

Life Claim fact sheet

We exist to protect families and support you when you need us most. Making a claim can be daunting. Be assured our bereavement trained claims team are on hand to guide you and your loved ones throughout the claim.

We will do everything we can to handle your claim sensitively and quickly as possible.

Who can claim on a life insurance policy?

- Anyone can start the claim process but, only the beneficiaries of a life insurance policy can receive the policy proceeds.
- The beneficiaries could be the surviving spouse or civil partner, the legal next of kin or the nominated trustee(s) if the policy was placed into a trust.

What we need from you?

- Within 48 hours of you notifying us of a claim, we will send you a claim form and Access to Health Records form - *we can email or send via post, whichever you prefer. Please complete these fully, making sure you include life assured's GP and Consultant details. Please also be sure to sign and date the claim form before returning to us via email or post.*
- The death certificate – either a full death certificate or coroner's interim certificate. **(Please note, we are only able to accept original documents. We will return all original documents to you by recorded delivery.)**

Next Steps

- We'll start to process the claim once we have received the completed claims form, Access to Health Records form and Death certificate or Coroners interim certificate.

- Just to let you know as part of claim assessment, we will need evidence showing the **cause of death** and we will wait for this to become available from the coroner if the cause isn't established at claim.
- Sometimes we may need medical evidence from either the life assured's GP or consultant. Please be assured that this is a normal part of the assessment process and we will do whatever we can to get this information back quickly.
- We'll keep you up to date every 2 weeks on the progress of the claim by your preferred contact method and will also let you know if we need to contact the GP, Consultant or Coroner for information.

Please remember...

- If information is required from the life assured's doctor or Coroner, this can cause delays to the claim. For any outstanding information we will chase this regularly. **We do encourage you to be in regular contact with the life assured's doctor/GP surgery, to ask that they return the information to us that we need as soon as they can.** With your active involvement they're more likely to take quicker action and we are all working together to get information on your claim as quickly as possible.
- We make every effort to handle all claims as quickly as we can. Each claim is dealt with on an individual basis therefore, the exact time it takes can vary.
- When we have all the information we need, we'll let you know as soon as we can what the outcome of the claim is.

Paying the claim

- **If it's a joint policy**, upon claim verification we will pay the surviving policyholder.
- **If it's a single policy and it has been placed into a trust**, upon claim verification we will request the trustee(s) to sign the claims form and provide bank account details for the payment to be paid into.
- **If it's a single policy with no trust in place**, then upon claim verification we may require the next of kin to obtain Grant of Probate or Grant of confirmation (for Scotland only) - Probate or a Grant of confirmation gives the legal right to access the money and belongings (assets) of the person that died. The executor, or administrator, will need to apply for this legal right through Probate or Confirmation. **Please be aware that we do not provide any legal advice, if you need any advice about applying for Probate, you may want to seek independent legal advice.** For more information on Probate please see: <https://www.gov.uk/applying-for-probate>
- As soon as the claim has been **verified** and we have all the paperwork we've asked for, we will make the relevant payment within 5 working days.

When a claim won't be paid?

- In addition to the policy exclusions set out in the terms and conditions and the policy schedule, the following won't be payable. For example, the cause of death is suicide or as a result of intentional self-inflicted injury within the first 12 months of the policy.
- We won't pay if the policy has already expired or if the premiums haven't been paid and as a result the policy has been cancelled.
- We won't pay a claim if we find out that it's fraudulent.

- If the life assured did not disclose important information about their medical history, lifestyle, hazardous pursuits or occupational duties when they applied to us for insurance, we may have to decline your claim. For example, if the life assured did not disclose a medical condition that was asked about, any outstanding or ongoing investigations, smoking habits, a history of excess alcohol, or if they had an occupation or past time that was hazardous or dangerous. **This is called misrepresentation.**

Our Services to support you:

Companions Service

We know that going through a bereavement is hard, which is why we've teamed up with RedArc on Our Companions Service. Red Arc offers a long-term practical advice and emotional support to help you when you need it most.

Funeral Benefit Option

We understand that claimants who are bereaved can find themselves in situations where they face unexpected financial costs. In some circumstances, the payout on the policy could be subject to probate, which can take some time to resolve. The Funeral Benefit Option ensures you are supported financially and don't have to cover all funeral costs during probate.

We offer Funeral Benefit Option as a service where once a claim is approved, we can release an advance payment of up to £5,000 of the total claim value towards the funeral costs.

If you want to opt-in to benefit from Our Companions Service or Funeral Benefit Option or would like to speak to a member of our claims team, then please do contact us on **0800 072 9831**.

- **We are open Monday-Friday 8:00am-8:00pm and Saturday 9:00am-5:00pm.**
- **Alternatively you can email us at claims@beaglestreet.com.**