

Zurich Corporate Risk

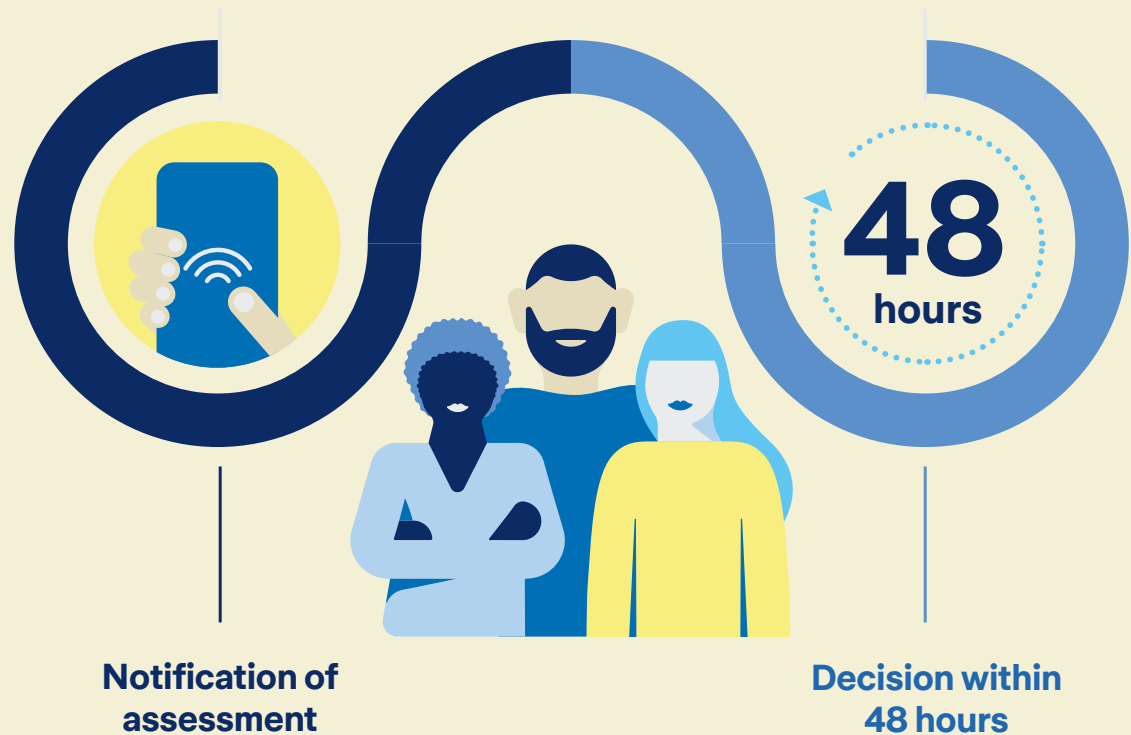
Group Life claims



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We understand the difficult time that comes with dealing with bereavement, so we handle each case sensitively and aim to pay as quickly as possible. Our in-house team is on hand to help when you submit a claim and will work closely with you to ensure we can gather everything we need to come to a final decision.



Notification

To notify us of a claim, all you need to do is call or email the Claims team and they'll be able to start the claims process.



Call us on: **0800 181 4004**



Email us at: **zcr.life.claims@uk.zurich.com**

When you tell us about a claim, we'll need the Member's name, date of birth, policy number, cause and date of death, if known. The more information you can give, the quicker we can start the claims process.



Within 48 hours of notification we'll:

- **Assign you a case manager for your claim.**

We believe having someone who is familiar with your claim makes the assessment and communication throughout more personal and efficient.

- **Send you a claim form by email.**

We'll ask you to complete a claim form so we can process your claim, which we'll send to you by email. We'll also give you with a list of authorised signatories for the scheme and we'll confirm your claims reference.



- **Check the online death registry.**

In the majority of cases, we'll be able to validate the death online. The online death registry will be updated roughly two weeks after the death has been registered. If an interim/Coroner's Certificate has been issued, don't worry, we can accept these but you'll need to provide us with the original Certificate as a death won't show on our online registry until a full UK Death Certificate has been issued.

Completing the claim form

To complete the claim form you'll need to provide us with information about the employee, such as when they started employment, their last active date at work and salary information.



Things to consider...

Payment of the claim

- You'll need to let us know where you'd like payment to be made. When paying the claim, we want to make sure it's secure, which is why we need a trustee bank account. We understand this isn't always possible so, in some instances, we're able to pay the beneficiaries directly. If you'd like us to do this, please let your case manager know and we'll help you arrange it.
- At this time, we're unable to pay into a non-UK bank account.

Dealing with a death abroad

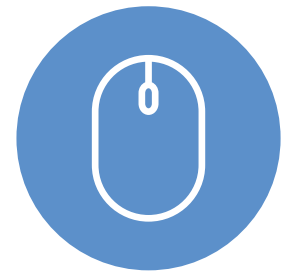
- If an employee passed away while in a foreign country, we'll need the original foreign Death Certificate with any translations. We may need more information, but your case manager will let you know what these may be and will work with you to finalise the claim efficiently.

Signing the form

- The claim form will need to be signed by one of the authorised signatories of the scheme. If you're unsure who these are, please speak to your case manager who'll be able to help you.
- Our form can be printed and signed with a wet signature or electronically signed using eSignatures. If wet signed, we can accept a scanned copy of this form by email.

Using eSignatures

- An eSignature is a way for you to sign a document online – all our claim forms can be completed in this way and we use a secure portal called DocuSign.
- We'll send you the links to our online forms when you notify us of the claim. Once you've completed the form, it will automatically be sent to the signatory of your choice, so they can sign the form. Once the authorised signatory has signed the form, the completed claim form will automatically be sent directly to your case manager for review.



Assessment of claim

We'll ask you to complete our claim form and return it to us signed by an authorised signatory of the scheme.



Once we've received the claim form along with anything else we've asked for, we'll continue with our assessment. Within 48 hours we'll:

- Check the online death registry, if it hasn't already been verified at notification stage.
- Review the policy schedule for the scheme information, check the premium position and review the membership data for the financial information.

We aim to have a decision made within 48 hours of you submitting the claim.

Outcome



Following our assessment, we'll contact you to let you know the outcome, which will either be:

- **Final Decision** – If we've accepted the claim, we'll release the funds the same day as the decision, as a lump sum payment. All payments are made via BACS. We'll be in touch to confirm the amount paid and the time frame for receiving the funds.

OR



- **Request further information** – If we need more information to validate the claim, we'll be in touch to let you know what we need and we'll work with you to reach a final decision as quickly as possible.

A truly dedicated service



Fast digital claims

To notify us of a claim, just give us a call or send us an email and our case manager will gather all the information we need to process the claim.



48-hour turnaround

When dealing with claims, we know how important it is to act quickly. That's why our standard turnaround time on all aspects of claims processing is 48 hours.



Online verification of death

For UK-registered deaths, we can validate the death online, often removing the need to send us original Death Certificates, further speeding up the claims process.



eSignatures

Digital signatures remove the need for paper forms, dramatically reducing the time it takes to make a claims decision.



If you have any questions, please contact us – we'll be happy to help.



Call us on: **0800 181 4004**



Email: **zcr.life.claims@uk.zurich.com**

Zurich Assurance Ltd.

Registered in England and Wales under company number 02456671.
Registered Office: Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

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