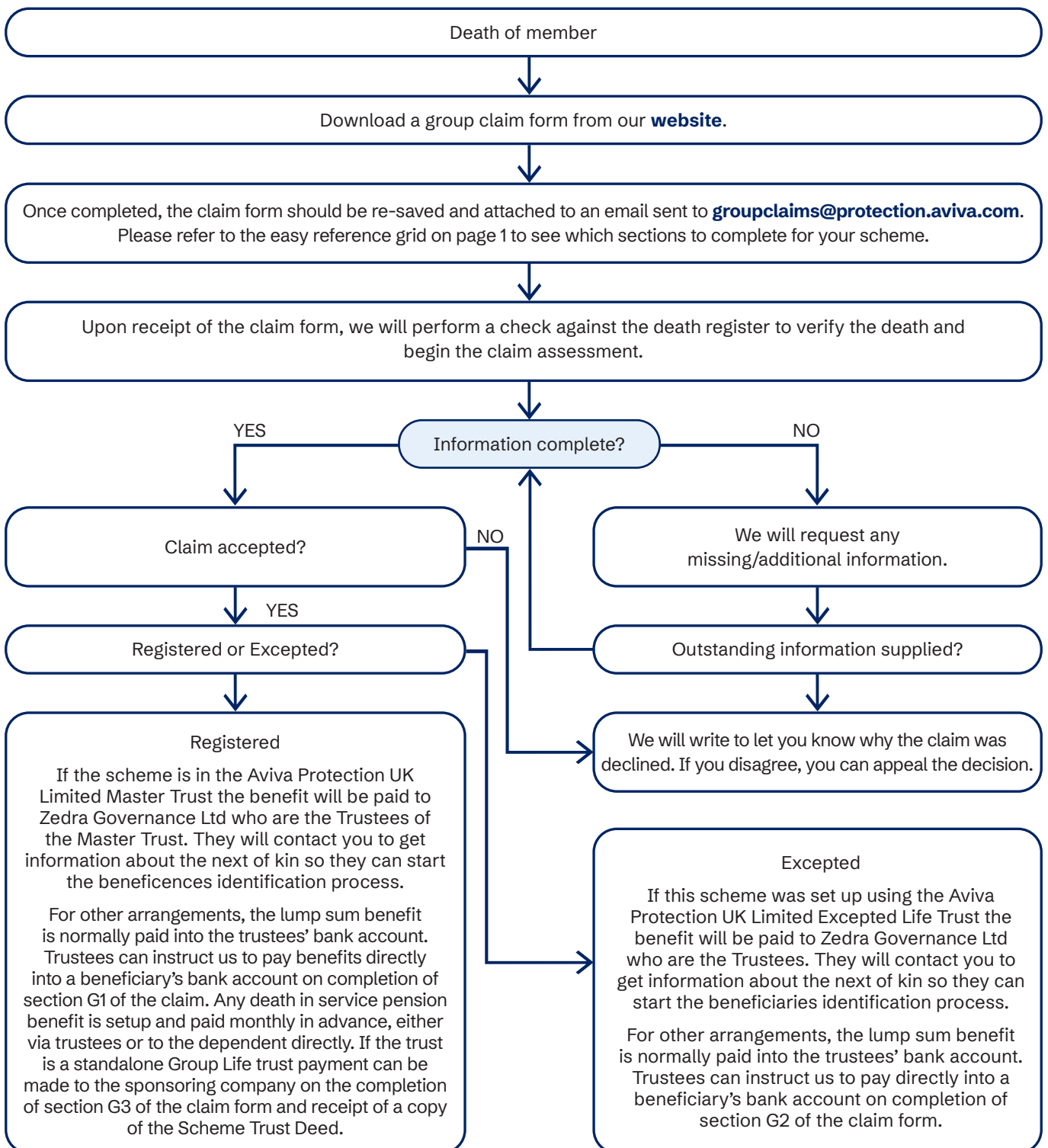


How we handle death claims

Our claims process is designed to handle claims quickly and with sensitivity.

As soon as you know of the death of a member, please request a claim form by visiting our website. The process shown below is then followed.

Overview of the claim process



Submitting a claim

As soon as the death of a member is known, a claim form can be obtained by visiting our dedicated claims webpage.

The form should be saved and completed by an authorised representative of the employer (for example a director). If you want us to pay a bank account which is not a trust bank account, we will also need the signature of the trustees. Once completed, the form should be resaved and sent to groupclaims@protection.aviva.com.

Where the Trust is the Aviva Protection UK Limited Master Trust or has been set up using the Aviva Protection UK Limited Excepted Life Trust then the trustees are Zedra Governance Ltd and you don't need to provide any information about the trust in the claim form.

Where the Trust has individually named trustees (as opposed to the employer or a professional trustee company):

- we will ask for names, dates of birth and addresses of at least two named trustees. This information is required to detect fraud or other financial crime and the payment can't be made without these details.
- two signatures are required if we are paying a bank account that is not the trust's bank account.

Where the Trust is the employer or a professional trustee company:

- we will ask for the corporate trustee name and address
- only one signature is required unless the trust rules specify at least two trustees should act jointly.

If you have any queries about requesting or completing the form, please contact our Claims Team on **0330 303 9973** (calls may be recorded for training and monitoring purposes).

On receipt of the claim form (and any supporting documentation), we will check the death register to verify that the death has been legally recorded. If there is any further information we require before the claim can be paid, we will advise what we need, and why.

Supporting documents

Usually, we will not need to see the death certificate as we can check the death register. If the death is not recorded on the register because the death occurred overseas or where an inquest is still open, we will ask for the appropriate original documents.

Where death in service pensions are payable, we will need to see the intended recipient's original marriage or civil partnership certificate or, where the benefit is for another sort of adult dependant or for a child, the original birth or adoption certificate and evidence of financial dependency.

We will always return documents using Recorded Delivery and we recommend that they are also sent to us using this service. The address is:

Claims Team, Aviva Protection UK Limited
PO Box 12010
Harlow
CM20 9LG

Payment of claims

Once we have accepted the claim, payment will usually be made within five working days and, if payable, death in service pension payments will start within one month, providing we have valid payment details.

Where the Trust is the Aviva Protection UK Limited Master Trust or has been set up using the Aviva Protection UK Limited Excepted Life Trust the benefit will be to Zedra Governance Ltd who are the Trustees. They will contact you to get information about the next of kin so they can start the beneficiaries identification process.

For other arrangements, the lump sum benefits will normally be paid to the trustees, who will be responsible for distributing them in accordance with the scheme rules.

If the trustees in exercising their discretionary powers under their trust decide payment should be made direct to a beneficiary's bank account, we can arrange this if the trustees complete the relevant part of section G, as indicated on page 1 of the claim form.

Death in service pensions will be paid in accordance with the trustees' instructions either direct to the deceased member's dependants or to the trustees for onward payment.

All payments will normally be made by direct bank transfer.

Appeals process

Following our usual process, the majority of death claims are settled and payments made as instructed by the trustees. In rare instances, we may decline a claim, or restrict the benefits payable. In such circumstances, the trustees or beneficiaries can appeal our decision, if they think it's incorrect. An email should be sent to groupclaims@protection.aviva.com outlining the reason for the appeal and attaching any additional information. The claim will be reviewed by an appropriately qualified and experienced assessor who was not involved in the original claim decision.

Complaints

If at any stage any party to the claim is dissatisfied with our service, contact our complaints team at groupcomplaints@protection.aviva.com.