

# Making a claim when someone dies

**At Aviva, claims are always treated with care and compassion, especially around death. You'll have a dedicated team with years of experience to guide you through every single stage.**

When someone you love dies, keeping track of their finances can be tricky. That's why the claims process you'll go through is simple, helping you focus on what matters most.

Here's a step by step guide on what to do and what to expect.

## Step 1

Get in touch with our claims team

**0345 600 6815**

[claimsteam@protection.aviva.com](mailto:claimsteam@protection.aviva.com)

We'll take some information over the phone, things like date and cause of death. If we need you to complete a claim form, we'll send one to you. Choose from post or email, whatever works best.

## Step 2

You might need to send supporting documents too. Don't worry, we'll tell you what we need and you'll always get them back via recorded delivery. Some of the common things we ask for are:

- ✓ Birth, death or marriage certificates
- ✓ Photo ID, like a passport or driving license
- ✓ Copy of a will, trust deed or grant of probate

Here's our address to send them to:

Aviva Protection UK Limited  
Freepost RTBL-CRKE-JJZE  
PO Box 12010  
Harlow  
CM20 9LG

And if we need medical evidence from your GP, we'll request a report. Sometimes the GP can take a few weeks to reply but we'll make sure you're kept in the loop.

## Step 3

The GP report and any information you've given us is normally processed within five working days.

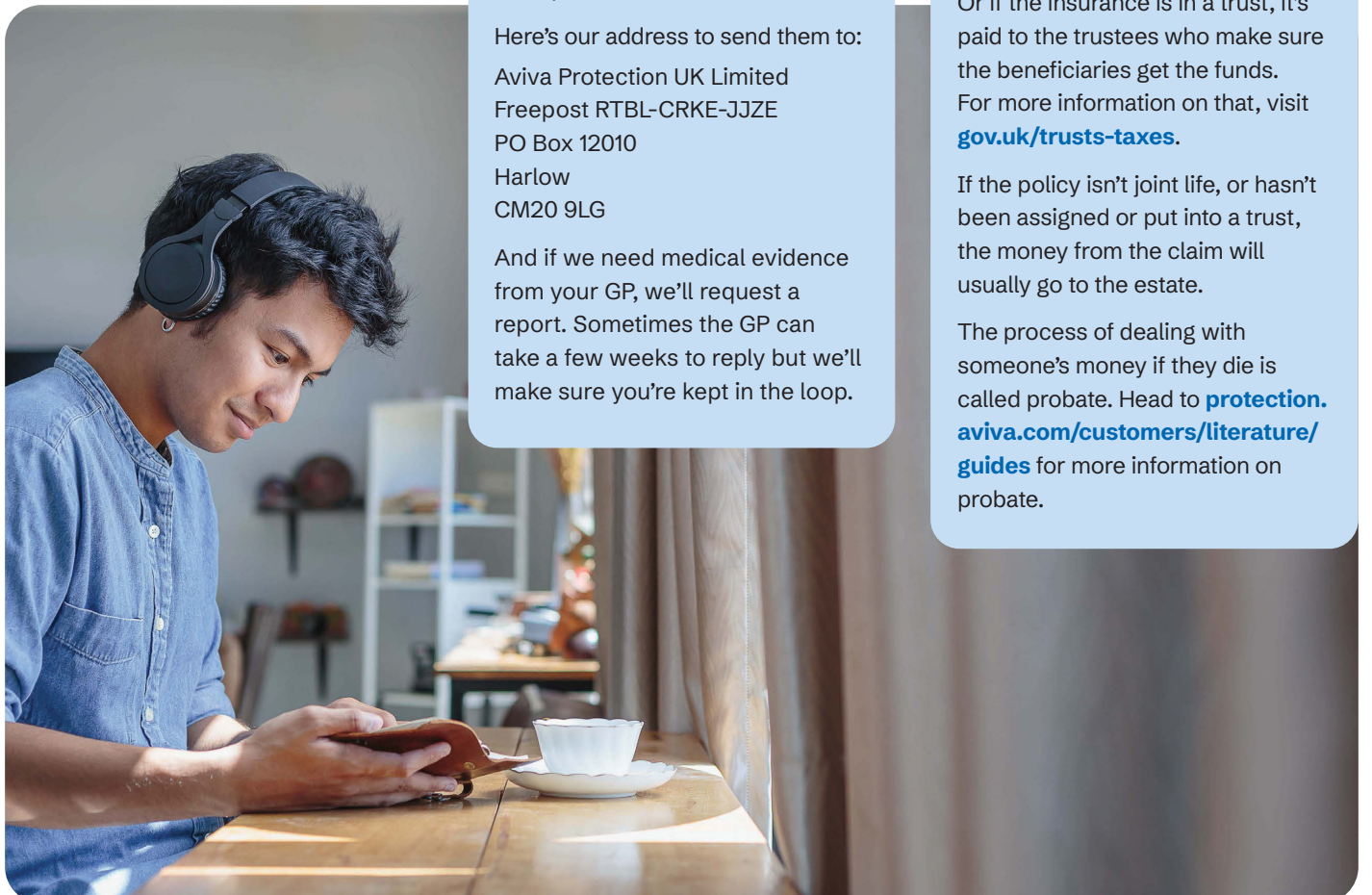
If the claim's been approved, you'll be paid within a further five working days.

### Where does the claim get paid?

Where the payment goes will depend on the information you've given us. It can go to the other person on the policy if it's joint life. Or if the insurance is in a trust, it's paid to the trustees who make sure the beneficiaries get the funds. For more information on that, visit [gov.uk/trusts-taxes](https://gov.uk/trusts-taxes).

If the policy isn't joint life, or hasn't been assigned or put into a trust, the money from the claim will usually go to the estate.

The process of dealing with someone's money if they die is called probate. Head to [protection.aviva.com/customers/literature/guides](https://protection.aviva.com/customers/literature/guides) for more information on probate.



## Claims Support Fund

If you need some extra help for your family, we can provide a support fund of up to £500 for you to use for valuable services such as bereavement counselling or sleep aids. Or, if you need any advice on the fund, you can contact us on **0345 600 6815** and we'll help get the right support for you.

## Complaints

Sometimes, we may not always get it right. If you're not happy at any point in your claim, feel free to contact our team on [complaints@protection.aviva.com](mailto:complaints@protection.aviva.com) or call them on **0345 600 6813**.

### Need help with anything else?

If you need any help and information, you can visit our website for more details at [protection.aviva.com/customers/help](https://protection.aviva.com/customers/help).

## Appealing a decision

Most of the time, claims are paid quickly. Sometimes, they may be declined or the amount you get may be reduced - but you'll be able to appeal our decision.

Just email [claimsteam@protection.aviva.com](mailto:claimsteam@protection.aviva.com) with the reason for the appeal and any additional information you can think of. One of our expert team will take another look - they won't have been part of the original decision.

If you still feel we haven't fairly assessed your claim, the Financial Ombudsman Service might be able to help.

Here's their details:

Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

You can also call them on **0800 023 4567**.



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