' opinions and exploring new ways to meet their needs**

We use personal data to help us determine that our products, services and propositions meet our customers' needs and expectations, as well as improving your customer experience.

- **Assessing and developing our products, systems, prices and brand**

We generally combine your personal data with other customers' in order to: design our products, check they are priced fairly, are suitable for our customers, make our underwriting process easier for our customers, and to check if our communications are easy to understand.

- **Managing our business**

We use personal data to help us to understand our risks, to continuously improve our service quality and training and for internal administrative, audit, statistical or research purposes.

- **Sending you information**

We don't currently market other products to you, but we reconsider this at regular intervals and may choose to do this in the future. Where these communications are marketing and therefore optional, we will make it clear that you can opt out of these.

We may also monitor and record phone calls for service quality and training purposes.

If you want further information about our use of your personal data for what we deem to be our legitimate interests, you can contact us using the details below. You have the right to object to any processing done for those activities we deem to be a legitimate interest. If your objection is valid and upheld, we will stop using your personal data for these activities.

Who sees and uses my personal data?

Employees of Royal London, who need to see or work on your policy, are given access to your personal data in order to support you. For example, our call centre staff will access your policy details if you call us. In addition to our own staff, we share your personal data with other companies so that we can administer your policy and provide our services to you. We only use trusted third parties, such as:

- Your authorised Financial Broker(s).

- Our service providers, for instance those who perform some underwriting activities for us, translators, mailing houses for printing, market research agencies, offsite storage providers, confidential waste disposal companies and approved IT specialists who support our technology.
- Our professional advisers, including auditors, medical professionals, legal advisers and other insurance providers where you have also applied to them for cover.
- Our Reinsurers, who require data including policy details, claims, medical and suspected fraud and other financial crime data.
- Identity authentication, law enforcement and fraud prevention agencies.
- Legal and Regulatory bodies, for example the Revenue Commissioners, the Central Bank of Ireland, the Data Protection Commission and the Financial Services and Pensions Ombudsman.
- Companies within the Royal London Group.
- Companies you ask us to share your data with.

Please note that any third parties will only process your personal data on our instructions and where they have agreed to treat the data confidentially and to keep it secure.

Overseas transfers

Depending on the specific policy you have with us, some of your personal data might be processed outside of the European Economic Area (EEA). We take specific steps necessary to ensure that your personal data is treated securely and has the appropriate legal safeguards. Further information is available on our full Privacy Notice on our website.

How long do we keep your data and how can I find out more?

In the absence of specific legal, regulatory or contractual requirements we will keep your personal data for seven years after your relationship with us has ended. Our full Privacy Notice contains more detail on how we use your personal data, how long we keep your personal data for, our 'lawful basis' and your rights under data protection laws. You'll find the full notice at royallondon.ie/privacy-policy or you can call 01 429 3333 if you would like it in another format.

What are your rights?

Access – You have the right to find out what personal data we hold about you.

Rectification – If any of your details are incorrect or incomplete you can ask us to correct them for you.

Erasure – You can also ask us to delete your personal data in some circumstances.

Object – If you have concerns about how we are using your personal data, you have the right to object in some circumstances.

Direct marketing – You have a specific right to object to direct marketing, which we'll always act upon.

Restriction – You have the right to ask us to restrict the processing of your personal data in some circumstances.

Data portability – In some circumstances, you can ask us to send an electronic copy of the personal data you have provided to us, either to you or to another organisation.

Withdrawing your consent - If you have provided consent for us to use your data, you have the right to withdraw your consent at any time.

Right to complain to the supervisory authority – If you are dissatisfied with how we are using your data, you have the right to complain to the Data Protection Commissioner at www.dataprotection.ie or at 21 Fitzwilliam Square, Dublin 2, D02 RD28. We would encourage you to contact us first, so we can deal with your concerns.

We make automated underwriting decisions about you, when you request a quote or make an application. We use the personal data you provide as part of the application to decide what rate to offer you. You have a right to ask for a person to reassess any automated underwriting decisions we make. More information on all of your rights is available on our website, royallondon.ie/privacy-policy

If you wish to exercise any of these rights, please contact us in writing using the contact details below.

If you provide information about another individual, it's important you ensure they are aware of the detail being provided to Royal London and that they have read our full Privacy Notice. Their information will be processed according to this Privacy Notice.

How to contact our Data Protection Officer (DPO)?

You can contact our DPO by email at GDPR@royallondon.ie or by post to Royal London Insurance DAC, 47-49 St Stephen's Green, Dublin 2.



Protection – Declaration Form

Financial Broker Name	Hello Business Services Ltd
Proposal Number	20304978
Name of Life 1	Mrs Sarah Louise Johnston McGee
Name of Life 2	Mrs Lynette Lucinda Johnston McGee
Name of Policy Owner	Mrs Sarah Louise Johnston McGee & Mrs Lynette Lucinda Johnston McGee

A. Important Information

All the information provided in your online application must be true and complete. Failure to continue to disclose all material facts or provide Royal London with full and accurate information may result in the policy being cancelled from inception or any subsequent claim not being paid. A material fact is any fact about your health, smoking or drinking habits, occupation, pastimes, policies with other insurance companies or any other fact that may influence the assessment and acceptance of your application by Royal London. If the Life assured or proposer has any doubt about whether certain facts are material, these facts should be disclosed.

