

Bereavement

Your guide to making a claim



Getting help and support

We know losing someone close to you is incredibly difficult, that's why we provide a free confidential counselling service available 24/7.

We can help you with counselling and finding legal support with things like wills and probate.

Whenever you or your family need us, we're just a phone call away.

Download our brochure to find out more on how we can help.

Zurich Support Services



Our commitment to you



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Zurich Support Services



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Our commitment to you

We'll process the claim as quickly as possible but sometimes we need more information to do this. If we do, we'll let you know what we need and why. We'll keep you regularly updated so you always know what's going on. If there's anything else you need along the way or you have any questions, please get in touch - we're here to help.

How to get in touch

If the policy starts with PR:



Call us on

0370 240 0073 (Monday to Friday 9.00am to 5.00pm (excluding bank holidays). We may record or monitor calls to improve our service.



Write to us at

Zurich Customer Services
Protection Operations
PO Box 4157
Swindon
SN4 4QB



Email us at

zurichmulticlaims@uk.zurich.com

If the policy doesn't start with PR:



Call us on

0370 243 0827 (Monday to Friday 9.00am to 5.00pm (excluding bank holidays). We may record or monitor calls to improve our service.



Write to us at

Zurich Assurance—In Force Claims
Unity Place
1 Carfax Close
Swindon
SN1 1AP



Email us at:

bereavements.zurich@uk.zurich.com

Let us know if you'd like your documents in a different format like large print, braille, or audio.

We can also arrange access to a British Sign Language Interpreter through SignLive and have a broad range of language speakers through our in-house language network, so whatever your needs, just let us know.

The claim process

1. Letting us know of your bereavement

The first step in the claim journey is to let us know of the bereavement. We know it can be difficult talking about someone you've lost so you can always let us know online by clicking the Notify us button below.

Some of the things we'll need are the policy number, death certificate, information about the estate and family members or beneficiaries.

The next step is to complete the forms we send you. We'll make the process as smooth and stress free as possible, if you need any help, you can give us a call.

2. Assessing the claim

Once you've returned the forms to us, we'll register the claim and start collecting the information we need to assess it.

Sometimes we need more information like medical documents, copies of coroner's report's or grant of probate. If we do, we'll explain why we need it and how we can help you get it.

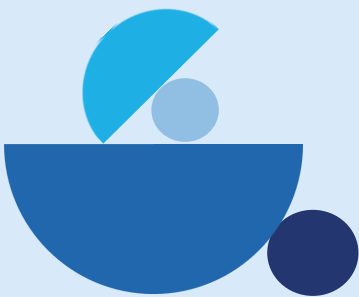
We'll keep you regularly updated so you're always in the loop. If you have any questions or want to talk to someone along the way, just give us a call or send us an email.

Notify us here



3. Paying the claim

Once we've assessed the claim and made a decision, we'll pay the money due for any valid claim to the relevant beneficiaries' accounts. If the policy is held in trust, we'll pay the money in line with the trust, this could be to a trustee account or to named beneficiaries – we'll let you know your options.





Zurich Support Services

We're here for you 24/7

0800 326 5061



We're always here to help

If you need to speak to someone, we're just a phone call away. Before, during, and even after we pay a claim, you can use Zurich Support Services whenever you need to.

Our free and confidential service can give you personal and emotional support whenever you need it.

Here's some of the things we can help with and if there's anything we can't help with, we'll point you in the direction of someone who can.



Loss of loved ones



Legal support



Emotional issues



Money management



Relationship issues



Daily living



Work concerns



Mental health

How does it work?

When you're ready, get in touch and we'll assign a counsellor to you. They'll be in touch within 48 hours to arrange a time for your first session, whenever is best for you. You can choose to do your sessions by phone, video, or face to face, whichever you're more comfortable with.

Download our booklet for more information on how we can support you

Zurich Support Services



If you have any urgent mental health needs, you can find details for your local NHS urgent mental health helpline here: www.nhs.uk/mental-health.



Common questions you might have

We know you might have lots of questions at this stage. We've included some common questions here but if you need help with anything else, just get in touch.

Do I need to continue to pay for the policy once I've submitted a claim?

No, we'll stop collecting payments from the date you tell us of the bereavement and the cover will stop after we settle the claim. However, if it's a joint life second event policy the cover will continue, and we'll still collect your monthly payments. If you're not sure what type of policy it is, you can check the policy documents or speak to your advisor.

Will you need to contact anyone else about my claim?

We'll only request information we need to assess the claim and we'll keep you updated, so you know what's happening and why. However, to understand more about the cause of death, we may need to get medical information from their GP. We might also need to contact the coroner for information if they're involved. If you've made a claim with another life insurance company, we may need to contact them to share evidence.





General help and guidance

We know there's a lot to take in and it can feel overwhelming, so here's some general guidance you might find helpful beyond your Zurich policy.

Where do I start?

