AVIVA

Aviva Group Protection

Red Apple Law legal services

Helping you get the essentials in order



Introducing
Red Apple Law legal services

There can be so many things to consider when planning for your future. These can include buying or selling a home, to Will writing and funeral support. The legal aspect of it all can sometimes feel quite overwhelming.



That's why, through your employer's Group Protection policy you're able to access a range of services to help give you some peace of mind that your legal essentials are in order - and to add to this, if you choose the Funeral Support, Will Writing service, Lasting Power of Attorney, Living Will, Funeral Wishes Register or My Final Wishes, a 25% discount will be automatically applied at checkout. The Legal Helpline and online Estate Administration tool are free, any additional services chosen are chargeable and will not receive a discount.

These legal services are provided by Red Apple Law, who form part of the Trust Inheritance Group. They've been providing legal services for more than 30 years and during this time, have helped more than 300,000 people write their Wills or to plan for their family's futures.

Red Apple Law also
support around
6000
families annually
to understand and complete their next steps during bereavement.

You can access these services through either the Group Life, Group Income Protection or Group Critical Illness **Employee Hub** and **Employer Hub**, depending on what policy or policies your employer holds with Aviva.

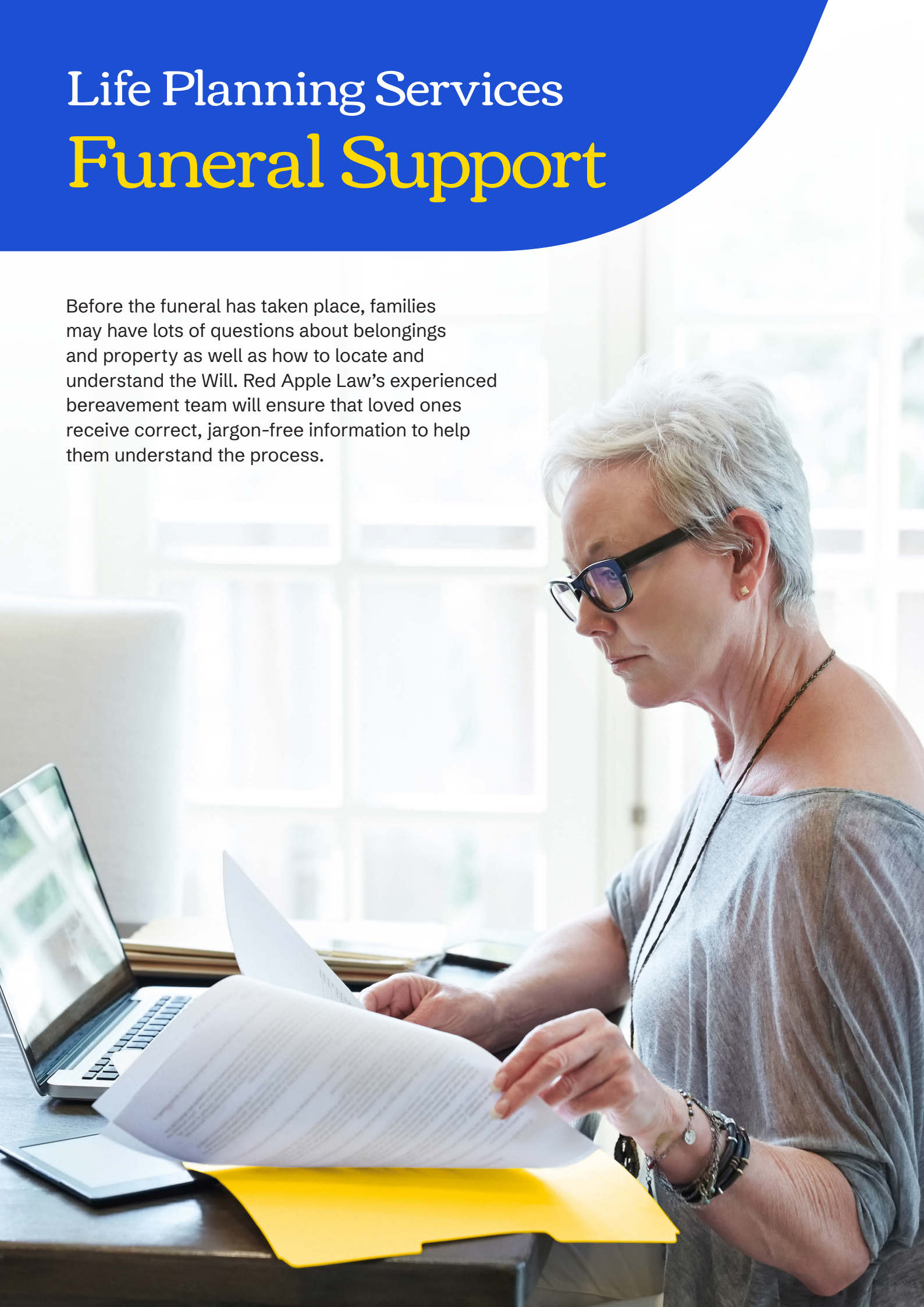
The Red Apple Law legal services are available to you whether you're insured under your employer's Group Protection policy or not. They're also available to your spouse or partner.

