



Flexible Life Plan

How to make a death claim

This guide aims to answer some of the commonly asked questions relating to making a death claim.

What constitutes a death claim?

The following table shows the three types of life cover available on the Flexible Life Plan and when a death claim can be made:

Life cover	A claim can be made on the death of the:
Single life	sole life assured
Joint life, last survivor	last life assured
Joint life, first death	first life assured

How do you start the death claim process?

To start the death claim process, and stop further premiums being debited, Canada Life International Limited (us/we) will require notification in writing from one of the following:

- professional adviser;
- next of kin;
- solicitor;
- one of the corporate trustees/trustees; or
- remaining life assured for joint life first death cases.

This notification can be accepted by letter, e-mail or fax. Once received we will send the claimant the relevant paperwork.

What paperwork do we require to process a death claim?

To process a death claim we require:

- the original or an original Registrar's certified copy of the death certificate.
- a Canada Life International Limited Death Claim form completed by the Executor(s) or trustee(s) or policyholder.

We may also require:

- a Manx Grant of Probate (not needed for cases held in trust or joint life first death).
- UK Probate (needed where a case is in trust with no remaining trustees and where the sum assured is £25,000.00 or more).
- medical evidence to support the claim.
- further evidence may be required such as a coroner's or police report.
- documentary evidence of client identification (refer to form ID3034, Canada Life International Limited guide to anti-money laundering).

When should a death claim be submitted?

A death notification should be submitted (in writing) as soon as possible after the life assured dies. This should be followed by the necessary paperwork (shown above). We can only process a death claim on a joint life, last survivor case after the last life assured has died.

We are unable to pay any death claims submitted to us more than two years after the date of death.

How will benefits be paid?

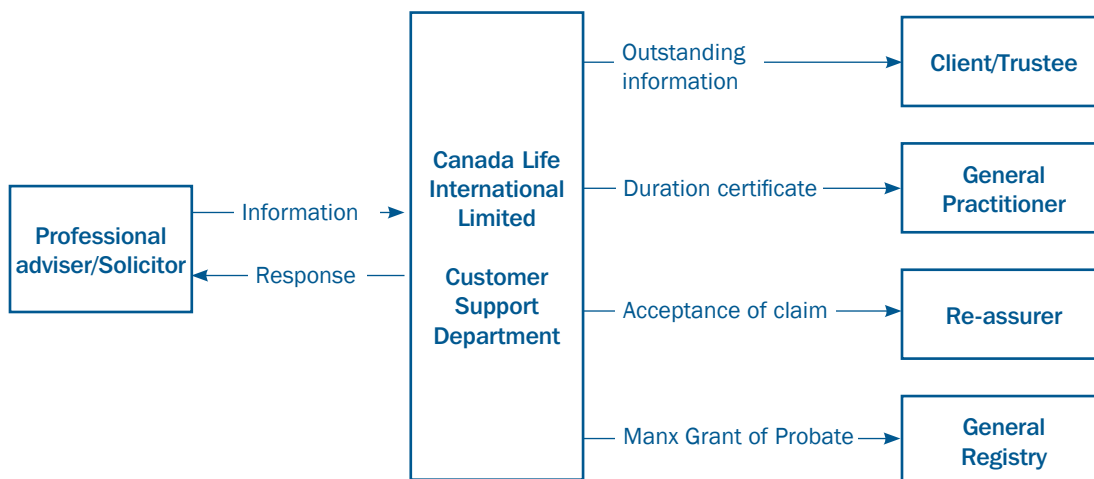
If the claim is admitted, we will pay the sum assured in accordance with the details provided on the death claim form (that is by cheque, telegraphic transfer or BACS payment).

If a policy is not held in trust then why is Manx Grant of Probate needed and how is an application made?

The Isle of Man is a different legal jurisdiction to the UK and Manx Grant of Probate is a legal requirement.

The forms can be requested directly from the **Isle of Man General Registry** on **+44 (0) 1624 685423** or by accessing their website **www.gov.im/registries/courts/probate**. We will provide a copy of the Manx Probate application form in the event of a death claim.

What is the death claim process?



Who should you contact about a death claim?

You can contact us at:

Address **Customer Support Department
Canada Life International Limited
Canada Life House
Isle of Man Business Park
Douglas
Isle of Man
IM2 2QJ**

Phone **+44 (0) 1624 820200**
Fax **+44 (0) 1624 820398**
E-mail **claims@canadalifeint.com**
Website **www.canadalifeint.com**

This document is based on our understanding of current legislation, which may be altered and depends on the individual circumstances of the life/lives assured.