Knowing if the deceased left a will or if the policy is held in trust will determine the next steps. This will tell you if there's already executors of the will or acting trustees.

Step-by-step

There's a step-by-step guide on the Government website on what to do when someone passes away. Take a look at it here: **Death and bereavement - GOV.UK**. They also offer a 'tell us once' service so you can report a death to most government organisations and agencies in one go.

Where else can I find support?

Losing someone affects people differently, so there's no right or wrong way to respond and no time limit on dealing with grief. There's lots of organisations who can help, we've included the links to some below:



[Getting help with grief after a bereavement or loss | NHS](#)

[Coping with Grief | The National Bereavement Service](#)

[Understanding grief | Cruse Bereavement Support](#)

[Find your local bereavement services | GOV.UK](#)

[For newly bereaved | The Good Grief Trust](#)

[Help with funeral costs | GOV.UK](#)

[Death notification service](#)

Disclaimer: Zurich isn't responsible for the accuracy, or the content of external resources, websites or organisations signposted within this document

Other things to consider



Probate

Whether you can apply for probate depends on if there's a will, the value of the estate and the type of assets involved. You can find more information here: **Applying for probate.**



Postal redirection

It can be upsetting receiving post addressed to someone who's passed away. You can contact Royal Mail to re-direct post temporarily or long term. Find out more here: **Re-direct mail.**



Pensions

If the deceased had a pension, you may be able to transfer this to the surviving spouse or beneficiary. If you know the provider, contact them directly. If not, you can use the Pension Tracing Service: **Find pension details.**



Death in Service

Some employers offer a 'death in service' payment. This pays a tax-free lump sum to a spouse, family member or beneficiary. Contact the employer direct to see if this is something they offer.



Insurance policies

If the deceased had insurance policies, contact the insurers to let them know and discuss the options. If they had a driving licence, you'll need to tell DVLA of any change in vehicle ownership. You can do this here: **Tell the DVLA.**



Dealing with debts

When someone passes away any debts they leave behind are payable from their estate. You might find this guide helpful: **Dealing with the debts.**



Other companies you might want to contact

Bank and credit card companies | Building Society's | Mortgage companies or landlords
Utility companies | TV and internet providers | Phone companies | TV Licence

Technical words and what they mean

We know we use a lot of technical terms, so here's a list of some of them and what they mean. If there's anything that still doesn't make sense, just let us know.

Technical term	
Beneficiary	A beneficiary is a person who was chosen to receive a portion of the estate in the policyholders will or, as part of a trust arrangement.
Claim form	One of the ways you can tell us about your bereavement, either online or by completing the form and sending it back to us by email or post. You can also call us to let us know if you'd prefer.
Estate/Assets	This is any money and property owned by the policyholder.
Joint life	Joint life is when there are two lives covered by the policy.
Life or lives assured	The person or people covered by the policy, sometimes known as the 'insured'.
Probate	Probate is the legal right to deal with someone's estate when they pass away.
Sum assured	This is the amount of cover that was chosen for the insurance policy.
Trust	A legal arrangement which allows a person to transfer money or assets (such as the proceeds of a life insurance policy) out of their estate and 'gift' it to someone else (known as the 'beneficiary').
Trustee	The people who look after the contents of the trust on behalf of the beneficiary. The trustees usually include the person who put the assets in trust in the first place and at least one other person. The person who put the assets in trust is also referred to as the 'settlor' or the 'donor' (depending on the type of trust).



How we use your data

The personal information you provide on the claim form will be used by Zurich Assurance Limited. We have a legitimate business need to collect and use information about you as it provides the information we require to enable us to process your claim. Your personal information may also be processed so that we comply with the law. We may share your personal information with Capita Life and Pensions Regulated Services Limited who carry out work on our behalf and under our direction, with IT and postal services suppliers. or, in order to meet our legal or regulatory requirements, with the types of organisations described below:

- regulatory or legal bodies;
- law enforcement bodies, including investigators; and
- other insurance companies

We will retain and process your personal information only for as long as necessary to meet the purposes for which it was collected. These periods of time are subject to legal, tax and regulatory requirements or to enable us to manage our business.

You have a number of rights under the data protection laws, these include:

- to access your data (by way of a subject access request);
- to have your data rectified if it is inaccurate or incomplete;
- in certain circumstances, to have your data deleted or removed;
- in certain circumstances, to restrict the processing of your data;
- to claim compensation for damages caused by a breach of data protection legislation;
- if we are processing your personal information with your consent, you have the right to withdraw consent at any time.

In order to prevent and detect fraud we may at any time:

- check your personal data against counter fraud systems;
- use your information to search against various publicly available and third party resources; use industry fraud tools including undertaking credit searches and to review your claims history;
- share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

You can ask for further information about our use of your personal information or complain about its use in the first instance, by contacting our Data Protection Officer at: Zurich Insurance, Group, Unity Place, 1 Carfax Close, Swindon, SN1 1AP or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.



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We may record or monitor calls to improve our service.

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