The **Terms and Conditions** and the **Privacy Policy** can be viewed online. These services are non-contractual benefits Aviva can change or withdraw at any time.

Life Planning Services

Funeral Support

Before the funeral has taken place, families may have lots of questions about belongings and property as well as how to locate and understand the Will. Red Apple Law's experienced bereavement team will ensure that loved ones receive correct, jargon-free information to help them understand the process.



Some of the things Red Apple Law can help with:

- Advice on how to locate a Will, Funeral Plan or Memorandum of Wishes (Funeral Wishes document)
- Advice on how the costs of the funeral will be managed in relation to the whole estate
- Support finding a reputable and regulated funeral planning service and other support

Red Apple Law can help administer the estate after the funeral and are available to support families with practical advice and step-by-step guidance.

After the funeral, Red Apple Law can help with:

- Practical help to identify next steps
- Clarification of legal duties as an executor or beneficiary
- Support to understand whether Probate is required and what services are available
- Access to the widest range of support available. Aviva customers can access the Executor Toolkit free of charge
- Providing a free interactive bereavement guide for everyone

At any time before or after the funeral, families can access free online Grief Counselling via Red Apple Law's online portal.

Funeral Support is for all employees and their partner/spouse, in the UK. Any chargeable services will be indicated and any nuances relating to jurisdiction-specific services will be confirmed either at the point of signposting, or when they reach the appropriate website.

Funeral Wishes Register

In a legal sense, a Will is really helpful to determining how a person wants their property and assets distributed after death. But a 'Memorandum of Wishes' is often missing and can be equally as valuable, helping to answer the questions that a bereaved family will have in the days that follow a death.

Not knowing what someone would have wanted can create feelings of regret and doubt, and even lead to family disputes. Being able to refer to the 'Memorandum of Wishes' can help the family feel as though they are comfortably fulfilling the wishes of their loved ones.

Once created, it is stored on the National Funeral Wishes Register until needed and their loved ones can access them easily in the future.

How it works:

- Write Wishes using the online step-by-step guide
- Either make a one-off payment of £24.99 to write Wishes and store on National Funeral Wishes Register
- Or for £12.99 per annum, write, store and update Wishes at any time. This also includes personal messages and updated bereavement toolkit
- Standard search is free of charge for anyone to see if Wishes exist, but information will only be released to a trusted person and is subject to ID checks
- The Funeral Wishes Register is subject to a 25% discount by using the access code **AVIVA**

The Funeral Wishes Register is not subject to any jurisdiction restrictions.

Life Planning Services

Will Writing

A Will ensures your money, property and possessions go to the right people when you pass away.

Through planning ahead and writing your Will you'll be giving yourself the peace of mind that, when the time comes, your wishes will be carried out in exactly the way you've chosen for them to be, and you'll have done all you can to make life as easy as possible for those you leave behind.



How does it work?

The Will writing process can be carried out online, over the phone or via video call.

- If you choose an **online** **Will,**

  the online tool will first ask you some quick questions to make sure your circumstances are suitable to proceed online. You can then complete your Will online. Once complete, your document(s) will appear within your ‘My Will’ folder in your account for you to download and sign.

- If you choose a **telephone** or **video** **appointment,**

  a Red Apple Law legal specialist will discuss your goals and then ask you a series of questions, in jargon free language. Once completed, your Will(s) are added to your ‘My Will’ folder within your account for you to review, download and sign.

- You’ll also have the option to add up to **four Trusted People** to **your account**

  your Trusted People will be able to access your Will in the future, should they need to.
  You can find out more about Trusted People, what they are and how you can use them within the FAQ section of this document.

Important information: Please be aware, only a hard copy of your Will is valid and it must be signed and witnessed correctly. Red Apple Law provide signing instructions and legal checking with all Wills.

The online, telephone and video Will Writing service is available to residents of England, Wales and Scotland. It’s not available to residents of the Channel Islands or the Isle of Man. There’s limited availability for telephone and video Will writing and no availability for online Will writing for residents of Northern Ireland.

The Will Writing Service

is an optional paid for service which if selected will have a 25% discount applied.

Full pricing details can be found within the Will Writing section on the Red Apple Law website.

Life Planning Services

Lasting Power of Attorney

A Lasting Power of Attorney (LPA) allows you to appoint Attorneys to make decisions on your behalf should you become unable to.

An Attorney is a person who you trust to make decisions which are in your best interest. An LPA is mainly used if you don't have the mental capacity to understand and make decisions yourself.

There are two different types of LPA:

1. Property and Financial
2. Health and Welfare



How does it work?

The LPA process can be carried out via one of the following routes: online, over the telephone, video call.

