

# From quote to cover – your step-by-step guide

This guide shows how you and your adviser can apply for a Royal London protection plan using our online service.

## 1 Getting your estimated quote

Your adviser will discuss your financial needs and goals with you to help find the right cover. They'll then give you an estimated cost for this. This cost might change once you've completed your application and we've considered your personal circumstances. If you're happy with your estimated quote, you can start your application.

## 2 Completing your application

To start your application, your adviser will need some personal details about you. This includes information about your lifestyle, job, travel, health and family history.

Your adviser can collect this information during your conversation or by using our 'send to client' feature. This allows you to complete the details yourself through a secure link, at a time that suits you. If they choose to use this feature, you'll log in securely using your name and date of birth. Once you've answered all the questions, your adviser can submit your application to us quickly and easily.

As part of your application, we'll collect consent to access your medical records. If you don't agree to this, we won't be able to progress your application.

We'll also ask you to confirm who we should pay your cover to in the event of a claim.

## 3 Your protection terms

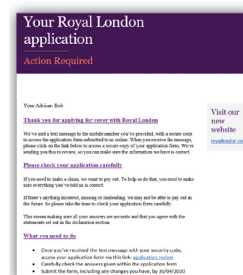
Based on your answers, we may accept your application straight away.

Sometimes, one of our underwriters might need to take a closer look at your application. An underwriter is a specialist who reviews the information to decide the terms we can offer. As part of this, they might need a bit more information, for example, from your doctor. Once this review is complete, we'll confirm the final cost of your cover. This helps us make sure we're making a fair and well-informed decision for you.

## 4 Make sure your application is accurate

It's important your application details match your medical history.

Once your adviser submits your application, we'll email you a link to review it. You'll also get a secure code by SMS. The email link will take you to a secure login page where you'll enter the secure code from the SMS and answer a few extra security questions.



Your Royal London Application

You will have received an email with a link to log in and review your application. To access the application review you'll need to input a secure code and answer some additional security questions

Your secure code is: m4pUpx

This code is valid until: 21/02/2022

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Once you're logged in, you can check your application to make sure everything's accurate and complete. If anything needs updating, please let us know. Changes might affect the terms we can offer and the final cost, but they'll make sure your cover is suitable and increase the likelihood of us accepting a future claim.

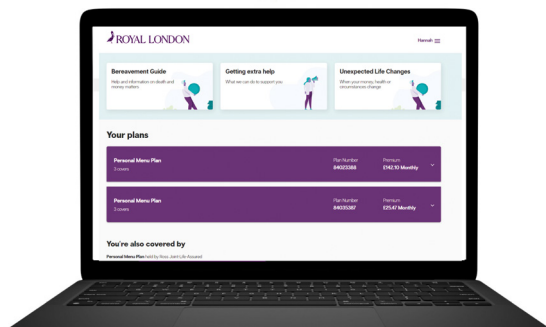
Even if there are no changes, it's best to complete and return your application review to us.

### My Royal London, your online account

We'll send you an email within seven working days of your plan starting so you can easily set up your My Royal London account.

With My Royal London, you can:

- See all your protection plans in one place
- View your welcome pack and plan summary
- Update your personal details online (address, email and mobile number)



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### Additional checks we make:

As part of our underwriting process, we review some applications after they've started to make sure the details we've been given are accurate. This common industry practice involves us requesting a report from your doctor about your medical history using the consent you gave us as part of your application. This makes sure your plan is set up correctly, and reduces the number of instances we're unable to pay a claim due to incorrect or inaccurate information.

For most customers, this process results in no changes to their plan. If we do find any differences, we'll let you know as we'll need to update your plan to accurately reflect your circumstances.



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**We're happy to provide your documents in a different format, such as braille,  
large print or audio, just ask us when you get in touch.**

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