

# Life Insurance & Critical Illness Cover

Policy Terms & Conditions





# Welcome to beaglestreet.com

This booklet contains **everything you need to know about the terms and conditions of your Life Insurance cover** (and Critical Illness, if you have chosen it). It also **explains how you or your family would go about making a claim** if you were to die or become seriously ill.

Your policy information is always **available to download from your Account on beaglestreet.com**, making it quick and easy to use in the future.

It's a password protected Account on our website, where details of your cover are stored as digital files.

**Your Account lets you email your policy details straight to the people you trust.**

This means you can make your family aware of your cover and give them all the information they could need one day, to make a claim.

If you need us **for anything else**, just give us a **call on 0800 247 247**.

Thank you for choosing Beagle Street life cover.



Matthew Gledhill  
Beagle Street

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## How to contact us

### Claims

0800 072 9831

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### For anything else

0800 247 247

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### Visit

[www.beaglestreet.com](http://www.beaglestreet.com)

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### Email

[enquiries@beaglestreet.com](mailto:enquiries@beaglestreet.com)

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### Write

Beagle Street  
Pegasus House  
Bakewell Road  
Peterborough  
PE2 6YS

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## Your policy

**Your policy** is arranged by Beagle Street and administered by Beagle Street for Scottish Friendly Assurance Society Limited. Beagle Street is a trading name of BGL Direct Life Limited (Registered in England No. 7810405) an appointed representative of BISL Limited (Registered in England No. 3231094) who is authorised and regulated by the Financial Conduct Authority – Registration Numbers 308896 and 572025. Both BISL Limited and BGL Direct Life Limited Registered Office: Pegasus House, Bakewell Road, Orton Southgate, Peterborough PE2 6YS.

**Your policy** is issued and underwritten by Scottish Friendly Assurance Society Limited and is a contract between **you** and Scottish Friendly Assurance Society Limited. Scottish Friendly Assurance Society Limited is a friendly society incorporated and registered under the Friendly Societies Act 1992, whose registered office is at Scottish Friendly House, 16 Blythswood Square, Glasgow G2 4HJ. Scottish Friendly Assurance Society Limited is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registration No. 110002, with

permission to effect and carry out contracts of insurance.

Words in **bold** text are defined in **our glossary**.

**Your policy** includes the **benefits** specified in **your policy schedule**.

## Paying out

### Life Insurance

Pays the **sum assured** if **you** (the **life assured**) die between the **policy start date** and the **policy expiry date** or if **you** are diagnosed with a **terminal illness** between the **policy start date** and 12 months before the **policy expiry date**.

The **policy** will stop when the **Insurer** pays a **claim**.

### Life Insurance with Critical Illness

Pays the **sum assured** if the **life assured** dies or is diagnosed with a **critical illness** between the **policy start date** and the **policy expiry date** or is diagnosed with a **terminal illness** between the **policy start date** and 12 months prior to the **policy expiry date**.

The **policy** stops when the **Insurer** pays a **claim**.

### Additional Critical Illness

Pays the **sum assured** if the **life assured** is diagnosed with a **critical illness** between the **policy start date** and the **policy expiry date** and survives for 30 days.

This **benefit** will stop when the **Insurer** pays a **claim**, but **your** life insurance will continue for the remainder of the term of **your policy** as long as **you** continue to pay **premiums**.

### Child Critical Illness

This **benefit** will pay the lesser of 25% of the **sum assured** in respect of **critical illness** and £25,000 upon **your child** being diagnosed with a **critical illness** between the **policy start date** and the **policy expiry date** and survives for 30 days. The **Insurer** will only pay one **claim** per **child**, but will cover **claims** for any of **your children**.

## What's covered?

### Critical illness

The following list of conditions are covered:

#### Alzheimer's disease

A definite diagnosis of Alzheimer's disease before age 65 by a Consultant Neurologist, Psychiatrist or Geriatrician.

With **permanent** clinical loss of the ability to do all of the following:

- remember;
- reason; and
- perceive, understand, express and give effect to ideas.

The following are not covered:

- Other types of dementia.

#### Aorta graft surgery

Surgery for disease or trauma to the aorta with excision and surgical replacement of a portion of the diseased aorta with a graft.

'Aorta' includes the thoracic and abdominal aorta but not its branches.

The following are not covered:

- Any other surgical procedure, for example, the insertion of stents or endovascular repair.

#### Benign brain tumour

A non-malignant brain tumour or cyst, cranial nerves or meninges within the skull, resulting in **permanent neurological deficit with persisting clinical symptoms**.

The following are not covered:

- Tumours in the pituitary gland; and
- Angiomas.

Also, the requirement for **permanent neurological deficit with persisting clinical symptoms** will be waived if the benign brain tumour is surgically removed.

### Blindness

**Permanent and irreversible** loss of sight to the point that, even when tested with visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.

### Cancer

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).