An LPA must be registered with the Office of The Public Guardian for it to be valid. Registration can be a complicated process. For extra peace of mind, a legal professional can complete the registration for you. Assistance with registration is included with all Red Apple Law LPAs whether you proceed online, over the telephone or via video call. Red Apple Law will also check all documents have been completed accurately and are legally correct.

- If you choose an **online** **LPA,**

  the online tool will first ask you some quick questions to make sure your circumstances are suitable to proceed online. You can then complete your LPA online. Once complete, your document(s) will appear within your 'My LPA' folder in your account.

- If you choose a **telephone** or **video** **appointment,**

  a Red Apple Law legal professional will ask you a series of questions, in jargon free language. Your LPAs are then added to your 'My LPA' folder, ensuring any Trusted People you've added can access the latest version.

- You can **print and sign** your **LPAs** at any time,

  with detailed signing instructions provided via your account or by your Legal Adviser.

- If using the **online system**, once the **LPA** is completed,

  the system will remind you to contact Red Apple Law to help you with registration of the LPA. You can also use the 'Need Help' buttons at any time to arrange support.

- You'll also have the option to add up to **four Trusted People** to **your account**

  to make sure your loved ones are able to access this in the future and without any delay.

The online, telephone and video LPAs are available to residents of England, Wales and Scotland. They're not available to residents of the Channel Islands or the Isle of Man. There's limited availability for telephone and video LPAs and no availability for online LPAs for residents of Northern Ireland.

An LPA

is an optional paid for service which if selected will have a 25% discount applied.

Full pricing details can be found within the LPA section on the Red Apple Law website.

Life Planning Services

Living Will

A Living Will, sometimes referred to as an Advance Directive, is a way in which you can let medical professionals know your decisions about what medical treatment you would and would not like to receive, should there come a point that you're unable to express this information yourself.

This can help your loved ones when needing to make a very difficult decision at a hard time.



How does it work?

The Living Will process is completed entirely online and guides you in a logical and manageable way without any jargon.

- The document is produced and is **automatically added** to your '**Important Documents**' Folder

  ensuring your Trusted People can access the latest version. You can access your Living Will in your online account and proceed through it at your own pace.

A Living Will is legally binding in England and Wales – but not legally binding in Scotland, Northern Ireland, the Channel Islands, or the Isle of Man. However, in Northern Ireland, a clear and specific advance decision is given legal effect under common law, meaning a healthcare professional must follow it if they know about it. If a healthcare professional has been advised to follow the decision of a Living Will and becomes aware one exists, this does then make it legally binding.

A Living Will

is an optional paid for service which if selected will have a 25% discount applied

Full pricing details can be found within the Living Will section on the Red Apple Law website.

