

Privacy Notice

As the insurer of the Royal Bank of Scotland Life Insurance and Critical Illness Plans (the “Royal Bank of Scotland Products”), Aviva Life & Pensions UK Limited (“Aviva”, “we” and “our”) is the controller responsible for processing your personal information. Any applicable reinsurers are additional controllers along with Royal Bank of Scotland plc (“Royal Bank of Scotland”), who are responsible for distributing the Royal Bank of Scotland Products.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at aviva.co.uk/privacypolicy or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person, you should show them this notice.

We collect and use Personal Information about you in relation to your Royal Bank of Scotland Products. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva Group, information we obtain from Royal Bank of Scotland, from publicly available records and from industry databases, including fraud prevention agencies and databases.

We use your Personal Information for a number of purposes including providing you with insurance and servicing your policy, and for fraud prevention.

We also use profiling and other data analysis to understand our customers better e.g. to predict the likelihood of certain events arising and to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide you the Royal Bank of Scotland Products, deal with claims and carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the ‘Automated Decision Making’ section of our full privacy policy.

Your Personal Information may be shared with other Aviva Group companies, Royal Bank of Scotland and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the ‘Data Rights’ section of our full privacy policy or by contacting us at dataprt@aviva.com.

Our relationship with Royal Bank of Scotland

Aviva has partnered with Royal Bank of Scotland to provide you with the Royal Bank of Scotland Products.

Both Aviva and Royal Bank of Scotland are independent controllers of your Personal Information.

Aviva will share your Personal Information, including details of your quote and/or policy details, with Royal Bank of Scotland in the form of management information reports for the following purposes:

- Customer and product analysis
- Monitoring marketing effectiveness
- Financial reconciliation and performance monitoring

Aviva will not share any sensitive information with Royal Bank of Scotland.

For more information on how Royal Bank of Scotland uses your Personal Information, and for details on how to contact them, please see [**Royal Bank of Scotland's Privacy Policy**](#).

Need this in a different format?

Please get in touch if you'd prefer this Privacy Notice (**AL22012**) in large print, braille, audio or in a different colour.

How to contact us



0800 068 6800



contactus@aviva.com



aviva.co.uk

Aviva Life & Pensions UK Limited.

Registered in England and Wales No. 3253947. Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.

AL22012 02/2026 © Aviva plc

