

Group Life Assurance

Life Claims Guide

How it works

Product Guide

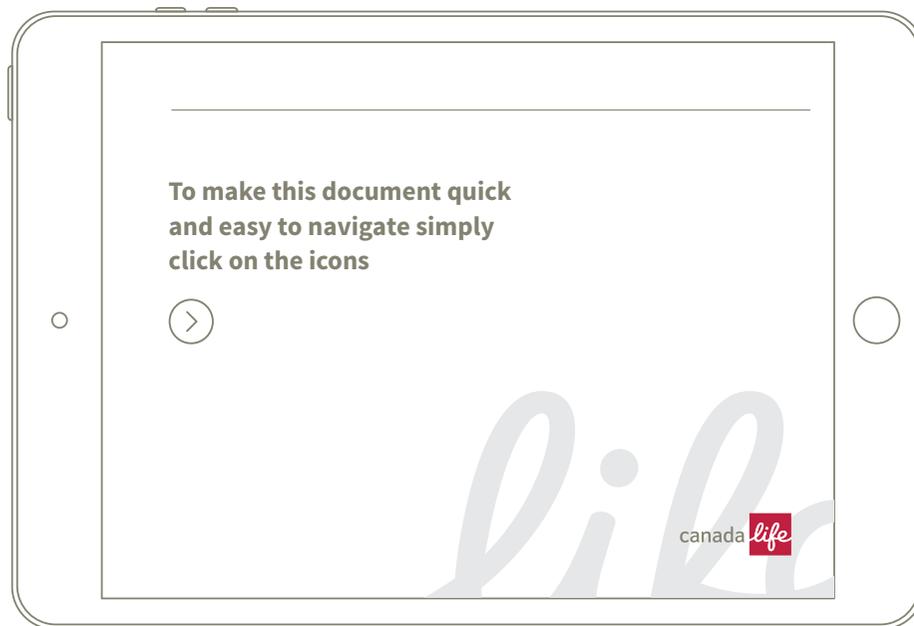
Claims

canada  lifeTM



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.



Your claim

We will aim to 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.



*These services are non-contractual benefits provided through Canada Life and can be altered or withdrawn at any time.



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Trustee considerations

Who can sign the Claim Form?

For Policies written under the Canada Life Master Trust.

The claim form needs to be signed by someone authorised to sign on behalf of the organisation who took out the cover under the Canada Life Master Trust.

For Policies written under an Excepted Solution Trust.

The claim form needs to be signed by someone authorised to sign on behalf of the organisation who took out the cover under the Excepted Solution Trust.

For Policies written under any other trust.

The claim form must be signed by a Trustee of the Scheme.

Most trusts have a corporate trustee (i.e. a company) so the authorised signature is any official of that company e.g. those listed on companies house.

Rare cases with individual named trustees need one of those named individual to sign.

Note:

In all circumstances we will be happy to accept forms signed by other individuals, provided they have been authorised to do so by the organisation who arranged cover under the Canada Life Master Trust, Excepted Solution Trust or the Trustees of the Scheme.

The easiest way for this to be achieved is through the submission of a completed **Authorised Signatories Form**.

If Canada Life is unable to identify that the signature is a trustee or someone we are aware is authorised this will delay the claim process.

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.

For claims under the Master Trust or the Excepted Solution, the trustee will decide who is to receive the claim payment.

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'.

For the Master Trust and the Excepted Solution we will pay claim payments to the beneficiary as directed by the trustee.

Terminology used

Trustees

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

For the Master Trust and the Excepted Solution the trustee is Trustee Solution Limited, an independent professional trustee.



What we need

For a lump sum claim

At minimum we require:

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

Notes

- If the claim includes a death in service pension we also require the completion of a Supplementary **Death in Service Pension Claim Form**
- A different Claim Form should be completed for a claim under a **Partner Life Assurance policy**

Claim Forms

These should be completed by the trustees of the scheme or someone who is authorised to complete it on their behalf. In the case of a policy written under the Canada Life Master Trust or an Excepted Solution Trust the form should be completed by someone authorised to do so by the 'Participating' or 'Principal' employer

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.

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.

'What we need' continues on the next page.



What we need (continued)

Making a claim under the Master Trust or the Excepted Solution

We will need:

- a completed claim form signed
 - by someone authorised to sign on behalf of the participating employer for the Master Trust, or
 - by someone authorised to sign on behalf of the Principal Employer for the Excepted Solution, and
- proof of death, and
- a completed Family Information Form

If a claim is payable we will forward this information to the trustee (Trustee Solutions Ltd) who will decide who will receive any claim payments.

The trustee strongly recommends that each employee completes an expression of wish form when their cover starts, which can aid the decision making process. This can be provided to us when a claim is made.

They may also ask for further information to assist them with this decision. This could include:

- the death certificate, if not already provided which may give them further insight into the person's circumstances, and
- a copy of the person's will which could provide further information about their wishes about the distribution of benefits.

For an Excepted Solutions claim Trustee Solutions will also assess whether there is the potential for any exit, entry or periodic charges which would need to be reported to HMRC.

Once a decision has been made as to who should receive the claim payments, Trustee Solutions will require proof of identity of the individual and their relationship to the deceased member. When they are satisfied, they will confirm this to us so that we can arrange for payment to be made directly to the beneficiary(s).

The trustee's investigations can take some time and payment may be delayed while they are carried out. We do not have any control over this decision making process and are not liable for any act or omission of the trustee.

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 declaration of presumed death 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.



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 benefit being claimed has been accepted

- if flexible benefits are insured, any requirements have been satisfied for any increased benefit selection
- 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.



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 ,or
- 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 we may be able to make a direct payment on behalf of the trustees but this will be at the discretion of Canada Life.

We can make payment to individuals with a UK bank account and UK registered charities. We will also consider payments to multiple beneficiaries, UK solicitors representing beneficiaries, payments overseas, child bank accounts with a parent/legal guardian signatory and to child trusts but please contact us to discuss.

We do not make payments to the estate of the deceased, to a company account, charitable organisation not registered in the UK, direct to someone under age 18 or to other trust accounts.

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 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, as there are a number of countries where we will not make payments.

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 (including the Excepted Solution)

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.

'Claims payments' continues on the next page.



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 declinature.

On receipt of an appeal, the claim will be reviewed 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 declinature 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

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 guide.

*These services are non-contractual benefits provided through Canada Life and can be altered or withdrawn at any time.

How to contact us

By post

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Call us

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Monday to Friday 9am to 5pm



By email

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