The online application must be received by Royal London within 3 months of the date of signature of this form. You must continue to advise Royal London, in writing, of all material facts and any changes to any of the information given to Royal London (or to any third party acting on behalf of Royal London) which occur between the date that this declaration is signed and the date that cover commences under the policy.

B. How we use your personal information

As a customer of Royal London we use your information in a number of ways. We are required to give you the following information under the data protection laws telling you how Royal London will use your personal information, such as your medical information, that you submit as part of the application process or any claims.

We've detailed below the uses that we feel would be most important to you. There is further information on our full privacy notice on our website at royallondon.ie/legal-cookies-/privacy.

How do we use your information?

We use your information, which may be provided by you, through your Financial Broker or from your medical professional, in a number of ways in order to set up and service your policy and meet our legal obligations, such as:

- Underwriting, setting up and administering your policy;
- Completing any requests or managing any queries or claims you make;
- Verifying your identity and preventing fraud. This is usually where we have a legal obligation;
- Fulfilling any other legal or regulatory obligations.

We also use your information for activities other than policy administration or to comply with legal obligations. Where we do this, we need to have a 'legitimate interest'. Activities are assessed and your rights and freedoms are taken into account to ensure that nothing we do is too intrusive or beyond your reasonable expectations.

These activities are:

- Researching our customers' opinions and exploring new ways to meet their needs**

We use personal information to help us determine that our products, services and propositions meet our customers' needs and expectations, as well as improving your customer experience.

- Assessing and developing our products, systems, prices and brand**

We generally combine your information with other customers' in order to check if our products are priced fairly, suitable for our customers, make our underwriting process easier for our customers, and to check if our communications are easy to understand.

- Sending you information**

We don't currently send you information about our products; however, we're looking to start communicating with you more frequently about your policy.

- Monitoring the use of our websites**

You can see our Cookies Policy at royallondon.ie/legal-cookies-/cookiepolicy.

If we lose touch we may use a trusted 3rd party to find you and reunite you with your policy, if we can. We may also monitor and record phone calls for training purposes.

If you want further information about our use of your information for what we deem to be our legitimate interests, you can contact us using the details below. You have the right to object to any processing done for those activities we deem to be a legitimate interest. If your objection is valid and upheld, we will stop using your information for these activities.

Who sees and uses my personal information?

Employees of Royal London, who need to see or work on your policy, are given access to your personal information in order to support you. For example, our call centre staff will access your policy details if you call us. In addition to our own staff, we share your information with other companies so that we can administer your policy and provide our services to you. We only use trusted 3rd parties, such as:

- Service providers e.g. Capita who perform some underwriting activities for us, or those who print some of our communications to you;
- Medical Professionals, e.g. your GP, Consultant, or our Chief Medical Officer;
- Other insurance providers, e.g. where you have applied to them also for life cover;
- Reassurers e.g. where we may need another opinion in arranging your policy or assessing your claim;
- Approved IT specialists e.g. those who provide support for our IT systems;
- ID authentication and fraud prevention agencies;
- Your authorised Financial Broker(s);
- Employers e.g. where you are in an employer pension scheme;
- Auditors;
- Legal Advisers;
- Legal/Regulatory bodies;
- External market research agencies; and
- Data Brokers in order for us to source contact details for research, where appropriate.

The use of your information is subject to appropriate protection and we will never sell your information.

Overseas transfers

Depending on the specific policy you have with us, some of your personal information might be processed outside of the European Economic Area (EEA). We take specific steps necessary to ensure that your information is treated securely and has the appropriate legal safeguards. Further information is available on our full privacy notice on our website.

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Access – You have the right to find out what personal information we hold about you.

Rectification – If any of your details are incorrect or incomplete you can ask us to correct them for you.

Erasure – You can also ask us to delete your personal information in some circumstances.

Object – If you have concerns about how we are using your information, you have the right to object in some circumstances.

Direct Marketing – You have a specific right to object to direct marketing, which we'll always act upon.

Restriction – You have the right to ask us to restrict the processing of your personal information in some circumstances.

Data Portability – In some circumstances, you can ask us to send an electronic copy of the personal information you have provided to us, either to you or to another organisation.

We make automated underwriting decisions about you, when you request a quote or make an application. We use the information you provide as part of the application to decide what rate to offer you. You have a right to ask for a person to reassess any automated underwriting decisions we make. More information is available on our website at royallondon.ie/legal-cookies-/privacy.

If you wish to exercise any of these rights please contact us in writing using the contact details below.

How can I find out more?

Our full Privacy Notice contains more detail on how we use your information, how long we keep your information for, our 'lawful basis' and your rights under data protection laws.

You'll find the full notice at royallondon.ie/legal-cookies-/privacy, or you can call 01 429 3333 if you would like it in another format.

