We've clarified the circumstances in which we may make future changes to your policy

You don't need to do anything, but you should read this document and keep it in a safe place with your existing policy documents for future reference.

This change brings these terms and conditions in line with our current version, making it clearer when a change may be made and how we would inform you. This change has been made from 26th July 2023.

The terminology which this notice uses may not exactly reflect the terminology used in your original plan terms and conditions, however the terms of this notice are intended to be self-explanatory, and we hope that you find that to be the case.

Changes to terms and conditions

We may make changes to the terms and conditions applying to your cover (including your premiums) that we reasonably consider are proportionate in the circumstances if, because of a change in legislation, regulation or established practice in relation to such legislation or regulations, or any relevant change or circumstance beyond our control:

- It becomes impracticable or impossible to give full effect to the terms and conditions applying to your cover,
- Failing to make the change could, in our reasonable opinion, result in Royal London's policyholders not being treated fairly, or
- The way that we're taxed or the way that the plan that your cover is under is taxed is changed.

We may make changes to the terms and conditions applying to your cover (including your premiums) that we reasonably consider won't adversely affect you. These may include, for example, changes needed to reflect new services or features that we wish to make available to you.

We may make changes to the terms and conditions applying to your cover (including your premiums) if we become aware of any error or omission in the plan details booklet. We'll only make such changes to bring the plan details booklet into line with your cover summary or the key facts document relevant to your cover.

We will, where appropriate, take account of actuarial advice when we make any changes.

We'll normally give you 90 days' written notice of a change. This may not be possible for changes which are outside our control. We'll give you as much notice as we can in such circumstances.

Will my policy or my cover change now?

No, nothing will change now. We are clarifying what we would do in the event of a change having to be made in the future. There are no current plans to make changes to your policy.

Do I need to do anything?

No, but it's best to keep this document with your policy documents.

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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.

July 2025

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