

GROUP LIFE ASSURANCE

Life Claims Guide

Introduction

We aim to make the claims process as straightforward as possible. This guide will help you through the process and answer some of the questions we are frequently asked.

▶ **If you have any further questions, please contact us.**

Your claim



We will let you know the claim decision, or whether any further information is required within **five working days**.

Support Services



We also offer 24/7 confidential access to our Bereavement Counselling and Probate Helpline services. Full details of which be found in our **Bereavement Counselling and Probate Helpline guides**.

How it Works Product Guide Claims

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Trustee Considerations

Who can sign the Claim Form?

A trustee or someone who is authorised to act on the trustees' behalf.

If we have not been advised that the individual is a trustee or is able to sign on their behalf we will require appropriate authorisation. The easiest way for this to be achieved is through the submission of a completed

Authorised Signatories Form ▶

Who are the beneficiaries?

The trustees should use their discretion to determine who should receive payment, in accordance with the Trust Deed and Rules. They are not bound by any Expression of Wish or Will and there is no requirement to wait for probate in England and Wales, Confirmation in Scotland or Grant of Probate in Northern Ireland.

We only need to be advised of the beneficiary if a lump sum is to be paid directly to them, or a death in service pension is to be paid.

Who should receive monies paid?

We would normally expect to pay all monies, lump sum and pension, to a specific trustee bank account set up by the trustees in the name of the scheme. If the trustees do not have a specific trustee bank account they should discuss requirements with their bank.

We can also make payments directly to the beneficiaries via an authorisation and discharge.

For further information please refer to the section 'Claim Payment' ▶

Terminology used Trustees

As defined in the trust document and will either be a corporate entity or a group of named individuals.

What we need

For a lump sum claim (Non Master Trust)

At minimum we require:

- a fully completed **Claim Form** ▶
- proof of death

Notes

- A different Claim Form should be completed for a claim under a **Partner Life Assurance policy** ▶

For a lump sum claim held under our Master Trust

At minimum we require:

- a fully completed **Claim Form** ▶
- proof of death
- **Family Information Form** ▶

Claim Form

This should be completed by the trustees of the scheme or someone who is authorised to complete it on their behalf.

Notes

New authorised signatories can be added by completing an **Authorised Signatories Form** ▶.

Proof of earnings is not automatically required. If needed, we will request payslips, P60, contracts of employment.

Proof of death

If death occurred in the UK and a Certified Copy of an Entry of Death has been issued, we may be able to validate death using the online death registry.

If we are not able to validate online, one of the following will be required:

- original death certificate
- original Coroner's Interim Death Certificate
- original death certificate together with an English translation (if appropriate), if death occurred outside of the UK

Notes

Information can take up to 10 days to appear on the online death registry.

Due to HMSO directives relating to copyright, we are unable to accept photocopies of UK death certificates as proof.

All original certificates will be returned, by recorded delivery, within three working days of receipt.

'What we need' continues on the next page

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What we need (continued)

For a death in service pension claim

The requirements to make a claim for a death in service pension are the same as detailed previously for a lump sum (non Master Trust). We also require:

- original birth certificate, as proof of age in respect of whoever is going to receive the pension
- original marriage or civil partnership certificate, if appropriate, to validate both age and relationship

Notes

Proof of dependency may also be required in certain circumstances.

Children's and orphan's pensions

If a pension is to be paid to a child we require the original birth certificate and any other certificates which provide proof of age and relationship.

When should we be notified?

We should be notified of a claim as soon as possible after the date of death, even if all our requirements cannot be immediately provided.

Submitting a claim

How long do I have to submit a claim?

Claim Forms must be submitted within **two years** of date of death. Claims received after two years of death fall outside of the policy terms and will be declined.

Missing persons

A Claim Form should be completed and sent to us if an individual is currently missing presumed dead so that we can carry out an initial assessment.

However, we are not able to consider its full validity until we have received the original death certificate or original presumption of death certificate.

Notes

A missing person isn't automatically presumed dead. A presumption of death certificate can be applied for.

Further information can be obtained at www.gov.uk/get-declaration-presumed-death regarding the different procedures in England, Wales, Northern Ireland and Scotland.

What happens if the policy is discontinued?

If an individual dies before the policy has ceased we will assess any submitted claim.

If an individual dies after the policy has ceased we will not be liable for any claim.

What happens if the company who is insured is in administration, liquidation or receivership?

In these circumstances the administrator, receiver or liquidator may be able to act as trustee.

A claim can still be submitted if an individual dies, provided the administrator, receiver or liquidator has requested that the policy continues and all premiums, membership data and other requirements for the cover to continue, have been provided for the period in which the deceased was employed.