How to contact our Data Protection Officer (DPO)

You can contact our DPO by email at GDPR@royallondon.ie or by post to Royal London, 47-49 St Stephen's Green, Dublin 2.

C. Declaration to Royal London

I submit this Declaration Form to apply for a policy with Royal London. I understand that my application will be submitted to Royal London online and that a printed record of the online application will be sent to me. I agree to notify Royal London, in writing, if:

- I do not receive the printed record of the online application; or
- Any information in this record is, false, incorrect or incomplete.

I understand that my Financial Broker may use a data capture form in order to complete the online application and that the data capture form may be retained by my Financial Broker and will not be passed to Royal London.

Furthermore, I understand that in the event that the data capture form is passed to Royal London, it does not form part of my application and Royal London will not review the contents of or retain the data capture form, and will not be responsible for any information contained therein.

I agree that any relevant additional information provided to Royal London in relation to this application will be true and complete and shall, together with the online application and this Declaration Form, constitute my full application to Royal London. Relevant additional information includes but is not limited to, my verbal response to telephone enquiries from Royal London or its third party provider, supplementary questionnaires which I am requested to complete and statements which I make to a medical examiner for Royal London.

I understand that I must disclose all material facts and I understand that I must continue to advise Royal London, in writing, of all material facts and any changes to any of the information given to Royal London (or to the medical examiner for Royal London or any third party acting on behalf of Royal London) which occur between the date I sign this declaration and the date that cover commences under the policy.

I understand that any disclosures I have made under previous applications will not be taken into account in the assessment of this current application.

I understand that failure to provide Royal London with full and accurate information may result in the policy being cancelled from inception or any subsequent claim not being paid.

I authorise Royal London and its duly authorised agents to contact me by phone, letter, email or other electronic means in relation to the processing of this application.

I authorise Royal London to seek medical information, excluding genetic data, at any time before or after my death, from any doctor who at any time has attended me concerning anything which affects my physical or mental health. I also authorise Royal London to seek medical information from any insurance office to which an application has been made for insurance on my life and I authorise the giving of such information. I agree a copy of this authorisation shall have the validity of the original.

I understand that in the event of my application not proceeding, information provided in connection with my application may be retained by Royal London for a period of seven years to facilitate future pricing decisions and analysis.

I confirm that I am a resident of the Republic of Ireland.

If Pension Term Assurance has been selected, I understand that no benefit under the contract shall be capable of being surrendered, assigned or commuted except as provided by Section 784 and 785 of the Taxes Consolidation Act 1997.

If Whole of Life cover has been selected and my intention is to use this policy for inheritance tax planning, I understand that if I do not complete a Section 72 Trust Form or provide for this policy in my Will the policy proceeds will not qualify for relief under Section 72 of the Capital Acquisitions Tax Consolidation Act 2003.

If Executive Income Protection has been selected, I understand that the Policy Owner must be a company registered in Ireland under the Companies Acts.

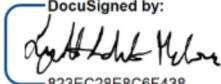
I hereby declare that in accordance with Regulation 6 (1) of the Life Assurance (Provision of Information) Regulations, 2001, I have been provided with the information specified in Schedule 1 to those Regulations and have been advised as to the financial consequences of replacing an existing policy/policies with this policy by cancellation or reduction, and of the possible financial loss as a result of this replacement.

I understand that when I receive my policy, I will have 30 days in which to change my mind and cancel my cover.

I agree to the use by Royal London of my personal information and where applicable, my sensitive personal information, as indicated in Section B "How we use your personal information" above.

I confirm that I have read all parts of the above declaration.

Signature(s) of the life / lives to be assured

Life 1	<p>DocuSigned by:</p>  <p>517C4FB3D6B8444...</p>	Date	
Life 2	<p>DocuSigned by:</p>  <p>823EC28E8C6F438...</p>	Date	
Policy Owner <i>if different from above</i>		Date	

D. Financial Broker Disclosure Statement

I hereby declare that in accordance with Regulation 6 (1) of the Life Assurance (Provision of Information) Regulations, 2001, the client has been provided with the information specified in Schedule 1 to those Regulations and that I have advised the client as to the financial consequences of replacing an existing policy/policies with this policy by cancellation or reduction, and of the possible financial loss as a result of such replacement.

Financial Broker Signature	
Date	

SEPA Direct Debit Mandate

Unique Mandate Reference (UMR) – to be completed by Royal London

By signing this mandate form, you authorise (A) Royal London to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from Royal London. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Please complete all empty fields below.

Account holder name(s)

Address

Account number - IBAN

Bank Identifier Code - BIC

Creditor's name Royal London

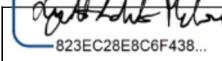
Creditor identifier IE22SDD990491

Creditor address 47-49 St Stephen's Green, Dublin 2, Ireland

Type of payment

Recurrent Payment

Signature(s)



823EC28E8C6F438...

Date of Signature(s)

By signing this mandate form, you agree to an advance payment notification period of three days before the first collection is debited from your account.