The following are not covered:

- All cancers which are histologically classified as any of the following:
  - pre-malignant;
  - non-invasive;
  - cancer in-situ;
  - having borderline malignancy; or
  - having low malignant potential.
- All tumours of the prostate if not histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T<sub>2</sub>N<sub>0</sub>M<sub>0</sub>.
- Chronic lymphocytic leukaemia if not histologically classified as having progressed to at least Binet Stage A.
- Any skin cancer (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).

### Coma

A state of unconsciousness with no reaction to external stimuli or internal needs which:

- requires the use of life support systems; and
- results in **permanent neurological deficit with persisting clinical symptoms**.

The following is not covered:

- Coma secondary to alcohol or drug abuse.

### Coronary artery by-pass grafts

The undergoing of surgery on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

The following are not covered:

- balloon angioplasty
- atherectomy
- rotablation
- insertion of stents
- laser treatment.

### Deafness

**Permanent** and **irreversible** loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.

### Heart attack

Death of heart muscle, due to inadequate blood supply, that has resulted in evidence of acute myocardial infarction that must include all of the following:

- New characteristic electrocardiographic changes
- The characteristic rise of cardiac enzymes or Troponins.

The following are not covered:

- Other acute coronary syndromes including but not limited to angina.

### Heart valve replacement or repair

The undergoing of surgery on the advice of a Consultant Cardiologist to replace or repair one or more heart valves.

### HIV infection

Infection by Human Immunodeficiency Virus resulting from:

- A blood transfusion given as part of medical treatment;
- A physical assault; or

- An incident happening during the course of performing normal duties of employment (from an **eligible occupation**) after the start of the **policy**, and satisfying all of the following:
- The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures;
- Where HIV infection is caught through a physical assault or as a result of an incident happening during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident;
- There must be another HIV test within 12 months confirming the presence of HIV or antibodies to the virus;

and

- The incident causing infection must have happened in the United Kingdom.

For this definition, the following is not covered:

- HIV infection resulting from any other means, including sexual activity or drug abuse.

### Kidney failure

Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary.

### Loss of limb hands or feet

**Permanent** physical severance of one or more hands or feet at or above the wrist or ankle joints.

### Loss of speech

Total **permanent** and **irreversible** loss of the ability to speak as a result of physical injury or disease.

### Major organ transplant

As a recipient of a transplant of bone marrow or of a complete heart, kidney, liver, lung, or pancreas, or whole lobe of the lung or liver, or inclusion on an official UK waiting list for such a procedure.

The following is not covered:

- Transplant of any other organs, parts of organs, tissues or cells.

### Motor neurone disease

A definite diagnosis of motor neurone disease by a Consultant Neurologist and with **permanent** clinical impairment of motor function.

### Multiple sclerosis

A definite diagnosis of Multiple Sclerosis by a Consultant Neurologist and with current clinical impairment of motor or sensory function.

### Paralysis of limbs

Total and **irreversible** loss of muscle function to the whole of any limb.

### Parkinson's disease

A definite diagnosis of Parkinson's disease by a Consultant Neurologist and with **permanent** clinical impairment of motor function with associated tremor, muscle rigidity and postural instability.

The following are not covered:

- Parkinson's disease secondary to drug abuse;
- and
- other Parkinsonian syndromes.

### Stroke

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull that has resulted in all of the following evidence of stroke:

- Neurological deficit with persisting clinical symptoms lasting at least 24 hours; and
- Definite evidence of death tissue or haemorrhage on a brain scan.

The following is not covered:

- Transient ischaemic attack.

### Third degree burns

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering either:

- at least 20% of the surface area of the body;
- or
- at least 20% of the surface area of the face.

### Traumatic head injury

Death of brain tissue due to traumatic injury resulting in **permanent neurological deficit with persisting clinical symptoms**.

### Extra Critical Illness

If **your policy schedule** includes **Critical Illness** and this **benefit** remains in force (there has been no **claim** on the main **Critical Illness** benefit and all payments are up to date), the **Insurer** will also pay the lower of £20,000 or 20% of the **Critical Illness sum assured** specified on **your policy schedule** if **you** are diagnosed with any of the following extra **critical illnesses**. Any **claim** paid for extra **critical illnesses** will not affect the **Critical Illness sum assured** specified on **your policy schedule**. One **claim** per **Life Assured**, per Extra **Critical Illness** is allowed per **policy**.

### Low Grade Prostate Cancer

Tumours of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive provided the tumour has progressed to clinical TNM classification T<sub>1</sub>N<sub>0</sub>M<sub>0</sub>; and the tumour has been treated by one of the following:

- Complete removal of the prostate
- External beam or interstitial implant radiotherapy
- Cryotherapy
- Hormone therapy
- High intensity focused ultrasound

For the above definition the following is not covered:

- Prostate cancers where the treatment is not one of the specified treatments listed above, or requires observation only.



### Carcinoma of the breast – requiring surgery

Carcinoma in situ of the breast positively diagnosed with histological confirmation by biopsy together with the undergoing of surgery to remove the tumour. For the above definition, the following is not covered:

- Lobular carcinoma in situ.

### Crohn's Disease (Severe)

A definite diagnosis by a Consultant Gastroenterologist of Crohn's disease with symptoms that have not responded to optimal therapy while under the supervision of the Consultant.