Life Planning Services

Terminal Illness Support

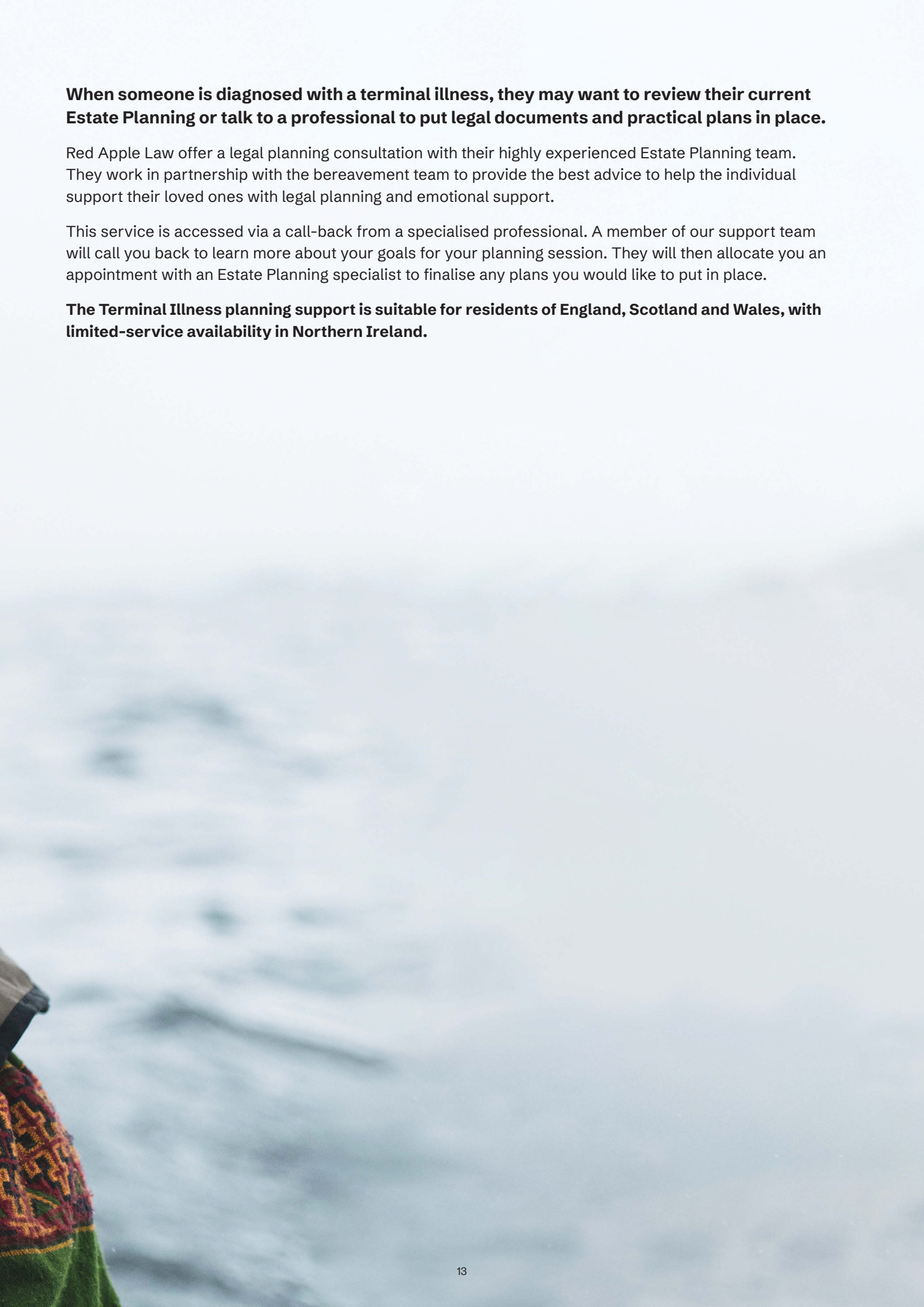


When someone is diagnosed with a terminal illness, they may want to review their current Estate Planning or talk to a professional to put legal documents and practical plans in place.

Red Apple Law offer a legal planning consultation with their highly experienced Estate Planning team. They work in partnership with the bereavement team to provide the best advice to help the individual support their loved ones with legal planning and emotional support.

This service is accessed via a call-back from a specialised professional. A member of our support team will call you back to learn more about your goals for your planning session. They will then allocate you an appointment with an Estate Planning specialist to finalise any plans you would like to put in place.

The Terminal Illness planning support is suitable for residents of England, Scotland and Wales, with limited-service availability in Northern Ireland.



Life Planning Services

My Final Wishes

The My Final Wishes package has been designed by Bereavement Counsellors and Life Planning professionals to:

- give you peace of mind making it easy to share your plans with family and loved ones
- bring emotional comfort to your family and loved ones during bereavement
- give practical support to your family and loved ones by providing the answers to hundreds of decisions, when they need them

These tools are available to you for a 1 month trial period, which is free of charge.

When the trial period is nearing its end, you'll receive an email to let you know. That email will also provide information around how you can continue to access the tools on an annual subscription basis. If you choose the annual subscription option, you'll receive an email reminder each time your payments are due, and you'll also be given the option to cancel at any point. If you choose not to continue after the trial period, you'll be able to access your information, but not add or make any further changes. You can download anything you created up to the point the trial period ends.



After you've registered your account you'll be directed through some quick steps to set up your account. Once your account is set up you'll then have access to the Voucher section – this is where you'll find your trial access code.
Follow the instructions to get started. You don't need to make a purchase to be eligible for the free trial.

If you opt to continue to use **My Final Wishes**

on an annual subscription basis after the 1 month free trial period ends, a 25% discount will be applied to the subscription cost.

Full pricing details can be found within the My Final Wishes section on the Red Apple Law website.

What's available?

Within My Final Wishes you'll find the following tools:

Digital Assets

this provides your loved ones with information and instructions around what you would like to do with your online presence after you've passed away.

Premium Document Folder

with premium online document storage, you can arrange your important documents into folders to help you stay organised day-to-day, and to make things easier for your loved ones to access in future.

My Final Wishes is available to permanent residents of England, Scotland, Wales and Northern Ireland. It's not available to residents of the Channel Islands or the Isle of Man.

Legal Helpline

The Legal Helpline is a telephone call back service which provides access to advice and guidance from a legal expert and is free for you to use.

Whether you're looking for legal guidance in relation to buying or selling a home, making plans for your loved ones through writing a Will or managing an inheritance; or maybe you have questions about divorce or co-habiting – this service could help you.



The **Legal helpline**

may suggest some additional services that could be helpful to you. Some of these services may charge a fee.

The 25% discount would not be applicable to any of these charges.

The helpline can also provide guidance on accident and personal injury implications or your rights and restrictions when someone you love loses capacity.

You can rest assured that through this service, support is available to you during many of life's more serious moments.

How does it work?

To access the Legal Helpline and arrange a call back:

- **Click** on the **'Call me'** button
  shown on the Legal Helpline pod on the Red Apple Law homepage
- **Complete** the **required fields,**
  which include your contact details and some information around your enquiry
- **Click 'Request contact'**
- You'll be **called back**
  usually within 4 hours of submitting your form (during opening hours)

The Legal Helpline call back service is open Monday to Friday between 9am and 5pm.
All calls are recorded for training and security purposes.