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Our claims assessment process

Our claims assessment process

Our process looks at three areas:

- we ensure the policy is up to date
- we review and validate the information provided in the Claim Form
- we review certificates received for authenticity and make sure the personal information shown matches the Claim Form and membership data provided

Ensuring the policy is up to date

We review the policy to make sure that:

- all premiums requested have been paid
- for a registered scheme, the Pension Scheme Tax Reference Number (PSTR Number) has been provided
- for an excepted policy or individual relevant life policy a copy of the executed trust has been provided
- membership data required to review rates and produce accounts has been received
- no other items required to maintain the policy are outstanding

Notes

Any outstanding premiums, membership data or other information could delay the assessment and payment of claims.

Validation of the Claim Form

We check that it has been fully completed and review the information to assess whether:

- the organisation who employed the individual is covered by our policy
- the date of birth, occupation and location where the individual worked match those previously advised
- the individual was, and remained, eligible to be covered by the policy
- the individual joined the policy when first eligible
- the cause of death is in keeping with the time off work prior to death
- the individual has been shown on membership data for the correct level of cover
- the deceased had been declared as being absent if appropriate*, when data has been provided
- the benefits being claimed, including any salary used in the calculation, match the policy
- the bank account declared for receipt of claim benefits meets our expectation

- all information has been received regarding any death in service pension being claimed
- the declaration on the Claim Form has been signed by appropriately authorised person

Notes

*Not met our Actively at Work terms for a period of three months.

Terminology used

Actively at work (AAW)

Means an employee:

- is present at their place of work
- has not received any medical advice to refrain from work
- is mentally and physically capable of fully performing the normal regular duties associated with the job they are engaged to do
- is working their normal contracted number of hours, either at their normal place of business or at a place that the business requires.

General notes on the claim assessment

If death occurred outside the UK we will review the information provided on the Claim Form.

Final assessment may be delayed if any requested information relating to any aspect of the policy is outstanding. This could include outstanding premium payments or membership data.

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Claim decisions

Claim decisions

Once we have received all the information required to assess a claim in full we will:

- confirm it is valid and arrange for appropriate payment(s) to be made
- decline payment and provide full details of the reason

In all circumstances we will advise our decision in writing and the next course of action, including how an appeal can be made.

Claim payments

Claim payments

We will always make payment via Bankers' Automated Clearing Services (BACs), where possible, to the trustees. This process can take up to five days.

Lump sum payments

Where we are asked to make a direct payment on behalf of the trustees, we are only willing to make payment to individuals or charities. We will not make payment to a company trading account or the estate of the deceased.

Death in service pension

These are paid monthly in advance and can be made directly to the beneficiary provided they are not under the age 18.

General notes on claim payments

If the beneficiary is under 18 the payment can be made to a parent or legal guardian, a Child Trust Account or a solicitor responsible for establishing the Child Trust Account.

If the lump sum payment is to be split amongst beneficiaries, who are over age 18, we should be contacted. We will not normally allow a lump sum payment to be split more than three ways.

If payment is to be made to an adult on behalf of a beneficiary who is under 18, an additional form will be required.

We should be contacted if payment is intended to be made to a non UK bank account.

Catastrophic events

Claims payments may be restricted if we deem that a catastrophic event has occurred. Further information can be found in the last policy we issued or in our document **Claim payment limitations due to a catastrophe** ▶

Taxation of claim payments

Lump sum payments

The benefit does not form part of the deceased estate and, as such, payment under discretionary trust is exempt from UK inheritance tax.

Excepted trusts

These may be subject to both entry and other charges. Legal and Tax advice should be sought in all circumstances.

Notes

If the trustees pass on the payment to the beneficiaries more than two years after they first become aware of the death of the individual, HMRC may classify this as an unauthorised payment and apply a charge or taxation.

Death in service pensions

In all cases, these are treated as income and will be taxed accordingly if payments are made directly to the beneficiary.

If payment is made to the trustees of the scheme, tax will not be deducted.

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Claim payments (continued)

Appealing against a declined decision

Any appeal will require supporting evidence and should be submitted within six months of the date of declination.

On receipt of an appeal, the claim will be reviewed by our Appeals Panel which will include at least one director and one senior manager.

The decision of the panel will be advised in writing, by the Life Claims Team.

Should a declination be upheld, the written correspondence upon conclusion will confirm that the Appeals Panel decision is the 'final decision on the case'.

Financial Ombudsman Service (FOS) details and supporting literature will be provided for eligible complainants.

Support services

Support Services



We also offer 24/7 confidential access to our Bereavement Counselling and Probate Helpline services.

Full details of which be found in our **Bereavement Counselling and Probate Helpline guides**.

How to contact us

Contact us



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