There must also be evidence of continued inflammation with all of the following:

- Stricture formation causing intestinal obstruction requiring admission to hospital;
- Fistula formation between loops of bowel or bowel to another organ;
- At least one resection of a segment of small bowel.

### Angioplasty – double vessel

If **you** undergo any of the following procedures to treat a narrowing or blockage in two or more of the main coronary arteries:

- Balloon angioplasty
- Atherectomy
- Rotablation
- Laser treatment
- Insertion of stents.

The above procedure must have been carried out on the advice of a Consultant Cardiologist to treat severe coronary artery disease in two or more main coronary arteries at the same time. The procedure must be to treat at least 70% diameter narrowing.

If the procedure is only performed on one main coronary artery there must be at least 70% diameter narrowing in another main coronary artery.

For the purpose of this definition main coronary arteries are described as one or more of the following:

- Right coronary artery
- Left main stem
- Left anterior descending
- Circumflex.

The following are not covered:

- Procedures to any branches of any of the main coronary arteries
- Any other procedures to treat narrowing.

### Ulcerative Colitis – requiring surgery

- Diagnosed with ulcerative colitis treated with total colectomy (removal of entire large bowel).
- A definite diagnosis of ulcerative colitis must be confirmed by a consultant gastroenterologist.

### Child Critical Illness

The **Insurer** will provide **Child Critical Illness** cover if the **benefit** is shown in **your policy schedule**. **You** can **claim** if **your child** is diagnosed with a **critical illness** and is aged between 30 days and 18 years on the date of diagnosis.

The amount of money payable per **child** will be the lower of:

- 25% of the **sum assured**; and
- £25,000.

**Child Critical Illness** cover is subject to the following conditions:

- a) The **child** must live for at least 30 days from the date of diagnosis
- b) The **critical illness** must not have been known to be present at birth
- c) The symptoms must begin after the **policy start date**
- d) Diagnosis must take place on or after the **policy start date** and on or before the **policy expiry date**

- e) Only one **claim** per **child** will be paid under this **policy**
- f) **Child Critical Illness** cover will cease on the payment of a **critical illness claim** in respect of the **Life Assured**.
- g) **You** must have adopted or become the **child's** legal guardian before the date of diagnosis.

## Paying for your cover

**You** will be paying **us** a monthly fee (**premium**) from the **policy start date** to the end of **your policy** term. Make a note of the payment date and the amount **you** will be paying. Don't expect **your payment details** to change unless **we** get in touch to say otherwise, or if a **claim** is paid under **your** Additional **Critical Illness** cover and **premiums** for this **benefit** are no longer payable.

## If you miss a payment

If **you** stop paying, **your policy** will stop 29 days after **your** first missed payment was due, with no value and **you** will no longer be covered. **We** will contact **you** as soon as **you** miss a payment to offer an alternative way to pay.

## Changing your policy

**You** can make some changes to **your policy** once **you** have set it up. For instance **you** can:

- Remove Additional **Critical Illness** cover from **your policy** – **your** monthly payment will reduce by the cost of this cover
- Change **your** direct debit payment date to a day of the month that suits **you** best
- Add or amend **your** trust beneficiaries

**We** will also consider any other requests to change **your policy** and let **you** know if this is possible. Depending on the changes **you** want to make, **you** may need a new **policy**. The terms of **your** current **policy** and **your** new one might differ. If so, **we** will explain these before making changes.

## How to claim

### For a critical or terminal illness

To **claim, you** or **your** representative must contact **us** in writing, by email or by telephone, within 6 months of a **critical** or **terminal illness** being diagnosed. See the "How to Contact Us" section for details.

**You** or **your** representative will be asked to complete a **claim** form and **we** could also ask for evidence to support the diagnosis. If **we** ask for a medical examination this will be at the **Insurer's** cost.

All diagnoses and medical opinions must come from a medical specialist who:

- a) holds an appointment as a Consultant at a hospital in the UK;
- b) is accepted by the **Insurer's** Chief Medical Officer; and
- c) is a specialist in an area of medicine appropriate to the cause of the **claim**.

**You** must live for a period of 30 days after diagnosis (or the second HIV test required under the HIV **claim** criteria) before the **Insurer** can accept a **critical illness claim**.

Once **your claim** is accepted by the **Insurer** it will pay the **sum assured** to the person who is legally entitled to it and **we** will refund any **premiums** paid between the date of diagnosis and the date the **claim** is paid. The **benefit** ends when the **Insurer** pays the **claim** and the **Insurer** will have no further liability under the **benefit** following such payment.

If the **Insurer** does not accept a **critical illness** or **terminal illness claim**, this will not prevent a future **claim** being accepted. It is therefore important to pay every month and keep **your policy** in force while **critical illness** and **terminal illness claims** are being assessed. These will be refunded to **you** if **your claim** is paid.

## For death

The claimant must notify **us** of the death of the **life assured**, either in writing, by email or by telephone. See the How To Contact **Us** section for details.

