

Scottish Widows Protect (UnderwriteMe)

For adviser use only – Important information for applicants.
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 to them, further information is available in the application screen or the full declarations can be viewed [here](#).

This document should not be shared with your client(s) and is only to assist you to help make your clients(s) aware of the key declarations.

In addition to the below it is your responsibility to provide your client(s) with a copy of the Scottish Widows Important Notes & Declarations which is available [here](#).

The following statement must be read to your client:

Data privacy notice

The data we collect is held by Scottish Widows Ltd, which is part of Lloyds Banking Group. Scottish Widows will use your data to help them provide you with the products and services we have discussed. This may mean Scottish Widows need to share your data within Lloyds Banking Group.

You have rights which protect you and govern how Scottish Widows can use your data. You have the right to:

- Access data that is held about you.
- Ask Scottish Widows to correct data that they hold.
- Ask Scottish Widows to stop using or delete your data.

Your rights over your Personal Information and how this is used is detailed within their Short Data Privacy Notice which you will be sent. If you want to read this before proceeding, please let me know.

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.