The Legal Helpline is available to you if you're a permanent resident of Great Britain. If you're a resident of the Channel Islands or the Isle of Man, a Legal Helpline is available, but the services may be limited. Red Apple Law will place the advice required with a trusted partner at your time of need, however the same timescales as agreed under the UK Legal Helpline cannot be guaranteed.

Estate Administration

The Estate Administration service offers you different levels of support, depending on your needs.

Start with a free online legal tool which provides step-by-step guidance to help you manage and complete your practical tasks and legal duties when someone has passed away. It helps you get everything you need in one place and save money by completing Estate Administration yourself, while giving you the security of knowing you haven't missed a thing.

If you'd prefer not to do everything yourself, you can choose to hand over some or all the work to a regulated professional – fees will apply depending on the level of support you would like. In addition, you can access free online professional Grief Support and an online Bereavement Guide at any time though your dashboard.



Have a question?

If you have any questions or need further information or guidance on the Estate Administration tool, please contact the Red Apple Law team at https://redapplelaw-aviva.toolboxx.co.uk/

- Click on 'Contact Us' at the top of the page
- Complete the required fields including your contact details and some information around your enquiry. You can also specify a preferred day and time to be contacted
- Click 'Request contact'
- A member of the Red Apple Law team will be in touch during the time window you've chosen

How does it work?

The free online Estate Administration tool will guide you through everything you need to do after someone passes away.

It will:

- Learn from your answers and only show you relevant information to your circumstances
- Generate any letters you need and tell you when to send them
- Produce your tax accounts and your Probate forms in accordance with the law
- Help you stay on top of any practical tasks using a simple step-by-step format

Once you've completed all the steps, you'll have administered an Estate in accordance with the law.

If you've begun a process yourself within the tool, but found you require assistance from an expert, this help is available – they can pick up where you left off and provide the support you need. Charges for this would apply, which you will be made aware of before proceeding.

Online Grief Support

Within the Estate Administration tool, you'll also have access to a free Online Grief Support service. This online chat service allows you to talk with a qualified and professional bereavement counsellor.

This online chat service is available Monday to Friday between 9:00am and 9:00pm.

Outside of opening hours, you can leave a message and someone will come back to you via email once service resumes.

Online Bereavement Guide

The online Bereavement Guide – which is accessed through the Estate Administration tool – has been designed to support you and help you understand the immediate steps that should be taken following the death of a loved one.

This is provided through a simple online process, which explains everything you need to do to complete the following actions:

- Registering the death
- Obtaining a death certificate
- Stopping any unwanted mail
- Arranging a funeral
- Looking after dependents or securing the property
- Distributing the property or possessions of the deceased

Please visit the Estate Administration tool at **https://redapplelaw-aviva.toolboxx.co.uk/** for further support and to find information on any additional charges that may apply to this service.
Please note, the 25% discount would not be applicable to any of these charges.

The free online Estate Administration tool is available to residents of England, Scotland, and Wales. Additional support and services are available for those who choose not to proceed online. Any services outside of the free online Estate Administration tool are available to anyone who holds UK assets. If you choose to proceed with support outside of the free online Estate Administration tool, charges will apply depending on the level of support you choose. Any chargeable services will be made clear to you before you proceed.

Red Apple Law legal services

Frequently Asked Questions



General queries

Q Who is Red Apple Law?

A Red Apple Law form part of the Trust Inheritance Group. They've been providing legal services for more than 30 years and during this time, have helped more than 300,000 people write their Wills or plan for their family's futures. They also support around 6,000 families annually to understand and complete their next steps during bereavement.

Q Can I access the services through an app or a website, or both?

A All Red Apple Law legal services are accessed through their website only.
There is no app accessibility available at this time.

Q Who is eligible for the Red Apple Law services?

A The Red Apple Law services are available to you whether you're insured under your employer's Aviva Group Protection policy or not. These services are also available to your spouse or partner.

Q What is my access code?

A Your access code is: AVIVA
You can enter this access code in either uppercase or lowercase – both formats will be accepted.

Q How do I prepare for my call-back from a Red Apple Law specialist?

A Once you have booked your appointment for any of the services available, you will receive an email to confirm the date and time. Along with this, the email will provide any supporting information as to what you might need to hand and any other matters the expert can help you with during the call.

Your account

Q How do I register?

A
1. Head to the registration page at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
2. Enter your name, email address and password, then click ‘Continue’
3. Enter your mobile phone number. Wait for the 6-digit verification code to arrive and enter it into the box provided to complete your account registration
4. Go to ‘My Account’ to enter the rest of your details

Q How do I update my personal details?

A If any of your details have changed, it’s important that you update these within your profile. We use some of the details you provide here to populate certain legal documentation for you, so it’s important you try to keep this up to date at all times.

The process of updating your details is very straight forward, all you need to do is:

1. Go to your profile by clicking on ‘My Account’ within the toolbar at the top of any page
2. On this page you can update any of your details that need amending/adding/removing
3. Click ‘Save your details’
4. Each time you start a new service (for example, when you start an Online Will), you’ll be prompted to confirm if your personal details are up to date. If they’re not, click ‘No, update details’ and you’ll be taken to your profile where you can update any information that needs amending. You’ll then be taken back to your chosen service.