The **Insurer** will only pay the **claim** when it has received proof of the death and appropriate documentation confirming that the person **claiming** is legally entitled to do so.

The **Insurer** will pay the **sum assured** to the person who is legally entitled to it.

The **policy** will end when the **claim** is paid and the **Insurer** will have no further liability under the **policy** following such payment.

## When aren't you covered?

The **Insurer** will not pay a **claim** if the **life assured** commits suicide within 12 months of the **policy start date**.

The **Insurer** may not pay a **claim** for Life Insurance or **Critical Illness** cover, and **we** have the right to cancel the **policy**, if at the time **you** completed **your application** for the **policy**, or when making the **claim**, **you** fail to answer all **our** questions truthfully, accurately and completely to the best of **your** knowledge and/or **you** do not provide all the information **we** ask for.

The **Insurer** will not pay a **claim** under **Critical Illness** cover if the **critical illness** **you** are claiming for is caused directly or indirectly by a condition listed in the **policy exclusions** section of **your policy schedule**.

## You can cancel

**You** have up to 30 days to inform **us** that **you** wish to cancel **your policy** after **we** have issued **your policy**. **You** can contact **us** in writing, by email or by telephone. If **you** decide to cancel, **we** will refund any payments paid. If **you** do not cancel within the 30 days, **your policy** will continue as detailed in this document.

If **you** wish to cancel **your policy** after the first 30 days then **you** can also do this by contacting **us** either in writing, by email or by telephone. **You** will not receive a refund of **your** payment if **your policy** is cancelled after the first 30 days.

**You** will not be able to make a **claim** once **your policy** has been cancelled.

## You can complain

If **you** have a complaint about **your policy**, please contact **us** in the first instance by calling **us** on 0800 247 247. **We** will try to resolve the matter over the phone within 3 days. If **your** complaint is not resolved to **your** satisfaction within 3 days **we** will send **you** a written acknowledgment of **your** complaint, together with the next steps **we** will be taking to resolve it. If **you** prefer to put **your complaint** in writing please send it to The Customer Relations Manager, Beagle Street, Pegasus House, Orton Southgate, Peterborough, PE2 6YS.

Complaints which the **Insurer** is required to resolve will be passed on to them by **us**. **We** will let **you** know when **we** do this.

After four weeks, **you** will be sent either a final response or a letter explaining why **your** complaint remains unresolved and advise when **you** will be contacted again.

If **you** have not received a final response after eight weeks of making **your** complaint **you** will be sent a letter explaining the reason for the delay and advising **you** of **your** right to complain to the Financial Ombudsman. If **your** complaint cannot be resolved, **you** may refer **your** complaint to the Financial Ombudsman Service within six months of receiving the final response letter.

The address is Financial Ombudsman Service, Exchange Tower, London, E14 9SR. The website address is [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or call 0800 023 4567.

Following the complaints procedure does not affect **your** rights to take legal proceedings.

## Online dispute resolution

We always try to resolve any complaint to put things right. However, if **you** have already contacted **us** and **we** have not resolved **your** complaint to **your** satisfaction, **you** may wish to use the European Commission's Online Dispute Resolution service. This is an online portal designed to help consumers who have bought goods or services online to conduct dispute resolution, in any of the official languages of the European Union, which will then be forwarded to the Financial Ombudsman Service.

## Financial Services Compensation Scheme (FSCS)

**Your policy** is covered by the FSCS. **You** may be entitled to compensation from the scheme if **we** or the **Insurer** cannot meet **our** or its obligations under **your policy**.

This depends on the type of business and the circumstances of the **claim**.

For more information visit [www.fscs.org.uk](http://www.fscs.org.uk) or call 0800 678 1100.

## Solvency II Directive Information

Under this directive, **we** are required to provide **you** with a Solvency and Financial Condition Report, which **you** can access via **our** website. <https://www.scottishfriendly.co.uk/about-us/solvency-two>

## General Conditions

The laws of England and Wales are applicable to this **policy** unless:

- At the **policy start date** **you** are resident in another country in the United Kingdom, when the laws applicable to **your** place of residence apply; or
- **You** and the **Insurer** agree otherwise.

If the **life assured's** date of birth in the **policy schedule** is incorrect, the terms of the **policy** shall be cancelled and reissued based on terms that would have applied if the correct date of

birth had been given. **We** are entitled to cancel this **policy** if it would not have been issued if the correct date of birth had been given.

**We** may make changes to the **policy** terms and conditions that **we** reasonably consider appropriate due to a change in any applicable legislation, regulation or taxation. In such cases **we** will notify **you** in advance of any changes being made.

All **policy** communication will be in English.

**All payments should be paid in GBP from a UK bank account and all payments will be made in GBP to a UK bank account.**

## Data Protection Statement

### Who is processing your data?

Beagle Street is a trading name of BGL Direct Life Limited, an appointed representative of BISL Limited. BGL Direct Life Limited and BISL Limited are the data controllers in relation to the data **you** provide.

This means that **they** are the companies responsible for deciding how **your** data is processed.

