PRIVACY POLICY

Your Life Cover — YCUK Limited

Effective Date: 28 October 2026
Last Updated: 28 October 2026

1. Introduction

Your Life Cover is committed to protecting your privacy, maintaining the confidentiality of your personal information and ensuring that all personal data is processed lawfully, fairly, securely and transparently.

Your Life Cover is a trading name of **YCUK Limited (Company Registration Number: 14186983)**.

YCUK Limited is an **Appointed Representative of Cornerstone Insurance**, which is authorised and regulated by the Financial Conduct Authority (FCA).

YCUK Limited's FCA Firm Reference Number is 1062964.

This Privacy Policy explains how we collect, use, store, protect, disclose and retain your personal information when you:

- Visit our website at www.yourlifecoveruk.co.uk.
- Request an insurance quotation.
- Contact our advisers by telephone, email or through our website.
- Receive insurance advice or recommendations.
- Apply for or purchase an insurance policy.
- Are introduced to us by an authorised or otherwise lawfully operating third-party introducer.
- Become an existing or prospective customer.

We aim to comply with all applicable UK data protection legislation, including:

- The UK General Data Protection Regulation (UK GDPR).
- The Data Protection Act 2018.
- The Data (Use and Access) Act 2025, where applicable.

- The Privacy and Electronic Communications (EC Directive) Regulations 2003 (PECR).
- Applicable Financial Conduct Authority requirements.

By using our services, you acknowledge that you have been provided with this Privacy Policy. Where consent is required by law, we will seek that consent separately.

2. Who We Are

Company: YCUK Limited
Trading Name: Your Life Cover
Company Registration Number: 14186983
FCA Firm Reference Number: 1062964
Regulatory Status: Appointed Representative of Cornerstone Insurance

Business Address:
Suite A, St Peters Quarter
Old Christchurch Road
Bournemouth
BH1 2AD
United Kingdom

Telephone: 01202 143 012
Email: info@yourlifecoveruk.co.uk
Website: www.yourlifecoveruk.co.uk

For the personal information we process for our own business purposes, YCUK Limited will generally act as a data controller.

In certain circumstances, we may act jointly with another organisation or process information on behalf of another data controller. Our principal firm, insurers and other financial services providers may also act as independent data controllers for their own processing activities.

Where another organisation controls the processing of your personal information, its own privacy notice may also apply.

3. Personal Information We Collect

Depending on your interaction with us and the insurance services you require, we may collect and process the following categories of information.

3.1 Personal identification information

- Full name and title.
- Date of birth and age.
- Residential and correspondence addresses.
- Telephone and mobile numbers.
- Email address.
- Marital status, where relevant.
- Occupation and employment status.
- Other identification information necessary for verification or insurance applications.

3.2 Financial information

Where relevant to our advice and insurance services, we may collect:

- Income and employment details.
- Monthly expenditure and financial commitments.
- Mortgage and other financial liabilities.
- Existing insurance premiums.
- Existing policy information.
- Insurance budget and affordability information.
- Bank or payment details where required for an insurance application.

We only seek financial information reasonably necessary to assess your requirements, recommend suitable protection or support an insurance application.

3.3 Insurance and protection information

We may collect:

- Existing insurance provider details.
- Policy type and coverage amounts.
- Premium amounts.
- Existing policy commencement dates and relevant terms.

- Previous applications or insurance arrangements.
- Beneficiary and policy ownership information.
- Protection requirements and objectives.
- Information relevant to assessing policy suitability.
- Insurance quotation and application information.
- Details of policy amendments, cancellations or servicing enquiries.

3.4 Health and medical information

When providing protection insurance advice, we may need to collect sensitive personal information concerning your health.

Depending on the policy and underwriting requirements, this may include:

- Medical history and existing conditions.
- Height, weight and other relevant health measurements.
- Smoking and nicotine usage.
- Alcohol consumption where relevant.
- Current medication or treatment.
- Previous medical investigations or diagnoses.
- Relevant family medical history.
- Information about disabilities or long-term health conditions.
- Other health information requested by insurers for underwriting purposes.

Health information is classified as **special category personal data** under UK GDPR and receives additional legal protection.

We will only collect and process such information where there is an appropriate lawful basis and a valid special category processing condition.

3.5 Communication records

We may retain:

- Telephone call recordings.
- Emails and written correspondence.