Q How do I change my username/email address?

A
1. Log in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
2. Select ‘My Account’ from the toolbar at the top of the page
3. Click on the ‘Settings’ tab along the top of the page
4. In the ‘Update your email address’ section, enter your new email address in the required field
5. Then enter your ‘Current Password’
6. Click ‘Update email’
7. You’ll then receive an email providing instructions explaining what you need to do next

Q How do I change my password?

A
1. Log in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
2. Select ‘My Account’ from the toolbar at the top of the page
3. Click on the ‘Settings’ tab along the top of the page
4. Scroll down until you find the ‘Change your password’ section
5. Enter your current password, then your new password
6. Click ‘Reset password’
7. You’ll then receive an email providing instructions explaining what you need to do next

Q What if I am having problems with my username and password?

A Please check that you're using the correct username – this will be your email address.
If you've forgotten your password, you can reset this by following the steps detailed above.

Q How do I close my account?

A Once you've made the decision to close your account, you'll no longer be able to access your information and your Trusted People won't be able to access your account.

We recommend that you download all your data before closing your account.
You can do this by clicking on the 'Download Data' button on the Settings tab.

You can close your account by following these steps:

1. Log in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
2. Select 'My Account' from the toolbar at the top of the page
3. Click the 'Settings' tab along the top of the page
4. Scroll down to Close my account and click on the 'Close my account' button
5. You'll receive an email to confirm that your account has been closed
6. Once your account has been closed, you can reactivate it within 30 days to restore your data. After 30 days you'll no longer be able to log in or access any of the information that was stored there.

We hope this isn't goodbye for good. You will be able to reactivate your account and access all data within it up to 30 days after Account Closure. After 30 days, your account will be permanently closed.

Q How do I permanently delete my account?

A Once you've made the decision to permanently delete your account, you'll no longer be able to access your information and your Trusted People won't be able to access your account.

We recommend that you download all your data before permanently deleting your account.
You can do this by clicking on the 'Download Data' button on the Settings tab.

You can permanently delete your account by following these steps:

1. Log in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
2. Select 'My Account' from the toolbar at the top of the page
3. Click the 'Settings' tab along the top of the page
4. Scroll down to Permanently delete my account and click on the 'Delete Account Request' button
5. On receipt of your request, we'll check there's nothing legally binding that could mean your account can't be deleted at this point.
6. You will receive an email to confirm your account has been permanently deleted
7. Once your request for permanently deleting your account is approved, your account will be permanently deleted. This includes any data and documents you have stored in your account. This action cannot be reversed. These items will not be available to you or your Trusted People even if you open a new account in future.

If in the future you decide you'd like to open a new account, please follow the steps above under 'How do I register' within the 'Account' section.

Payments and charges

Q Are the Red Apple Law legal services chargeable and what will I need to pay?

A Through your employer's Group Protection policy with Aviva, you can access some of the Red Apple Law services free of charge. For the services that are chargeable (except for any additional paid for services you may use as part of the Legal Helpline and the online Estate Administration tool), these all come with a 25% discount which will automatically be applied every time you choose to purchase any of the chargeable services. You can find full details of prices for each service and all discounts on the Red Apple Law website. If you've opted for an offline route, all charges will be made clear to you by your Legal Adviser.

Q Are all prices inclusive of VAT – or will I need to add this on?

A All prices are inclusive of VAT and where a discount is applied, this will be deducted from the price including VAT.

Q How do I change my payment details?

A You have full control over your payment details and can update them at any time.

To do this, please follow the below instructions:

1. Log in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
2. Select 'My Account' from the toolbar at the top of the page
3. Select the 'Payment Details' tab
4. Any current stored payment details will be shown here
5. Click the 'Click here to enter new card details' button
6. Add your new details when promoted and then click the 'Update Payment' button

Q Why am I being charged?

A You could have subscribed to the premium account where payments are set up to be collected automatically. You can check this within your account by following the steps detailed below:

1. Log in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
2. Select 'My Account' from the toolbar at the top of the page
3. Select the 'Payment Details' tab
4. Here you'll find details of all the purchases you've made, including any subscription payments and you can see expiry dates for any active trials or subscriptions

Q I haven't subscribed to the premium account, but I'm still being charged, why?

A These charges could be for additional services you've purchased. You can check your transaction history within the 'Payments' area by following the steps below:

1. Log in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
2. Select 'My Account' from the toolbar at the top of the page
3. Select the 'Payment Details' tab
4. Here you'll find details of all the purchases you've made

Your discounts and vouchers

Q Will I receive a 25% discount on all paid for services?

A For any services that are chargeable (except for any additional paid for services you may use as part of the Legal Helpline and the online Estate Administration tool), these all come with a 25% discount which will automatically be applied every time you choose to purchase any chargeable services. You can find full details of the prices and the discounts on the Red Apple Law website.