BISL Limited and BGL Direct Life Limited are part of the BGL Group of Companies and provide products and services under various brands. If **you** want to know more about the BGL Group of Companies and the brands that BISL Limited operates **you** can find out more at [www.bglgroup.co.uk](http://www.bglgroup.co.uk).

Data will be shared with Scottish Friendly who underwrite the **policy** to allow Scottish Friendly to consider **your** application and to deal with any claims made on **your policy**. Scottish Friendly will also be a data controller in relation to the data they receive from **us** and any additional data that may collect about **you** and will be responsible for how that data is processed. They may also pass data to their re-insurer.

If **you** have instructed an insurance broker or intermediary to set up or manage **your policy** **we** may also exchange information with the insurance broker or intermediary in relation to the administration of **your policy**. The insurance broker or intermediary will be the data controller of the data they hold and their use of **your** data will be subject to their own privacy policy.

If **you** purchase a policy via a cash back site, some data may also be shared with the cashback site provider in relation to this for example to confirm **your** purchase. For more information **you'll** need to read the privacy policy for the relevant cash back website.

### Where do we get the data from?

#### From you

Most of the data that **we** process will be data that **we** collect from **you** directly when **you** request a quote. **We** will ask **you** various questions to collect the data **we** need for the purpose of **your policy**. **We** will not be able to provide a quote unless **you** answer the mandatory questions.

#### From your use of our website and services

**We** also collect data about **you** based on **your** actions, for example **we** collect data about how and when **you** use **our** websites, or **our** services so that **we** can build up a picture of **you** as a customer. This can include information such as how many quotes **you** have obtained for insurance from **us**, mouse clicks/taps, mouse movements, page scrolling and text entered into forms. This helps **us** to provide **you** with a good service and to design improvements to **our** products and services (including changes to **our** website) but is also used to help **us** to prevent and detect fraud.

If **you** contact **us** electronically, **we** may collect **your** electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by **your** service provider. This information may be used by **us** and/or shared with and used by the **insurer** to aid in the detection of fraud.

If **we** speak to **you** on the telephone **we** may record the telephone call and if **you** use **our** webchat service **we** will keep a record of the conversation. **We** do this so that **we** have an accurate record of **your** conversation with **us**. **We** also use this data for monitoring and quality control purposes and may use it for training purposes.

#### From price comparison sites or other websites providing quotes

If **you** have been directed to **us** from a price comparison site or from another website which provides quotes for **our** products then that website will have provided **us** with data that **you** entered in order to allow **us** to provide **you** with a quote.

When **you** purchase one of **our** policies through a price comparison site or if **you** click through to **our** website from another website that has provided a quote in order to complete **your** purchase **we** will need to share some information with the price comparison site or other website, for example, information relating to whether the **policy** has been purchased or the status of the **policy**. **We** will also exchange information that is necessary to help resolve any queries or complaints.

#### Our service providers

**We** or the **insurer** will sometimes use third parties to process personal information on **our** behalf. Where third parties process **your** personal information on **our** behalf, **we** will have a contract in place with them placing obligations on them to keep **your** data secure and only use it for the purposes that **we** authorise.

The third parties that **we** use may include, for example, IT service providers or market research agencies.

#### From other companies

As part of considering **your** quote, administering **your policy** or dealing with any claims on **your policy**, **we** or the **insurer** (or the re-insurer) will exchange information about **you** with other companies and/or carry out checks with various databases, which is standard practice in the insurance industry. This includes:-

- Undertaking checks against publically available information such as the electoral register, County Court Judgments, bankruptcy or repossession information.
- Carrying out searches against data held by Credit Reference Agencies.
- Using information relating to **you** which is provided to **us** or the **insurer** or re-insurer by other parties for example other insurance companies or fraud prevention agencies.

The credit reference agencies will keep a record of the search and **you** may see this recorded on **your** credit file. If **you** want to check the information that the credit reference agencies hold about **you** then **you** can contact them directly.

## Existing Data

We will check our existing records to see if you have ever held a policy or obtained a quote with us or any of the brands BSL Limited administer. We will also share personal data with our other brands, other companies in the BGL Group of Companies and insurers for these purposes.

Checking and comparing this data helps us to assess your quote. This data will also be used for fraud prevention, research and analysis in accordance with the section headed “What do we use your data for?” below.

## Publicly available sources

We or the insurer use some open sources of data which are not personal data (such as information about particular geographic areas) and combine this with the personal data that we hold about you (such as your own address) in order to assess insurance risk and provide you with an accurate quote.

## Providing data about other people

We will sometimes need you to provide us with data about other people, for example where another person is being added to the policy as a joint policyholder. Where you give us data about someone else, you must make sure that you have made that person aware of this Privacy Policy. Where this privacy policy refers to “your data” this also includes data about anyone else named on the policy or whose data you provide us with.

## What do we use your data for?

The data that we hold is used for the following purposes:-

### Part 1 - Providing you with a quote and administering your policy

The personal data that we use for the purposes set out in this Part includes information you provided during your quote, information about previous or existing policies held by us or the insurer, identification information, information from credit reference agencies, your policy and payment history and behavioural information that we gather from your use of our website and how you manage your policy.

