



# Making a Group Life Claim

Because everyone  
needs a back-up plan



## The death of a close relative or employee, whether expected or unexpected, is a difficult time for their family, work colleagues and employer.

We aim to make our claims process as simple and straightforward as possible to avoid any unnecessary problems or delays at a very difficult time.

You can download a claim form from our website or give us a call on 01306 873243 and we'll email a form. We'll need to know the member's personal information - their name, date of birth, address, and the date and cause of their death.

Where the death has been registered in the UK, there is usually no need to send us a death certificate. Typically, we will use the information entered on the claim form to check against the death register, but please see the exceptions below.

And where the amount claimed matches our membership data, we won't ask for proof of earnings.

We will pay the benefit to the Trustees of the scheme quickly and without fuss. Where the claim is paid under Unum's Master Trust, our appointed trustees will be in touch with your client and the member's personal representatives to confirm which beneficiaries will receive the money.

Our Group Life policies also come with Unum LifeWorks, which offers no cost access to a wide range of support services for members' spouses, partners and immediate family members when they need it most.

Claiming is simple

No death certificate needed in most cases

Master Trust

Bereavement support for the member's family

We will need an original death certificate in the following unusual situations:

- if the death was abroad
- if the death was sudden and there is an inquest (we will need to see the coroners interim certificate)
- if the claim is being made within 10 days of the death being registered
- if the amount of claim is more than £500k
- if there is a request to make the payment to someone other than Trustees
- if a dependent's pension is also being claimed

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