Q How do I access my 25% discount?

A You'll receive your 25% discount by applying your Aviva access code as part of the registration process. Once you're registered, your discount will automatically be applied each time you choose to purchase any costed service that is eligible for the discount. The access code you'll need is **AVIVA**, which will be accepted in either uppercase or lower case.

Q How do vouchers work?

A When you are issued with a My Final Wishes Voucher, you'll be able to access this from your account area. This is the only instance when you'll be issued with vouchers.
To get to the vouchers area, follow the steps below:

To do this, please follow the below instructions:

1. Log in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
2. Go to your profile by clicking on 'My Account' within the toolbar at the top of any page
3. Click on the 'Vouchers' tab at the top of the page
4. Here you will find a list of any vouchers which have been assigned to you

My website usage

Q One of my tools is missing

A If you're unable to see any of your tools, please use the URL below where this can be investigated for you.

https://redapplelaw-aviva.toolboxx.co.uk/faqs#report-an-issue

Q Can I save my progress and return later?

A Yes – if at any point you wish to take a break from completing anything on the website, just click the 'Save' button at the top of the screen. You can then leave and return at any point to continue what you were doing.

Please note: You'll be automatically logged out after 30 minutes of inactivity for added security, so try to save as you go.

Q I need to edit a document; does this mean I need to start from scratch?

A No, you won't need to start from scratch each time you need to edit something – Red Apple Law can unlock documents/tools for you. You just need to let Red Apple Law know what you need to edit by contacting them through the below link. As soon as it's unlocked, you'll receive a message letting you know this has been done. Fees may apply.

During any free trial periods you can edit included documents as many times as you would like to. After your trial period expires, you will need to subscribe to continue making changes.

https://redapplelaw-aviva.toolboxx.co.uk/faqs#report-an-issue

Q Can I set up email notifications/reminders?

A Yes – you can set yourself reminders for specific dates or actions you don't want to forget. These are referred to as, 'Nags'. These reminders could include reviewing your Will, renewing a policy, sending a letter, or anything else. You'll then be sent email reminders/notifications for each of the dates/reminders you've set up.

To set this up, you'll need to follow these steps:

1. Log in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
2. Select 'My Account' from the toolbar at the top of the page
3. Click on the 'Settings' tab along the top of the page
4. Scroll down until you find the 'Manage your Nags' section
5. Click on the 'View/Edit' button
6. From here you can set up new notifications and manage your existing ones

Q How do I stop receiving the email reminders/notifications I've set up?

A There are two ways you can do this:

1. You can easily manage your email reminders/notifications. You can decide at any point which ones you'd like to continue receiving and which ones you'd like to stop. This can be done by following the steps detailed above and selecting the ones you would like to cancel.

Continue overleaf

2. If you'd like to disable all email reminders/notifications completely, please follow these steps:
    1. Log in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
    2. Select 'My Account' from the toolbar at the top of the page
    3. Click on the 'Settings' tab along the top of the page
    4. Scroll down until you find the 'Manage your Nags' section
    5. You'll see the option to 'Disable my Nags' – here you just need to move the slider to 'Off'
    6. You'll then need to enter your password to implement this change
    7. Click 'Update Settings'
    8. If at any time you wish to turn your reminders/notifications back on again, just come back to this page, move the slider over to 'On' and re-enter your password

Q How do I upload my own documents?

A To upload your own documents, you'll need to upgrade to a Premium Account (fees will apply). Once you've done this you'll be able to upload your documents.

You can do this by following these steps:

- Log in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
- Select 'My Account' from the toolbar at the top of the page
- Click on the 'My Documents' tab along the top of the page

If you're not already a Premium Account holder, you'll need to upgrade by following these steps:

- Click on the 'Subscribe to unlock all features' button
- You will be shown an overview page for the available services
- Click 'Onwards'
- You will be directed to a checkout page where you can purchase your annual subscription or enter your voucher code if you have one

Once you've upgraded, or if you're already a Premium Account holder, follow these steps:

- Within 'My Documents', select a folder (if you can't see the category you're looking for, you can always use the 'Other Files' folder)
- Click the 'Add' button
- Select the type of form you'd like to use from the dropdown menu (if you can't find the specific one you're looking for, use 'Other')

Customising your own account:

- Select the organisation from your address book and enter a contact name
- Add a location and any other details
- To create your own headings, click the 'Add more details' button
- Click 'Save'
- You can set an email reminder when prompted
- The record has now been created – click the 'View Documents' icon to upload your files

Q How do I download my data and documents?

A You can download your data at any time. You can do this by following these steps:

1. Log in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
2. Select ‘My Account’ from the toolbar at the top of the page
3. Click on the ‘Settings’ tab along the top of the page
4. Scroll down to ‘Download My Account Data’ and click on ‘Download data’

If you’d like to download any completed questionnaires, or documents you’ve uploaded, go to ‘My Documents’ within the toolbar at the top of the homepage. Click on the paperclip icon to open the document then save it your chosen device.