## Providing you with a service

As you would expect, this data is used to provide you with the service you have requested, for example a quote or an insurance policy.

We also use this data (including data held in relation to our other brands) to help us build up a picture of you as a customer. This allows us to carry out more accurate assessments of you as a customer when you apply for products with us, including creditworthiness assessments. It helps us to provide you with more relevant information such as making sure we show you the right content at the right time. We also use this information to help calculate your future quotes. This information will also be shared with the insurer for these purposes.

Data protection law says that we have to tell you the legal basis on which we process your personal data.

In relation to personal data used for the purposes described in this Part 1, we process this data because it is necessary to perform the contract that we have in place with you to provide you with the quote or the policy that you have requested.

## Part 2 – Fraud Prevention

In order to prevent and detect fraud we and/or the insurer or the re-insurer may use the personal data set out above at any time to:

- Undertake credit searches;
- Check and/or share your details with fraud prevention and detection agencies; and
- Share information about you with other organisations including the police, where necessary and proportionate.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We, the insurer or other organisations may also access and use this information to prevent fraud and money laundering, for example when: recovering debt and tracing beneficiaries; checking details on applications for new products and dealing with claims for all types of insurance.

In relation to personal data used for the purposes described in this Part 2, we process this data because we have a

legitimate business interest in carrying out these activities to protect against fraud and because there is a substantial public interest in preventing and detecting crime including fraud.

### Part 3 – Other Uses of Data

#### Marketing

From time to time **we** will ask **you** when **you** request **your** quote whether **you** would like to receive marketing material from **us**. Where **you** do tell **us** **you** are happy to receive this material, **we** will use **your** postal address, email address and telephone number to send **you** marketing materials by post, email, telephone call or SMS. **We** do not pass **your** data to third parties for marketing purposes.

Where **we** have asked **you** about **your** marketing preferences, **you** can change **your** mind at any time by selecting the option on **our** website and updating **your** preferences. Where **we** do send **you** any marketing emails **you** can also unsubscribe from emails by clicking on the unsubscribe link or by contacting **us**.

If **you** tell **us** **you** don't want to receive marketing or if **we** don't ask **you** about **your** marketing preferences it means that **your** data will not be used for marketing.

This will not impact any communications that **we** need to send **you** for the purpose of **your** policy, for example updates about **your** policy or information about any quotes **we've** provided to **you**.

**We** use the data **we** hold to help **us** understand **our** customer demographic to help **us** improve the services that **we** provide to **you** and to help **us** target **our** advertising and marketing so that **we** show customers adverts or marketing which may be more relevant to them. **We** may sometimes work with carefully selected third parties to do this for example using advertising services provided by organisations such as Google and Facebook and may share data with them to carry out this research and analysis, however **we** will not sell **your** data to third parties for them to market to **you**.

#### Market Research

From time to time **we** may want to use **your** postal address, email address and/or telephone number to contact **you** to assist **us**

with **our** research by asking **you** a few questions about the service **you** have received or by asking if **you** would like to complete a review of **our** services. **We** may sometimes ask market research companies to contact **you** on **our** behalf.

If **you** would prefer **us** not to contact **you** for market research purposes then **you** can let **us** know by contacting **us**.

#### Research and Analysis Activities

**We** use data relating to **your** quotes or **your** policy, including **your** claims history, to carry out various research and analysis activities to help **us** to regularly review and improve the products and services **we** provide and carry out research relating to underwriting, claims and pricing. **We** also share this data with the **insurer** to enable them to use this data for these purposes. Where possible, data will be shared on an anonymised basis. The data will not be used to make any decisions that will affect **you** or any other individual.

**We** also use the data that **we** collect about **you** through **your** website usage to carry out research and analysis into usage and activities on **our** website to enable **us** to continue to improve **our** website and **our** products and services.

In relation to personal data used for the purposes described in this Part 3, **we** process this data because **we** have a legitimate business interest in carrying out these activities to promote and improve **our** business. **We** have ensured appropriate safeguards to protect **your** rights when processing this data for these purposes.

### Part 4 - Special Personal Data and Criminal Convictions

In order to provide **your** quote and administer **your** policy **we** may ask **you** to provide data which data protection law classifies as "special personal data". This includes information about **your** health (such as any medical conditions) or information relating to criminal convictions or alleged or actual criminal offences.

Where **we** collect special personal data and criminal conviction or offence data to provide **you** with **your** quote and **your** policy, **we** process this data because it is in the substantial public interest to do so for the

purposes of advising on, arranging, underwriting or administering an insurance contract.

It may also be necessary for **us** to retain a copy of any special personal data and criminal conviction or offence data for the purpose of making or defending claims or preventing or detecting crime, including fraud.

### How long do we keep data?

**We**'ll only keep **your** personal data as long as **we** need it and ensure it is securely destroyed when it is no longer required. **We** do however need to keep certain data after **your policy** has ended for certain periods as detailed below.

Generally, if **you** take out a **policy** with **us**, **you** can expect **us** to keep **your** data for a period of 10 years following the end of **your policy** unless there is a requirement for **us** to keep the data for longer, for example if there are any ongoing queries or claims relating to the **policy**.

