

Terminal Illness Claim fact sheet

We exist to protect families and support you when you need us most. Making a claim can be daunting. Be assured our trained claims team are on hand to guide you and your loved ones throughout the claim. We will do everything we can to handle your claim sensitively and quickly as possible.

What we need from you?

- Within 48 hours of you notifying us of a Terminal Illness claim, we will send you a claim form - *we can email or send via post, whichever you prefer*. **Please complete these fully, making sure you include GP and Consultant details. Please also be sure to sign and date the claim form before returning to us via email or post.**
- If you have any GP and/or Consultant letters in connection with your terminal illness, please send these to us with your claims form as these might help us speed up your claim assessment.

Please remember...

- If you wish to see your medical report(s) before they are returned to us, you **must** contact your GP and / or consultant to arrange this. The GP will keep the report for **21 days**, if you haven't arranged to see the report. After this time, your GP will send the report to us. This could cause delays to your claim, so please do make contact with your GP surgery as soon as you can.

Next Steps

- We'll start to progress your claim once we have received the completed claims form along with your GP/Consultant details and medical letters.
- We'll keep you up to date every 2 weeks on the progress of the claim by your preferred contact method and will let you know if we need to contact the GP/or any other medical professional for more information.

Please remember...

- If more information is required from your doctor, this can cause delays to your claim. For any outstanding information we will chase this regularly. **We do encourage that, if you're able to, make regular contact with your doctor/GP surgery, to ask that they return the information to us that we need as soon as they can.** With your active involvement they're more likely to take quicker action and we are all working together to get information on your claim as quickly as possible. We do however appreciate that you may not be well enough to do this.
- We make every effort to handle all claims as quickly as we can. Each claim is dealt with on an individual basis therefore, the exact time it takes can vary.
- When we have all the information we need, we'll let you know as soon as we can what the outcome of the claim.

Paying the claim

- Please be aware that all the proceeds from a successful claim will be paid into the bank account held on the policy. If it is a joint account, upon claim validation we will contact you to confirm that the bank account held on the policy is accessible by the claimant.
- As soon as the claim has been **verified** and we have all the paperwork we've asked for, we will make the relevant payment within 5 working days.

When a claim won't be paid?

- We won't pay if the policy has already expired or if the premiums haven't been paid and as a result the policy has been cancelled.
- If you have a diagnosis of a terminal illness, it doesn't always mean we can pay a terminal illness claim. A terminal illness claim can be considered when the illness has progressed to a point **where it cannot be cured, and in the opinion of the attending Consultant, the illness is expected to lead to death within 12 months.**
- **Please remember...** in cases where life expectancy is more than 12 months or any treatment is likely to extend life expectancy beyond this, we may need to postpone your claim and review at a later date.
- If you're unsure whether it's the right time to claim, please consider discussing your individual circumstances with your treating Consultant. Please make sure that your Specialist is aware of the Terminal Illness wording noted above.

- If you did not disclose important information about your medical history, lifestyle, hazardous pursuits or occupational duties when you applied to us for insurance, we may have to decline your claim. For example, if you did not disclose a medical condition that was asked about, any outstanding or ongoing investigations, smoking habits, a history of excess alcohol, or if you had an occupation or past time that was hazardous or dangerous. **This is called misrepresentation.**
- **Terminal Illness cover stops 12 months before to the end of the period of cover. This means if you are diagnosed with a terminal illness within the last 12 months of the policy, no claim can be considered.**

Our Service to support you:

Companions Service

- We know that going through a terminal illness is hard, which is why we've teamed up with RedArc on Our Companions Service.
- Red Arc offers a long-term practical advice and emotional support to help you when you need it most.

If you want to opt-in to benefit from Our Companions Service or would like to speak to a member of our claims team, then please do contact us on **0800 072 9831**.

- **We are open Monday-Friday 8:00am-8:00pm and Saturday 9:00am-5:00pm.**
- **Alternatively you can email us at claims@beaglestreet.com.**