

# Group Income Protection Cancer claims process



## Before making a claim:

We offer you practical advice and support even before a claim is submitted. We won't need any employee details at this point and aim to get back to you within 24 hours of you contacting us. You can reach us via:

 01306 646 001  [pathway@unum.co.uk](mailto:pathway@unum.co.uk)

## Making a claim:

Our cancer claims process is simple and straightforward. We only ask for information if we need it to assess the claim.

## Unum Cancer Pathway

You can also access the [Unum Cancer Pathway](#) at no additional cost, providing you with quick and easy access to cancer support whenever it is needed.

**STEP 1** We ask you to tell us of a potential claim as soon as possible. You can do this by contacting your Claims Management Specialist or Vocational Rehabilitation Consultant or by sending an email to [pathway@unum.co.uk](mailto:pathway@unum.co.uk).

We'll then send you a claim form to complete.

**STEP 2** We'll need medical information to assess the claim. This will include copies of any medical reports and consultant copy correspondence.

- If you hold these and have your employee's consent you can send them (along with a copy of the consent) to us
- Alternatively you can provide us with your employees contact details and we will get in touch with them to gain the information that we need

**STEP 3** Once we've received this information we'll usually be able to make a claim decision. In some cases we may need additional information either immediately or nearer to the end of the deferred period. This could include:

- Contacting your employee to cover any unanswered queries or to get an update on their condition
- Contacting their GP for further information

**The information we request will always be tailored to the claim and we commit to only asking for further information if it will add to our understanding.**

**STEP 4** We will let you know our claims decision.

**STEP 5** We will keep in touch with you throughout the claim and our Vocational Rehabilitation Consultants are there to provide return to work support for you and your employee.

