



# How to make a claim

Individual Income Protection | **Personal Income Replacement Plan**

| **Primary Income Replacement Plan**

# How to make a claim

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## How to make a claim

### Introduction

The purpose of your policy is to provide you with a regular income during a long-term illness or injury that prevents you from working. This benefit is payable in addition to any State benefits that you receive.

After you have been incapacitated for a certain length of time (called the “deferred period” - shown on your Policy Schedule) benefits will start to be paid. Assuming you meet the requirements set out in your policy Terms and Conditions, we will pay you benefit until you are fit enough to return to work, until you die, or until the expiry of the policy or benefit term - whichever happens first.

This guide explains how to make a claim, how we will process your claim and what medical or financial evidence we may need during the process. It also describes the role and service provided by our Vocational Rehabilitation Consultants.

It is important that you read this guide together with your policy Terms and Conditions and Key Features (or Key Facts) document as they cover, in more precise detail, what is and is not covered.

If you do need any further information or assistance, please do not hesitate to contact us on 01306 887766 and ask for the claims department. You may also call us at any time to check on the progress of your claim.

## How to make a claim

### Step 1 - Making a claim

#### Call us for a claims pack

If you need to make a claim, the first step is to contact us on **01306 873243**.

To help you through the process, we will assign a Claims Management Specialist to look after your claim. They will send you a claims pack for completion by you, your employer (unless you are self-employed), and a form to give to your General Practitioner requesting a copy of your medical records. They will also contact you if we need any further information, and will be on hand to answer any questions you may have.

#### Complete and return the forms

**It is very important that we receive your completed claim forms well before the end of the deferred period (shown on your Policy Schedule).** This will help us to make an immediate review of your situation and start the assessment process.

Ideally, we would like to receive your claim forms within:

- 2 weeks of becoming incapacitated if the deferred period on your policy is 4 weeks;
- 4 weeks of becoming incapacitated for deferred periods of 8 and 13 weeks; or
- 10 weeks of becoming incapacitated for longer deferred periods.

If you delay submitting your claim forms we might not be able to pay your claim on time, as the later your claim is submitted, the more difficult it is for us to collect the medical evidence we need.

Please note that under the terms of the policy, we are entitled to refuse applications for benefit where claim forms are received more than 90 days after the end of the deferred period.

## How to make a claim

### Step 1 - Making a claim continued

The claims pack consists of the following forms:

#### **Benefit application form**

This form asks for your personal details, together with details of your illness or injury. Also included is the Consent form, giving us your permission to obtain medical evidence, including copies of your medical records.

You will also be asked to send in additional documents, your birth certificate, marriage certificate and evidence of earnings.

#### **Occupational Questionnaire**

This asks for details of the occupation you were following immediately prior to your illness or injury. If you are employed, you will need to send this form to your employer, who will then return it to us. If you are self-employed return the completed form directly to us.

#### **Request for copies of medical records**

This is a form that you need to give to your General Practitioner together with a copy of the consent - who will return the requested information to us.

We may also ask for a medical examination or functional capacity assessment, prepared by a specialist who has not previously treated you.

A functional capacity assessment is an objective measure of an individual's ability to perform a series of activities including lifting, reaching, stretching, standing, kneeling and walking. The tests are designed with your safety in mind and you will not be asked to do anything which may cause discomfort.

## How to make a claim

### Step 2 - Processing your claim

We will process your claim as soon as we receive the completed claim forms. However, as you will appreciate, we have to rely on people in the medical profession to reply promptly and collecting all the medical evidence can take some time. Unfortunately, we do sometimes encounter delays in obtaining all the information we need.

### Gathering and paying for medical evidence

If you are receiving specialist care from a Consultant, we may ask them to provide us with detailed information from your case notes. If the Consultant has not seen you recently, or the medical evidence is not conclusive, an examination may be required either by your own Consultant or an independent Medical Examiner who will be appointed by us.

In the event that we do ask you to have a medical examination and/or a functional capacity assessment, we will choose an appropriate specialist, who has not treated you before, to undertake the examination and/or assessment.

Please note these reports are not covered by the Access to Medical Reports Act 1988. This means that the information received is confidential to the examiner and to us. If you would like to see a copy of the report you can make a written request to Unum and we will release it in accordance with your rights under the Data Protection Act 1998.

**We pay the fees for all the medical information that we have asked for, whether this is at the initial assessment of your claim or at a later review. We will also reimburse any reasonable costs incurred by you if we ask you to attend an examination by a specialist.**

## How to make a claim

### Step 3 - Assessing your claim

#### Your illness or injury and how it affects your ability to work

When assessing your claim we will consider your occupation immediately before the illness or injury occurred.

If your policy covers you on an **own occupation** basis, "Occupation" means the commonly performed duties of the trade or profession usually undertaken in such a job, rather than the specific duties of your personal role, and is not restricted to one place of work.

If your policy covers you on a **suited occupation** basis we will assess how your illness or injury affects your ability to follow your own occupation as above and in addition assess whether it would affect your ability to perform an occupation for which you have either the training, education or experience to perform. Please refer to your Policy Schedule for details of the basis of cover you have in place.

We will use all the medical evidence available to determine how your illness or injury affects your ability to follow your occupation.