- Customer enquiries.
- Adviser notes.
- Fact-finding records.
- Recommendations and suitability records.
- Complaints and complaint investigation records.
- Consent and communication preference records.

3.6 Website and technical information

When you visit our website, we may collect certain technical information, including:

- Internet Protocol (IP) address.
- Device and browser type.
- Operating system.
- Website pages visited.
- Referral sources.
- Cookies and similar technologies, where used.
- Website interaction and diagnostic information.

We use this information only where there is an appropriate lawful basis and, where required, valid consent.

4. How We Obtain Your Personal Information

We may obtain personal information from several sources.

Directly from you

When you complete an online form, contact us, speak to an adviser, request a quotation or apply for insurance.

From third-party introducers

We may receive personal information from marketing organisations, lead-generation providers, comparison services or other introducers where the disclosure to us has an appropriate lawful basis.

We require introducers to comply with applicable data protection and electronic marketing legislation and to provide relevant information about the source and permission for the introduction.

From insurance providers

We may receive information relating to your applications, quotations, underwriting decisions, policies and servicing arrangements.

From our principal firm

We may receive information from Cornerstone Insurance where necessary for supervision, compliance, advice monitoring, administration or regulatory requirements.

From other lawful sources

Where relevant and legally permitted, we may obtain information from public records, verification services or other financial services organisations.

If we obtain your information indirectly, we will provide privacy information as required by law, including relevant information about its source.

We will not assume that an introduction automatically provides permission for all forms of marketing.

5. How We Use Your Personal Information

We use personal information only for specified, legitimate purposes.

These purposes include:

Insurance advice and recommendations

To understand your financial circumstances, protection needs, objectives and existing arrangements so that we can recommend suitable insurance products.

Insurance quotations and applications

To obtain quotations, assess available insurance options, submit applications and communicate with insurers.

Policy administration

To support applications, respond to policy queries and assist with ongoing customer servicing where appropriate.

Communication

To contact you about your enquiries, appointments, quotations, applications and existing insurance arrangements.

Regulatory compliance

To maintain appropriate records, demonstrate the suitability of recommendations, support regulatory supervision and comply with applicable FCA requirements.

Quality assurance and training

To review customer communications, monitor adviser performance, improve service quality and investigate potential errors or complaints.

Fraud prevention

To identify and prevent suspected fraud, misuse of our services or unlawful activity.

Business administration

To maintain accurate records, manage our systems, ensure operational security and operate our business.

Marketing

To communicate about relevant products or services where permitted under applicable data protection and electronic marketing laws.

We will not use your information for purposes incompatible with those for which it was originally collected unless permitted by law.

6. Our Lawful Bases for Processing

Under UK GDPR, we must identify an appropriate lawful basis before processing personal information.

Depending on the processing activity, we may rely on the following.

Processing purpose	Lawful basis
Responding to quotation requests and taking steps towards an insurance contract	Contract or pre-contractual steps — Article 6(1)(b)
Providing requested insurance advice and related services	Contract — Article 6(1)(b), where applicable

Complying with applicable legal and regulatory obligations	Legal obligation — Article 6(1)(c)
Operational security, appropriate business administration and fraud prevention	Legitimate interests — Article 6(1)(f), where justified
Recording and reviewing calls for appropriate service and quality purposes	Legitimate interests or legal obligation, depending on the purpose
Sending marketing communications	Consent or legitimate interests where legally appropriate, subject to PECR
Processing sensitive medical information	An Article 6 lawful basis together with a valid Article 9 condition

Where we rely on legitimate interests, we consider the necessity of the processing and balance our interests against your rights and freedoms.

Where we rely on consent, you may withdraw that consent at any time. Withdrawal will not affect processing that was lawful before withdrawal.

7. Special Category Data and Medical Information

Medical and health information requires enhanced protection.

When arranging life insurance, critical illness cover, income protection or related insurance products, insurers may require health information to assess eligibility, risk and policy terms.

Where we rely on **explicit consent under Article 9(2)(a) UK GDPR**, we will obtain that consent before processing the relevant special category information.

Where another valid legal condition applies, we will identify and document that condition.

We may process health information to:

- Assess your protection requirements.
- Obtain accurate insurance quotations.
- Complete insurance applications.
- Communicate medical declarations to insurers.
- Respond to underwriting enquiries.

- Support suitable insurance recommendations.
- Comply with applicable legal or regulatory obligations.

We will limit access to sensitive information to individuals and organisations with a legitimate need to access it.