**We** keep data for these periods as it plays an important part in allowing **us** to undertake fraud detection and prevention activities, allows **us** to deal with any queries or complaints that may arise regarding the quote and allow **us** to carry out research and analysis to help **us** improve **our** products and services (as described in the section headed "What do **we** use **your** data for?" above).

### Overseas Transfer of Data

**We** may use third party suppliers to process personal data about **you**. Some of these suppliers may be located in countries outside the UK which may not have equivalent laws in place to protect **your** personal data. For example, **we** use third party software suppliers to process data such as **your** IP address and email address. The **insurer** may also process personal data in countries outside the UK which may not have equivalent laws in place to protect **your** personal data. The **insurer** is a data controller in respect of any such processing.

Whenever **we** do use third party suppliers to process personal data about **you** outside the UK **we** will ensure that **your** personal data is kept securely, is only used for the purposes set out in this Privacy Policy and is afforded equivalent protection as it would be if it were

processed in the UK. **We** do this through various mechanisms, for example making sure that European Commission approved contractual clauses are in place with the supplier or ensuring that suppliers who process personal data in the USA are signed up to the Privacy Shield arrangement. If **you** would like any further information **you** please contact **us** using the details in the "Contacting **Us**" section.

### Your Rights

Data protection law gives **you** various rights in relation to **your** personal data. All the rights set out below can be exercised by contacting **us** using the contact details set out under the "Contacting **us**" section. Those rights include:-

- **You** have the right to ask **us** to provide a copy of the personal data that **we** hold about **you**. This is called a Data Subject Access Request or "DSAR".
- **You** can access information about **your policy** and **your policy** documents by logging into **your** account. If **you** want to receive other personal data that BSL Limited holds then please contact **us** using the contact details in this document. When contacting **us** please describe the information **you** require and include the following: **your** full name, **your** date of birth, **your** full address and **your** quote/**policy** number. For security purposes **we** may need to ask **you** for further information to verify **your** identity. If **you** require information sending to different contact details to those held on **your policy** please include a copy of **your** passport or driving licence and proof of address such as a recent utility bill to assist **us** in verifying **your** identity. **We** might also need to ask **you** for additional information to help **us** locate the data that **you** are looking for.
- Once **we** have all the information that **we** need to process **your** DSAR, **we** will respond within one month unless **your** DSAR is very large or complex, in which case **we** may need to extend this period. If **we** need to do this **we** will let **you** know.
- If **you** want to make a DSAR in relation to personal data that is held by Scottish Friendly then **you** will need to contact them directly. **You** can find their details in **your policy** documents or **you** can contact them by going to <https://www.scottishfriendly.co.uk/contact-us/email-enquiry>



- **You** have the right to ask **us** to correct inaccurate personal data that **we** hold about **you**. If **you** think any of **your** personal data is inaccurate, please contact **us** and, provided **we** can verify **your** identity and are satisfied as to the accuracy of the correction requested, **we** will correct the relevant personal data as soon as **we** can.
- **You** have the right to request that **we** provide a copy of **your** personal data in a machine readable format or to ask **us** to send **your** personal data to another company. This applies to personal data that **you** have provided to **us**, which **we** have processed electronically, such as data **you** entered on **our** website when **you** obtained a quote.
- **You** also have the right to ask **us** to delete personal data that **we** hold about **you**. **We** are obliged to delete personal data in some circumstances, such as where it is no longer needed. However, data protection laws allow **us** to keep the personal data if **we** need to, for example if the data is needed to allow **us** to administer **your policy** or if the data is needed for fraud prevention. In any case, **we** will retain **your** personal data in line with the retention periods detailed under “How long do **we** keep data?” above.
- **You** have the right to ask **us** not to do anything with **your** personal data except store it in limited circumstances, such as if **you** and **we** do not agree on the accuracy of personal data and steps are required to validate it.
- **You** have the right to object to **us** processing certain personal data about **you**. For example, **you** can ask **us** to stop processing data for marketing or market research purposes. However, where **we** need to continue to process the personal data, for example to administer **your policy** or for fraud prevention purposes, **we** are not obliged to stop processing it.
- **You** have the right to ask to review significant decisions that **we** have made about **you** wholly by automated means. The nature of the quotes that **we** provide to **you** means that **we** have to use this kind of automated decision making in relation to **your** personal data (including special categories of personal data) to assess **your** quotes. This means that **our** computers will consider lots of different pieces of information about **you** and about the **policy you** have requested in order to calculate whether or not **we** are able to offer

**you** a quote and at what price this should be. Automated decision making will be used when **you** request a quote, and if any changes are made to **your policy**. If **you** ask **us** to review the decision, **we** will make sure that it is examined by a human and **we** will confirm the outcome to **you**. This does not necessarily mean that the decision will be changed.

