

A guide to making a claim – frequently asked questions

We aim to make the claims process as straightforward as possible. This leaflet guides you through the process and answers some of the questions we are frequently asked.

This leaflet may not answer all of your questions, as the individual circumstances of each claim will differ. If you have any further queries please get in touch with us using the contact details at the end of this leaflet.

Please note that claims will be withheld if any information relating to any aspect of the scheme that we have asked for is outstanding or the premiums we have asked for have not been paid when due.

When should we submit a claim?

As soon as possible after a member's death.

We will not meet any claims, or any requests for additional amounts of benefit, submitted to us more than 2 years after the date of a member's death.

How do we make a claim?

If you wish to make a claim, we will initially need:

- a fully completed claim form signed by the scheme trustees, or other agreed signatories
- member's original death certificate showing the cause of death
- where a spouse's/civil partner's/dependant's pension is being claimed, an original marriage certificate for a spouse/civil partnership certificate for a civil partner and original birth certificates for the spouse/civil partner and any other dependants who are to receive pension scheme benefits
- evidence of a member's earnings where individual scheme data has not been provided at the commencement of risk or subsequently at the commencement of the current rate guarantee period (evidence can be copies of a member's last 3 full pay slips, a member's P60 for the last tax year or a P14).

Please attach original certificates to the claim form. These will be returned to the sender by recorded delivery within 3 working days of receipt. These should be sent to us at the address provided at the end of this leaflet. Please note that in all cases we are unable to accept copy certificates.

Why does Canada Life require original certificates?

Due to HMSO directives relating to copyright, we are unable to accept photocopies. It should also be noted that having sight of the original documentation also reduces the risk of fraud.

How do we obtain a claim form?

Forms may be obtained from:

- your Financial Adviser
- Canada Life Group Insurance in Bristol (see contact details at the end of this leaflet)
- our website: www.canadalife.co.uk/group

Group Life Assurance

How long will it take to process my claim?

Once we have received all our initial requirements, we will advise you within 5 working days:

- of any further information we require to assess the validity of the claim, or
- if we are unable to admit the claim and the reason(s) why, or
- if we have all the information we require, after assessment, that we can admit the claim.

If your claim is admitted, settlement of any lump sum benefit will normally be made by Electronic Fund Transfer.

If the trustees do not have a bank account in their own name to receive benefit payments, this may delay the payment of a claim, as we will only pay the lump sum benefit to the scheme trustees.

How will benefits be paid?

If your claim is admitted, our settlement of the lump sum benefit will only be made in the name of the trustees of the scheme.

Payments will be remitted by Electronic Fund Transfer directly into the bank account established by the trustees specifically for the purposes of the scheme. Payments will not be made to parties other than the trustees of the scheme.

Although the trustees will normally have absolute discretion as to whom they pay the benefits, members can complete expression of wish forms nominating the people they want the benefits paid to in the event of their death. Canada Life will not, however, divert claim proceeds in accordance with the expression of wish.

Is the benefit taxable?

Lump sum benefits paid to the trustees do not form part of the deceased employee's estate and are normally free of inheritance tax. Benefit is paid quickly as it is viewed as separate from the employee's estate, thereby avoiding the need for probate or letters of administration.

Spouse's or dependant's pensions are due from the date of death and will be paid in accordance with the scheme rules. Pensions are payable monthly and are treated as earned income by Her Majesty's Revenue & Customs (HMRC), therefore they will have tax deducted. Payments can be paid direct to the spouse/dependant or guardian.

What happens to the claims if the Policy is discontinued?

If a member dies before the Policy is discontinued, Canada Life will assess your submitted claim as normal.

If a member dies after the Policy is discontinued, Canada Life will not be liable for the claim.

Who should we contact about our claim?

We can be contacted at:

Life Claims Team
Canada Life Limited
3 Rivergate, Temple Quay, Bristol BS1 6ER

Telephone: **0117 921 2460**
Fax: **0117 925 4468**
Email: **grouplifeclaims@canadalife.co.uk**
Website: **www.canadalife.co.uk/group**

Our forms are available to download from our website: www.canadalife.co.uk/group

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