We will not sell your medical information to unrelated marketing organisations.

Where medical information is shared with insurers, those insurers may act as independent data controllers and process the information under their own privacy notices.

You should answer insurance application questions truthfully and accurately. Failure to disclose relevant information may affect the insurer's assessment of your application or the validity of your cover.

8. Sharing Your Personal Information

We may disclose personal information to trusted third parties where necessary, proportionate and legally permitted.

These may include:

8.1 Our principal firm

Cornerstone Insurance

As our FCA-authorised principal, Cornerstone Insurance may receive access to relevant customer information, insurance records, advice documentation, call recordings and compliance information for supervision, oversight and regulatory purposes.

8.2 Insurance providers

We may share relevant personal and medical information with insurers in connection with quotations, underwriting, insurance applications and policy administration.

8.3 Technology and service providers

We may use third-party providers for:

- Customer relationship management systems.
- Secure document management.

- Insurance quotation and application platforms.
- Telephone and call-recording systems.
- Email and communications.
- Secure cloud storage.
- IT support and cybersecurity.
- Website hosting and maintenance.
- Compliance monitoring.

These providers must handle information in accordance with their applicable data protection obligations.

Where they act as our data processors, we put appropriate contractual arrangements in place.

8.4 Professional advisers and regulators

Where required or legally permitted, we may disclose information to:

- The Financial Conduct Authority.
- The Information Commissioner's Office.
- The Financial Ombudsman Service.
- Our professional legal or accounting advisers.
- Appropriate law enforcement or regulatory authorities.
- Other bodies entitled to receive the information by law.

8.5 Introducers and business partners

Where necessary and legally permitted, we may share limited information with the organisation that introduced you to us, for example to confirm that a referral has been received or progressed.

We will not disclose medical underwriting details or other sensitive information to an introducer unless there is a specific lawful basis and valid special category condition for doing so.

We do not sell customer personal information to unrelated third parties for their independent marketing purposes.

9. Third-Party Leads and Marketing Referrals

Your Life Cover may receive enquiries or customer introductions from independent lead-generation companies and marketing partners.

Where we receive personal information from such organisations, we expect the introducer to have obtained and disclosed the information lawfully and provided appropriate transparency to individuals.

Before using referred personal information, we consider the information supplied about:

- The original source of the personal information.
- How and when the information was collected.
- What the individual was told about disclosure to insurance advisers.
- The applicable lawful basis for sharing.
- Any relevant marketing permissions and preferences.
- Whether the proposed contact complies with PECR.

If you believe your information was provided to us without an appropriate lawful basis, please contact us so that we can investigate.

You may object to direct marketing at any time.

10. Telephone Calls and Call Recording

Telephone calls with our advisers may be recorded.

Recording may be used for:

- Confirming instructions.
- Maintaining an accurate record of advice discussions.
- Evidencing information provided during the advice process.
- Monitoring service quality.
- Adviser training and supervision.
- Investigating complaints.
- Preventing and investigating suspected fraud.

- Meeting applicable legal and regulatory requirements.

We will inform you of recording practices where required.

Recordings are stored with appropriate safeguards and access controls.

We retain recordings according to our documented retention arrangements, taking account of applicable legal and regulatory obligations.

You may request access to personal information contained within recordings, subject to applicable legal rights and exemptions.

11. Marketing Communications and Your Preferences

We may contact you regarding relevant insurance products or services where we have a lawful basis and the communication is permitted under PECR.

Our communications may include:

- Responses to quotation requests.
- Requested insurance appointments.
- Information about an existing enquiry.
- Policy-related communications.
- Relevant protection reviews.
- Other insurance offers where lawful marketing permission exists.

We will distinguish between service communications and direct marketing.

Where consent is legally required, including for certain electronic marketing communications, we will obtain valid consent before sending them.

We will comply with applicable Telephone Preference Service (TPS) and Corporate Telephone Preference Service (CTPS) requirements when conducting telephone marketing.

We will respect applicable opt-outs and maintain suppression records to prevent unwanted marketing.

You may opt out of direct marketing at any time by contacting:

info@yourlifecoveruk.co.uk

We will action valid objections to direct marketing and maintain the minimum information necessary to honour your preferences.

Opting out of marketing does not necessarily prevent us from contacting you about an existing insurance application, contract or another legitimate service matter.