### Contacting us about data

If **you** would like to contact **us** about one of **your** data rights set out under “**Your Rights**”, then please contact [datarequest@bglgroup.co.uk](mailto:datarequest@bglgroup.co.uk) or write to Data Requests at BGL Customer Services, Fusion House, Bretton Way, Bretton, Peterborough PE3 8BG. Please make sure **you** include details of the product and brand that **your** request relates to.

If **you** have any other queries or concerns about this Privacy Policy, or if **you** would like to contact **our** Data Protection Officer, **you** can email [DPO@bglgroup.co.uk](mailto:DPO@bglgroup.co.uk) or write to the Data Protection Officer at BISL Limited, Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS. Please make sure **you** include details of the product and brand that **you** are contacting the Data Protection Officer about in **your** email.

### Information Commissioner’s Office

If **you** have a complaint regarding how **your** personal data has been processed by **us** then please contact **us** first using **our** complaints procedure set out in the Complaints Section.

**You** also have the right to complain to the Information Commissioner’s Office, which regulates data protection compliance. **You** can find more information by visiting their website [www.ico.org.uk](http://www.ico.org.uk).

## Glossary

Words printed in **bold** text, throughout these terms and conditions are defined below:

Words that **we** use in the singular will also include words in the plural, and words of the masculine gender will also include those of the feminine, unless the context requires otherwise.

A reference to an Act of Parliament, or other regulation, includes any amendments or replacements after the date this **policy** is issued.

### Application

The application **you** made when **you** bought cover from **us**. Part of that application included the questions **we** asked **you** to calculate **your** monthly payment. These questions are part of **your** application.

### Benefit

Cover has several benefits. A benefit is defined as:

- Life Insurance
- Life Insurance with Critical Illness
- Additional Critical Illness
- Child Critical Illness.

### Child

A natural or adopted **child** of **you** and/or **your** spouse, partner or civil partner or any **child** for which either **you** or **your** spouse, partner or civil partner are the legal guardian.

### Claim

A **claim** under the **policy**.

### Critical illness

Any illness set out in the What's Covered section of these terms and conditions, which meets the criteria in the **critical illness** section and where the life assured survives for 30 days after date of diagnosis. Where the **claim** is being made under Additional **Critical Illness** cover or **Child Critical Illness** cover benefits.

### Eligible occupation

- The emergency services – police, fire, ambulance
- The medical profession – including: administrators, cleaners, dentists, doctors, nurses and porters
- The armed forces.

### Insurer

Scottish Friendly Assurance Society Limited.

### Irreversible

Cannot be reasonably improved upon by medical treatment and/or surgical procedures used by the National Health Service in the UK at the time of the **claim**.

### Life assured

The policyholder(s) named in the **policy** schedule covered by and the legal owner(s) of the **policy**.

### Payment details

**Your** payment details which are part of **your** **policy** and detail **your** monthly payments.

### Period of cover

The period of time from the **policy** start date and the **policy** expiry date shown in the **policy** schedule.

### Permanent/permanently

Expected to last throughout the life of the life assured, irrespective of when the cover ends.

### Permanent neurological deficit with persisting clinical symptoms

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the life of the life assured.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to

speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizure, lethargy, dementia, delirium and coma.

## Policy

The **policy** terms and conditions, **policy** schedule, statement of facts and payment details issued by **us**.

## Policy exclusions

Specific **critical** illnesses or activities that are not covered under this **policy** and shown (where applicable) in the **policy** schedule.

## Policy expiry date

The date the **policy** ends. Once a **policy** ends no further benefits or premiums are payable.

## Policy schedule

A schedule issued as part of this **policy** containing details of **your** cover.

## Policy start date

The date when the **policy** starts, as shown on **your policy** schedule.

## Premium

The amount **you** pay **us** as shown in **your** payment details.

## Statement of Facts

All of the application questions and **your** answers.

## Sum assured

The sum assured shown on **your policy** schedule.

The sum assured may remain level or decrease over the period of cover as shown in **your policy** schedule.

## Terminal illness

A definite diagnosis by an attending Consultant of an illness that satisfies both of the following

- The illness either has no known cure or has progressed to the point where it cannot be cured; and
- In the opinion of the attending Consultant, the illness is expected to lead to death within 12 months.

Terminal Illness cover ceases 12 months prior to the end of the period of cover. (i.e. The **Insurer** will not pay a **claim** where a terminal illness is diagnosed within the last 12 months of the **policy**).

## We, us or our

Beagle Street, a trading name of BGL Direct Life Limited.

## You or your

The life assured, as named in **your policy** schedule, or (in the event of the death of the life assured) the life assured's legal personal representative, or any person **we** are satisfied is authorised to act on the life assured's behalf.

## Policy Terms and Conditions

Beagle Street is a trading name of BGL Direct Life Limited an appointed representative of BISL Limited who is authorised and regulated by the Financial Conduct Authority.

Registered in England No. 3231094.  
BGL Direct Life Limited, Registered in England No. 7810405.

Both BISL Limited and BGL Direct Life Limited Registered Office: Pegasus House, Bakewell Road, Orton Southgate, Peterborough PE2 6YS.

**V7, May 2018**

**This document contains  
your Life Insurance.**  
Yours to keep.