

Life Protection **claims guide**

For customers



At Royal London, we realise that making a claim can seem complicated. This guide will help explain the process for life protection claims and answer any questions you might have.

The claims process

When you contact us to make a life protection claim, we'll assign you your own personal claims assessor who will be available to help you with your claim and answer any questions you have.

They'll gather the key details we need about the insured person from you, over the phone.

What we'll need from you

We'll send you a letter that explains the type of information we'll need to gather from you for example, a copy of the grant of probate or the insured person's will.

Once you've registered the death, it might be possible for us to verify it online. If this isn't possible, we'll ask to see the original death certificate or we may be able to accept a copy. We'll need to see this before we can assess your claim.

Our claims assessors recognise that all claims are different and need personal attention. Their priority is to pay valid claims quickly, with as little hassle as possible.

Sometimes we'll also need to make checks with the insured person's doctor - if we need to do this, we'll ask you to complete and return a medical consent form.

Making a decision

Once we've confirmed all of your claim details, we'll be able to make a decision about your claim. If we accept your claim, we'll ask you to give us the bank details of where we should pay it.

If the policy isn't held in trust, we'll pay the claim to either the remaining policyholder, registered civil partner, or in line with the instructions in the insured person's will.

If the policy's held in trust, we'll pay the claim to:

- The bank account of one of the trustees, as long as all of the trustees agree.
- A bank account in the joint names of all the trustees.
- A solicitor's client account.

Your questions answered

When should I get in touch with you about a life protection claim?

You should let us know about a life protection claim as early as you can by calling us on 03456 00 04 93, Monday to Friday (excluding bank holidays), 9am to 5pm (call charges will vary).

When will I hear back from you about my claim?

We'll keep in touch with you while we're assessing your claim. Once we've verified the insured person's death - either online or by seeing the death certificate - and we've received any medical information we've requested, we'll be able to make a decision on the claim.

How long will my claim take?

Life protection claims can take a matter of days from assessment to payment. Some claims can take longer if we need medical information or if family members need to confirm the details of those people who are entitled to the claim proceeds.

Why do you decline claims?

We may decline a claim if the suicide exclusion applies. Our suicide exclusion applies to any claim made within the first 12 months of a policy starting, being reinstated, or the original benefit amount being increased.

We may also decline a claim if we become aware that the medical information the insured person gave us when they applied for insurance was incorrect. This is known as misrepresentation, as it would have affected the terms we were able to offer when they applied for cover with us. This could mean that we're unable to pay the claim in full, or even at all.

Supporting you and your family

At Royal London, you get more than just financial support with our protection policies. The insured person's immediate family also has access to Policy Plus - our range of support services.

With Policy Plus you can get support with wills, probate and counselling, all for no additional cost.

Find out more about Policy Plus at royallondon.com/policy-plus-support

The Financial Conduct Authority doesn't regulate the third party organisations that provide our Policy Plus services. They aren't part of our terms and conditions and can be withdrawn at any time.

Additional financial support

The loss of a loved one can leave families facing financial hardship, which can be a huge burden to people already dealing with a loss. There could be a way to make things easier, as you may be entitled to money from the State.

If the insured person was your husband, wife or registered civil partner, you might be eligible to receive Bereavement Support Payment.

Who can claim?

If your husband, wife or registered civil partner died as a result of an accident or disease caused by work, or they paid National Insurance contributions for at least 25 weeks before they died, you may be able to claim this state benefit.

To be eligible, when they died, you needed to be:

- Under the State Pension age.
- Married to or in a registered civil partnership with the person who died.
- Living in the UK, in a European Union or European Economic Area country or a country that pays bereavement benefits under a reciprocal agreement with the UK.

How much will you get?

You'll receive a lump sum payment followed by up to 18 monthly payments. The payments aren't means tested and are tax free.

The amount of support you receive will depend on whether you have dependent children or not.

- If you have dependent children who are under 20 years old and are in full-time education, or if you're pregnant, you'll receive a lump sum payment of £3,500 and up to 18 monthly payments of £350.

- If you don't have dependent children under 20 years old in full-time education, you'll receive a lump sum payment of £2,500 and up to 18 monthly payments of £100.

To receive the full payment amount you must claim within 12 months of your husband, wife or registered civil partner's death. If you claim after this time, you'll only get monthly payments.

Will Bereavement Support Payment affect my other benefits?

The Bereavement Support Payment won't affect your benefits for a year after your first payment. After a year, any payments you have left over could affect the amount of means-tested benefits you're eligible for.

You must tell the benefits office (for example, your local Jobcentre Plus) when you start receiving your Bereavement Support Payment.

How to claim Bereavement Support Payment

You can apply using a form or by phone.

You can download a Bereavement Support Payment pack (form BSP1) from gov.uk or order one from your local Jobcentre Plus.

If you're applying by phone, the number you need will depend where in the UK you are. Visit gov.uk for details.

Source: gov.uk, March 2023

To let us know about a claim:



Call 03456 00 04 93, Monday to Friday (excluding bank holidays), 9am to 5pm (call charges will vary).



Write to Royal London Protection, Customer Service, Sunderland, SR43 4JY.

Find more information at royallondon.com/aegon-insurance-claims



Royal London
royallondon.com

**We're happy to provide your documents in a different format,
such as braille, large print or audio, just ask us when you get in touch.**

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. Registered in England and Wales, company number 99064. Registered office: 80 Fenchurch Street, London, EC3M 4BY. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales company number 4414137. Registered office: 80 Fenchurch Street, London, EC3M 4BY.