Important information: If you’ve made the decision to close or permanently delete your account, you should download your data and documents before you do this.

Trusted People and Adviser access

Q Who are Trusted People and what would I use them for?

A You can choose up to 4 Trusted People to manage your account if something were to happen to you. You should choose the people you would trust most to manage your financial, property and health affairs if you're unable to do this yourself. Your Trusted People can be family, friends and loved ones. People who you have confidence in to carry out your wishes and act in your best interests.
We recommend choosing people like your spouse or next of kin, the people you would appoint as executors in your Will and attorneys in your LPA.

By giving Trusted People access to your account, you're giving them access to key information and tools which will allow them to be aware of your wishes, and to act on them.

Q How do I add or remove Trusted People?

A
1. Log in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
2. Select 'My Account' from the toolbar at the top of the page
3. Click on the 'Trusted People' tab along the top of the page
4. To add a Trusted Person, click 'Add Trusted Person', complete their details, and mark them as a Trusted person
5. If they're already in your address book, just select their name
6. To remove a Trusted Person, click 'X' next to their name

Q How do Trusted People access my account?

A Once you've added a Trusted Person, they'll receive an email notification explaining that they've been nominated by you and why. They'll then be given a unique access code.

To access your account, a Trusted Person will need to provide the information and the Access Key which will have been sent to them when you nominated them as a Trusted Person. They'll then be prompted to enter some security details to prove death or loss of capacity.

They must complete a series of security questions so that you're safe in the knowledge that it will only be your Trusted Person/People accessing your account. You (and all additional Trusted People) will also be notified each time a Trusted Person logs in.

Trusted People can only access your account once they've proved you cannot do so yourself.

Trusted People will need to provide specific security information and may need to complete ID checks. These security checks will be conducted by a Red Apple Law Bereavement Adviser and your Trusted Person will be advised of this process as they initiate their login process.

Q What can my Trusted People see?

A Your Trusted Person/People will have access to some tools, your saved documents, and your personal details.

Q What if my Trusted Person misplaces their log in details?

A To ensure your details remain secure, your Trusted Person/People will firstly need to report this using the link provided below. They will then need to provide 2 forms of identification before they will be granted access again.

https://redapplelaw-aviva.toolboxx.co.uk/faqs#report-an-issue

Q What if I would like to give a Legal Adviser access to my account?

A If you wish to allow a professional to help you, they can request access to your account. You can find the Adviser Access Requests by:

1. Logging in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
2. Select 'My Account' from the toolbar at the top of the page
3. Click on the 'Adviser Access' tab along the top of the page
4. Click the 'Grant Access to Account' button
5. Alternatively, you can choose to reject the request

Each time someone requests access you'll be notified by email. The email will give you the option to log in to your account where you can either 'Allow' or 'Reject' the access request.

Q What if I would like to change adviser settings?

A
1. Log in to your account at **https://redapplelaw-aviva.toolboxx.co.uk/auth/login**
2. Select 'My Account' from the toolbar at the top of the page
3. Click on the 'Adviser Access' tab along the top of the page

4a. To remove access – click the 'Revoke access to your account' button next to the relevant adviser

4b. To re-add access – click the 'Allow access to your account' button next to the relevant adviser to re-add them if they have been previously removed

Data and Security

Q Where is my data stored?

A Any passwords stored in the system are irreversibly hashed and cannot be accessed by any entity. Amazon's S3 service is used for the storage of uploaded files. Each user is given their own file storage area within Amazon's servers via the 'My Documents' folder.

Q What about payment processing?

A All credit card processing is handled by ConnectPay. ConnectPay is Adelante's payment gateway. Adelante are experts in this field and power online transactions for thousands of business platforms. They comply with Payment Card Industry Data Security Standards (PCI Standards) in the storage and handling of credit card information.

Adelante are a PCIDSS Level 1 Service Provider. To maintain this accreditation Adelante is independently audited by Qualified Security Assessors (QSAs). Payment is delivered from within the Adelante PCIDSS compliant environment and ensures that no card data is stored, processed or transmitted across our corporate network.

Q Is my data secure?

A Toolboxx is hosted through DotSquares servers, and partnered with IOMart (UK based) for providing server cloud services. Where sensitive data is encrypted, it is done so with the using OpenSSL and the AES-256-CBC cipher with a master key known only to the user, which means data is only recoverable by an entity with their key and no-one else.

All traffic to and from the system is encrypted with SSL (Secure Sockets Layer) to prevent eavesdropping on any communication, even on public networks.

Need a little help?

If you have any questions or need some help, please visit the Red Apple Law website at **https://redapplelaw-aviva.toolboxx.co.uk/**

- Click on ‘Contact Us’ at the top of the page
- Complete the required fields including your contact details and some information around your enquiry. You can also specify a preferred day and time to be contacted
- Click ‘Request contact’
- A member of the Red Apple Law team will be in touch during the time window you’ve chosen

Need this document in a different format?

Please get in touch if you would prefer this document (**GR01255**) in large print, braille or as audio.

How to contact us

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