12. Cookies and Website Tracking

Our website may use cookies and similar technologies to support website functionality, security, performance monitoring and, where enabled, analytics or marketing.

Cookies are small files stored on your device.

Depending on our website configuration, the categories of cookies may include:

Strictly necessary cookies

Used to provide essential website functions and security.

Analytics cookies

Used to understand website usage and improve performance.

Functionality cookies

Used to remember certain preferences and website settings.

Advertising or marketing cookies

Used, where implemented, to measure advertising activity or support relevant marketing.

We will obtain consent before setting or accessing non-essential cookies or similar technologies where consent is required by law.

You may change your cookie preferences or withdraw consent through the controls made available on our website.

Further details of the cookies actually used, their providers, purposes and durations will be provided through our cookie information or consent mechanism.

13. How We Protect Your Information

We take the security of personal and sensitive information seriously.

We implement proportionate technical and organisational measures designed to protect information against unauthorised access, accidental loss, destruction, alteration or disclosure.

Measures may include:

- Role-based access controls.
- Appropriate authentication procedures.
- Encryption where appropriate.
- Secure storage and transfer arrangements.
- Staff confidentiality obligations.
- Restricted access to customer records.
- Security monitoring and system maintenance.
- Staff awareness and data protection training.
- Supplier security and contractual controls.
- Procedures for identifying and responding to data incidents.

The safeguards applied are proportionate to the sensitivity and risks of the information.

Although we take reasonable steps to safeguard data, no electronic system or internet transmission can be guaranteed completely secure.

14. How Long We Keep Your Information

We retain personal information only for as long as necessary for the purposes for which it was collected, including applicable legal, contractual, insurance and regulatory requirements.

Retention periods may depend on:

- Whether you made an enquiry or purchased a policy.
- The nature of the insurance advice provided.
- The type of insurance product.
- Applicable FCA recordkeeping obligations.
- Relevant limitation periods.

- Whether a complaint, dispute or investigation is ongoing.
- The need to retain evidence of consent and marketing preferences.
- Our legitimate business and compliance requirements.

Different categories of records may have different retention periods.

We maintain internal retention arrangements to determine how long records should be retained.

Where information is no longer required, we will securely delete, anonymise or otherwise dispose of it in accordance with applicable requirements.

If you request deletion, we will assess whether we are legally entitled or required to retain some or all of the information.

15. International Data Transfers

Some of our technology providers or their subcontractors may process or store personal information outside the United Kingdom.

Where personal information is transferred internationally, we will ensure that applicable UK data protection requirements are satisfied.

Depending on the destination and circumstances, this may include:

- Transfers to countries covered by UK adequacy regulations.
- Appropriate contractual safeguards, such as the UK International Data Transfer Agreement or applicable UK Addendum.
- Relevant transfer risk assessments.
- Other transfer mechanisms permitted by UK law.

We will implement additional protections where required.

16. Your Rights Under Data Protection Law

Subject to applicable conditions and exemptions, you have the following rights.

Right to be informed

To understand how and why your information is processed.

Right of access

To request confirmation of whether we hold personal information about you and receive a copy of that information, subject to applicable exemptions.

Right to rectification

To request correction of inaccurate or completion of incomplete personal information.

Right to erasure

To request deletion of personal information where the legal conditions for erasure apply.

Right to restriction

To request that processing be restricted in certain circumstances.

Right to data portability

To receive certain personal information in a structured, commonly used and machine-readable format where the right applies.

Right to object

To object to certain processing based on legitimate interests and to object to direct marketing at any time.

Right to withdraw consent

To withdraw consent where we rely on consent for a particular processing activity.

Rights relating to automated decision-making

To exercise applicable rights and safeguards concerning qualifying significant automated decisions.

We will consider all valid requests in accordance with applicable legislation.

Making a Subject Access Request

To request access to your personal information, contact:

Email: info@yourlifecoveruk.co.uk
Subject: Subject Access Request

You may also contact us by telephone or in writing.

We may request reasonable information to verify your identity before disclosing personal information.

We will normally respond within one calendar month, subject to applicable statutory extensions and exemptions.

We do not ordinarily charge a fee for exercising data protection rights, although the law permits fees or refusal in certain circumstances.

17. Automated Decision-Making and Profiling

We may use electronic systems to assist advisers with the collection, organisation and assessment of insurance information.

Insurance providers may use automated underwriting, risk assessment or pricing systems when evaluating applications.

