

Scottish Widows Protect (UnderwriteMe)

Important Notes and Declaration & Consent.

These are important notes you need to explain to your client(s).

Please find below the key declarations you should discuss with your client(s) before proceeding, we have provided some wording here to help you explain them.

It is your responsibility to provide your client(s) with a copy of the Scottish Widows Important Notes & Declarations.

Data privacy notice

Who looks after your personal information

Your personal information will be held by Scottish Widows Ltd which is part of the Lloyds Banking Group. More information on the Group can be found at www.lloydsbankinggroup.com

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that

provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

We will share your personal information with UnderwriteMe throughout the life of your policy and for five years after its expiry. This will be related to the ongoing status of your policy including any claims made by you. We share this information with UnderwriteMe in order to obtain the best service from UnderwriteMe and develop our business. UnderwriteMe will use this information in accordance with its privacy notice. More information regarding this privacy notice can be found at www.underwrite.co.uk

If you do not wish for your data to be provided to UnderwriteMe in the way described, we will be unable to proceed with your application for a Scottish Widows Protect policy.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information?

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.
- you have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependants, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history.

We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at www.scottishwidows.co.uk/legalprivacy or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please contact us using <https://adviser.scottishwidows.co.uk/forms/general-enquiry.html>. You can also call us on **0345 300 2244**.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on **0345 300 2244** and tell us you want to speak to our Data Privacy Officer.

Money laundering regulations

To help Scottish Widows fight fraud, they may run a credit check with an agency, or seek further documents to confirm your identity. They may share this information with other organisations involved in the prevention of money laundering, fraud and other financial crime. These checks won't affect your application and does not affect your credit rating.

Medical information

Please answer the questions in this application completely and honestly. If everything is not fully disclosed then Scottish Widows might cancel your policy, not pay some or all of your claim.

Scottish Widows may also need to request medical information to help them assess your application or after the start date of your policy as part of their quality control procedures. You don't need to tell them about most genetic tests, unless you have been tested for Huntington's disease, and buying this policy would give you more than £500,000 of total cover (across all policies held).

How Scottish Widows make decisions

Scottish Widows will use the answers you have provided to make automated decisions. This may affect the products, services, or features they can offer, or the prices they charge. You have the right to ask them to review an automated decision within one month of the decision date.

Declaration & Consent

I confirm my client(s) understand their sensitive personal data will be shared with UnderwriteMe and the Insurers to obtain fully underwritten quotations, for the prevention of fraud and in an anonymised form, for research.

I confirm that my client is a UK resident.

I confirm my client is aware that the information may not be routinely checked and the insurer will rely on their answers being complete, accurate and up-to-date.

I confirm my client is aware that they must inform the insurer if there is any change in their health, occupation or lifestyle before their policy is accepted. Failure to do so may mean that their policy is cancelled, the terms are amended or the insurer may not pay out in the event of a claim.

I confirm I have provided my client with the Important Notes containing information about:

- Data Privacy Notice
- Money Laundering Regulations
- Medical Information
- How Scottish Widows make decisions

I confirm I have explained the following to my client:

- Where the cover offered includes a policy exclusion, I have made my client(s) aware of this and they are willing to accept the terms. I am satisfied they have understood the limitations applied to their policy.
- They understand Scottish Widows will share personal data with UnderwriteMe related to the ongoing status of their policy, throughout the life of the policy and for five years after its expiry. Further detail is contained in the Important Notes – Data Privacy Notice.
- They understand that they will not be able to claim under the policy until the policy start date, and that cover cannot be backdated to start on or before the date of any event which might lead to a claim.

- That should Scottish Widows require them to have a medical examination/additional diagnostic test to support their application, they can share my client's contact details with an appropriate examination supplier, and the supplier can share the results of the examination with Scottish Widows.
- They understand that information given in this application, at any medical examination requested by Scottish Widows, and over the phone to their underwriters will make up the contract between them and Scottish Widows.
- If this is a joint life application, they confirm that they have obtained the consent of any parties not present to provide their personal and sensitive information and for it to be used in the same way as their own, and they also consent that all plan and policy information can be shared with both applicants.
- They understand Scottish Widows will use the information provided to process their application and any future claim made on their policy.
- By answering Yes to the marketing preference questions then they consent to Scottish Widows Limited and members of its Group who offer products under the Scottish Widows brand contacting them using the following methods of post and email. They understand that they may withdraw this consent or update these preferences at anytime by contacting Scottish Widows directly on **0345 030 6572**.
- They understand that Scottish Widows Limited and members of its Group who offer products under the Scottish Widows brand will not sell the information we have about them to outside organisations.