**It is important to note that diagnosis of a condition does not necessarily mean that you cannot follow your usual occupation.**

We will then determine whether your duties could be reasonably modified or omitted in order to allow you to continue working.

Please note that employers are now obliged under the Disability Equality Act 2010 to provide reasonable adjustments in the workplace to enable employees to continue working if they suffer from an illness or injury.

At this stage we decide whether or not to accept your claim.

## How to make a claim

### Step 3 - Assessing your claim continued

#### How your earnings relate to the benefit payable

Your policy is designed to help replace a proportion of you lost earnings and not to provide you with a higher income than when you were working. You can claim up to 50% of your gross earnings before tax in the 12 months prior to your illness or injury. A full definition of gross earnings can be found in the Definitions section of your policy Terms and Conditions.

Remember that, under current regulations, benefits from your policy are not taxable.

We then deduct the following from the benefit:

- Other sickness or accident policies where benefit is payable for more than two years
- Income that you continue to receive from any trade or profession, or

- Any retirement pension received because of incapacity and set before taking any option to exchange any part of the retirement pension for cash payment. (Please note this does **not** include:
  - Any retirement pension where Unum receive satisfactory proof that the life insured is totally and permanently incapacitated from working at any occupation, and
  - Any other pension being received by the life insured at the time the incapacity starts).

If the insured benefit shown in your Policy Schedule is higher than the maximum benefit allowable, the claim payment will be reduced to the maximum benefit figure. If the insured benefit is lower than the maximum benefit, the payment will be limited to the insured benefit. We therefore recommend that you review your cover with your Financial Adviser regularly. This not only ensures that the benefit provided by the policy is appropriate in relation to your earnings, it also ensures that you do not pay a higher premium than you need to.

## How to make a claim

### Step 3 - Assessing your claim continued

#### Disability Plus (Personal Income Replacement only)

If you selected this option when you started your policy, and you have been receiving benefit continuously for 2 years or more, you may be eligible for this additional benefit. To qualify you need to demonstrate that your illness or injury stops you from doing a number of day-to-day activities. These activities are shown in your policy Terms and Conditions.

**If this option was selected at the start of the policy, we will automatically send you a questionnaire to determine your eligibility for this benefit when we review your claim (please see page ten).**

#### Paying benefit for a known period of incapacity

If you expect to recover from your illness or injury and return to work within a given period, we will accept liability for this limited period subject to us receiving sufficient medical evidence to support your claim, after which benefit payments will stop. If you recover earlier than this, you should tell us immediately so that payments can be adjusted accordingly. However, if you do not recover within the stated period, we need you to tell us so that we can consider extending your benefit payments.

#### Claims that we do not accept or stop

If we do not accept your claim or stop it, we will tell you and explain why. Our letter confirming the decision will also include details of the complaints procedure. Our Chief Medical Officer may also write to your General Practitioner explaining the reasons for our decision.

## How to make a claim

### Step 3 - Assessing your claim continued

#### Benefit payments

Benefits are payable following the end of the deferred period and are paid monthly in arrears directly into your bank account.

#### Reviewing your claim

All claims are reviewed from time to time. If your medical condition is expected to improve within a certain time, then the review will be carried out during this time.

When we review your claim we will normally send you a new form to complete. We may also request further information from your Consultant or General Practitioner to support the review. In some circumstances your Consultant may wish to see you again. We may also request a further medical examination or functional capacity assessment by our chosen specialist if we think this is necessary.

#### Rehabilitation

Our expert Vocational Rehabilitation Consultants may be able to help you in your efforts to get back to work, either in your own occupation or in a suitable alternative. Although you may not be able to resume your original occupation on a full-time basis, you may recover sufficiently to be able to work part time. Alternatively you may be able to take a different job on lower earnings.

In these circumstances a proportionate benefit will be payable, so you do not suffer financially as you make a step towards rehabilitation. Precise details of how we calculate proportionate benefits can be found in the Benefits section of your policy Terms and Conditions.

**It is very important when benefit is being paid on this basis that you tell us about any increases or reductions in your earnings, so the benefit can be adjusted before incorrect payments occur.**

## How to make a claim

### Step 3 - Assessing your claim continued

## Complaints

If you are not satisfied with the way in which we have handled your claim then please write in the first instance to:

Customer Feedback Manager  
Unum  
Milton Court  
Dorking  
Surrey  
RH4 3LZ

If you are not satisfied with our response then you can complain to:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
LONDON  
E14 9SR



## About Unum

Unum is one of the UK's leading providers of financial protection with more than 40 years' experience.

Unum helps employers protect their workers by providing access to financial protection, safeguarding employees from the consequences of serious illness, injury or death.

At the end of 2012, Unum protected almost 2 million people in the UK and paid claims of £320 million - representing in excess of £6 million a week in benefits to our customers - providing security and peace of mind to individuals and their families.

In the UK, Unum has a financial strength rating of A- (Strong) from Standard & Poor's with a stable outlook.

Its US parent company, Unum Group, traces its history back to 1848 and is one of the leading providers of employee benefits products and services, and the largest provider of group and individual disability insurance in the United States. Premium income for Unum Group and its subsidiaries totaled \$7.7 billion in the year ended 31 December 2012, with reported revenues for the group totaling \$10.5 billion. Total assets were \$62.2 billion at 31 December 2012.

For more information please visit [www.unum.co.uk](http://www.unum.co.uk).

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