Where automated processing is used, the relevant provider may act as an independent data controller.

Our advisers remain responsible for carrying out their advisory duties in accordance with applicable regulatory requirements.

Where we undertake automated processing that constitutes significant automated decision-making under applicable law, we will provide the required transparency, safeguards and rights of challenge.

18. Children's Information

Our services are primarily intended for adults seeking protection insurance.

We do not knowingly collect children's personal information through our website for independent marketing purposes.

However, information concerning children or dependants may be relevant to an adult customer's protection needs, financial circumstances or insurance arrangements.

Where such information is necessary, we will process it lawfully and with appropriate safeguards.

19. Data Accuracy

We take reasonable steps to ensure personal information is accurate, complete and kept up to date where necessary.

We may ask you to confirm or update details during the advice and application process.

You should notify us if information supplied to us changes or is incorrect.

Accurate information is particularly important for insurance quotations, underwriting and policy applications.

20. Data Breaches and Incident Management

We maintain arrangements for identifying, investigating, managing and responding to personal data security incidents.

Where a personal data breach occurs, we will assess the potential risk to affected individuals.

We will notify the Information Commissioner's Office where legally required and, where a breach is likely to result in a high risk to affected individuals, notify those individuals as required by law.

We will also comply with any applicable incident reporting obligations involving our principal firm or relevant regulators.

21. Complaints About Data Protection

If you have concerns about how we have collected, used, stored or disclosed your personal information, please contact us.

YCUK Limited trading as Your Life Cover

Email: info@yourlifecoveruk.co.uk
Telephone: 01202 143 012

Address:
Suite A, St Peters Quarter
Old Christchurch Road
Bournemouth
BH1 2AD

We will acknowledge and investigate data protection complaints in accordance with applicable legal requirements.

Where appropriate, we will explain our findings and any action taken.

You also have the right to raise concerns with the Information Commissioner's Office.

Information Commissioner's Office (ICO)

Website: www.ico.org.uk
Telephone: 0303 123 1113

We encourage you to contact us first so that we have an opportunity to address your concerns.

22. Financial Services Complaints

Complaints concerning insurance advice, product recommendations, customer service or other regulated financial services activities are handled separately from data protection complaints where appropriate.

As an Appointed Representative of Cornerstone Insurance, we operate within the regulatory framework and oversight arrangements applicable to our principal firm.

We will explain the relevant complaints procedure and applicable escalation rights when dealing with a financial services complaint.

Eligible complainants may have the right to refer unresolved complaints to the Financial Ombudsman Service, subject to the applicable rules and time limits.

Financial Ombudsman Service

Website: www.financial-ombudsman.org.uk
Telephone: 0800 023 4567

23. External Websites and Third-Party Services

Our website may contain links to external websites, insurance providers, regulatory organisations and other third-party services.

We are not responsible for the privacy practices of independent third-party websites.

We recommend reviewing the privacy notice of any external service before providing personal information.

Where we refer you to an insurance provider or external platform, that organisation may process your information in accordance with its own privacy documentation.

24. Changes to This Privacy Policy

We may update this Privacy Policy to reflect:

- Changes in applicable legislation.

- Regulatory developments.
- Changes to our business activities.
- New technologies or service providers.
- Changes to our data protection practices.
- Updated guidance from the ICO or FCA.

The current version will be made available on our website.

Where a change materially affects how your personal information is processed, we will provide additional information or obtain consent where required by law.

25. Contact Us

For any questions about this Privacy Policy, your personal information, marketing preferences or data protection rights, please contact:

Your Life Cover
A trading name of YCUK Limited

Suite A, St Peters Quarter
Old Christchurch Road
Bournemouth
BH1 2AD
United Kingdom

Email: info@yourlifecoveruk.co.uk
Telephone: 01202 143 012
Website: www.yourlifecoveruk.co.uk

Company Registration Number: 14186983
FCA Firm Reference Number: 1062964

Regulatory Disclosure

Your Life Cover is a trading name of YCUK Limited (Company Registration Number: 14186983). YCUK Limited is an Appointed Representative of Cornerstone Insurance, which is authorised and regulated by the Financial Conduct Authority. YCUK Limited's FCA Firm Reference Number is 1062964.

The regulatory status of firms can be checked using the Financial Conduct Authority's Financial Services Register at www.fca.org.uk.

© 2026 YCUK Limited trading as Your Life Cover. All rights reserved.