

Employee guide to claims management

Sickness absence can pose a serious financial problem for you and those who depend on you, especially if it continues for a long time.

Your employer's Income Protection policy with Unum will help to make sure you continue to receive a percentage of your income if you are unable to work because of illness or injury.

This document will give you a brief overview of our claims management process, including what we need to consider a claim, how we will pay a claim, what happens if you can work part-time and the support we can provide through vocational rehabilitation and return to work programmes. It also covers how other income may affect our benefits and our complaints process.

What specialist support can we provide to help get you back to work?

Our team of specialists can work with you and your employer to help you achieve a supported and sustainable return to work. From the first week of your absence, your employer can ask us for general guidance. Speak to your employer if you would like our support to help you make a supported return to work.

Once a claim has been submitted and a consent form completed, our team will make contact and begin to work with you and your employer.

- Each case is managed individually to take account of the particular circumstances
- The focus is on getting you back to work at the earliest appropriate time



When to tell us about a claim

You should complete your claim forms as soon as possible once you receive them from your employer. The earlier we are told about an absence, the earlier we can identify any support we can provide. It will also ensure we are ready to pay benefit at the end of the deferred period, where the medical and other evidence supports the claim (by deferred period, we mean the length of time you have to be absent before we can pay benefit).

If the claim forms are received after the end of the deferred period, it may mean we are unable to assess the claim.

How to tell us about a claim

You will need to complete:

- An employee claim form
- A signed consent form which gives us authority to ask your doctors for further information

Once you have completed both, please send them back to your employer.

You will need to give your GP:

- A second copy of the signed consent form
- A request for copies of medical records form

This will allow your doctor to provide us with your medical records.

Your employer will send us:

- A completed employer claim form and your completed claim form and consent
- Your job description

How are claims assessed?

To enable us to assess and manage a claim, we need:

- The completed claim forms and your signed consent form
- The information we request to assess the claim
- Notification of any change in your condition or circumstances

The information we request may include, but is not limited to:

- Medical evidence
- Proof of membership
- Details of your insured occupation
- Personnel, medical and occupational health records
- Proof of earnings before and during incapacity
- A birth certificate
- Information relevant to the claim from any person you have consulted in connection with your incapacity

We may ask you to attend an independent medical examination with a medical practitioner or consultant chosen by us. We may also need to visit you or your employer. If this happens, we will always make an appointment in advance.

We will pay for any medical evidence we request in the UK.

When will we pay benefit?

Once the claim is accepted, we pay monthly benefits to the policyholder. If you have any questions about your Income Protection cover, the amount of benefit payable, or a decision we make, please contact your employer.

How long do we pay benefits for?

We regularly review claims and will request any information we need to do this. Benefit payments will continue as long as the medical and other evidence supports a claim, and depends on the level of cover chosen by your employer.

What happens if you can return to work on a reduced basis?

If an illness or injury prevents you from working in your own role for the normal number of hours, but you work part-time or on restricted duties or in a lower-paid role, we will pay benefit at a reduced rate where medical and other evidence supports the claim. We call this proportionate benefit. Our benefit plus the income from your employer for the hours worked will provide a higher level of financial support than benefit alone.



Does other income you receive affect the benefit?

If you receive other income, it may affect the amount of benefit we pay. Other income includes:

- Benefit from any other accident, sickness or Income Protection policies where the benefit payment period is more than 2 years
- Early retirement pensions
- Ongoing income from your employer
- Any other income

In practice

We will not reduce our benefit if the income is:

- Contractual occupational sick pay during the first 12 months of incapacity
- Other income you were receiving before you became incapacitated
- A Defined Contribution pension taken early by anyone over age 55

Complaints

If you are not completely happy with our service or a claims decision, please speak to your employer who may refer your complaint to our Customer Resolution Team.

We will do our best to resolve your complaint, but if you are still dissatisfied, you have the right to contact the Financial Ombudsman Service at the address below within 6 months of the date of our Final Response.

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Consumer helpline: 0800 023 4567

For mobiles: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

For full information on our complaints process, please see our leaflet 'A Guide to Customer Complaints' which you can find on the Unum website.

Terms and Conditions apply. Cover depends on policy.

unum.co.uk

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