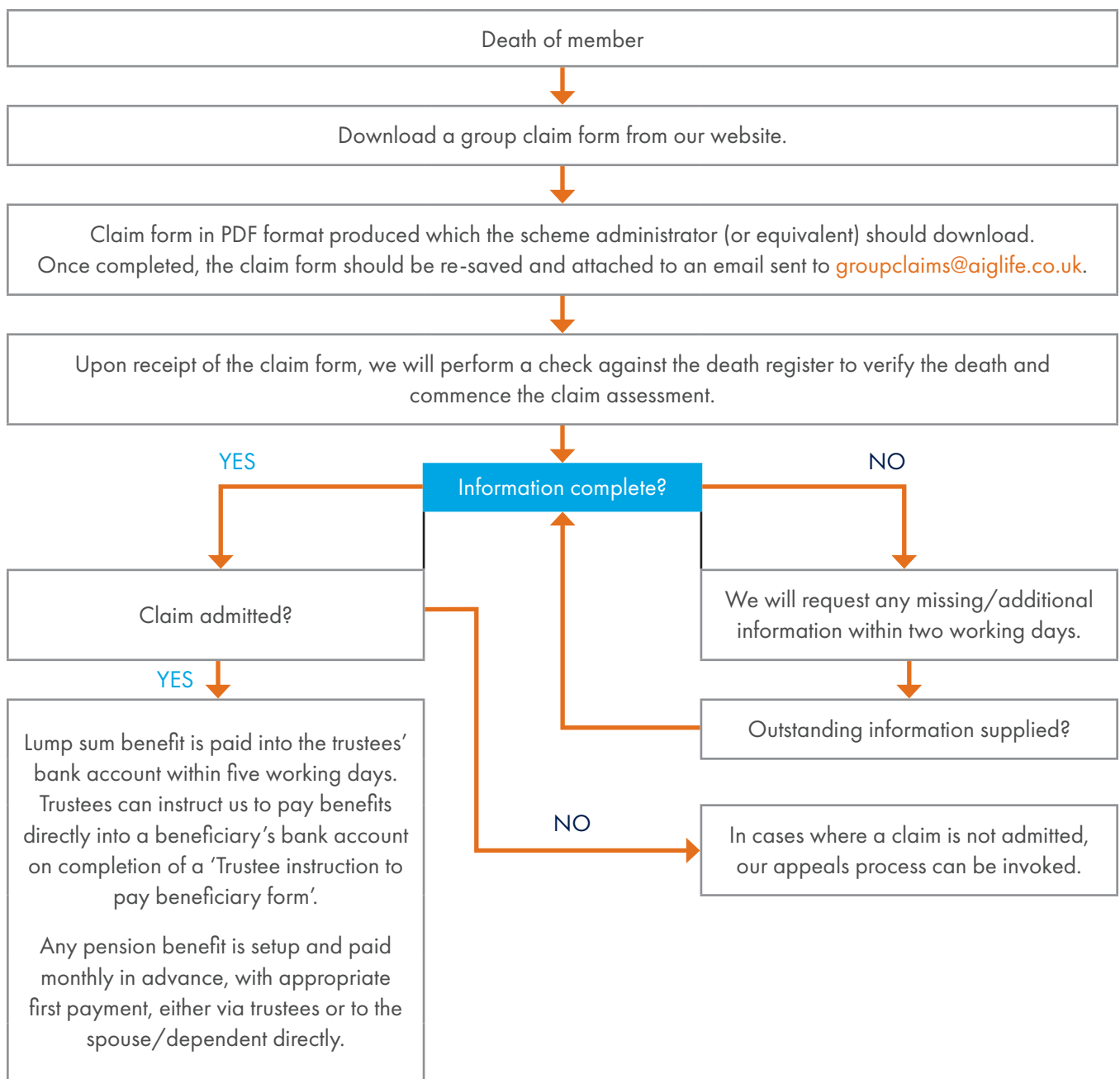


# How we handle death claims

**Our claims process is designed to handle claims quickly and with sensitivity.**

As soon as you know of the death of a member, please request a claim form by visiting our website. The process shown below is then followed.

## Overview of the claim process



## Submitting a claim

As soon as the death of a member is known, a claim form can be obtained by visiting our dedicated claims webpage.

Enter the brief details requested and a claim form holding those same details will be produced as a PDF form. The form should be saved and completed by an authorised representative of the employer (for example the scheme administrator or a director). Once completed, the form should be resaved and attached as an email and sent to [groupclaims@aiglife.co.uk](mailto:groupclaims@aiglife.co.uk).

If you have any queries about requesting or completing the form, please contact our Claims Team on **0330 303 9973** (calls may be recorded for training and monitoring purposes).

On receipt of the claim form (and any supporting documentation), we will check the online register to verify that the death has been legally recorded. If there is any further information we require before the claim can be paid, we will advise what we need, and why.

## Supporting documents

Usually, we will not need to see the death certificate. Exceptions include if the death occurs overseas, in which case we will need to see the original death certificate produced by the country in which the death occurred, and where there is an inquest still open, in which case we can usually accept an original coroner's interim certificate if one is issued.

Where death in service pensions are payable, we will need to see the intended recipient's original marriage or civil partnership certificate or, where the benefit is for another sort of adult dependant or for a child, the original birth or adoption certificate and evidence of financial dependency.

We will always return documents using Recorded Delivery and we recommend that they are also sent to us using this service. The address is:

Claims Team, AIG Life, The AIG Building,  
58 Fenchurch Street, London EC3M 4AB

## Payment of claims

Once we have accepted the claim, payment will be made within a maximum of five working days.

Lump sum benefits will normally be paid to the trustees, who will be responsible for distributing them in accordance with the scheme rules. If the trustees in exercising their discretionary powers under their trust decide payment should be made direct to a beneficiary's bank account, we can arrange this if the trustees complete a 'Trustee instruction to pay beneficiary form'.

Death in service pensions will be paid in accordance with the trustees' instructions either direct to the deceased members' dependants or to the trustees for onward payment. All payments will normally be made by direct bank transfer.

## Complaints

If at any stage any party to the claim is dissatisfied with our service, contact our complaints team at [groupcomplaints@aiglife.co.uk](mailto:groupcomplaints@aiglife.co.uk).

## Appeals process

Following our usual process, death claims can generally be settled very quickly. In some instances, we may decline a claim, or restrict the benefits payable. In such circumstances, the trustees or beneficiaries can appeal our decision. An email should be sent to [groupclaims@aiglife.co.uk](mailto:groupclaims@aiglife.co.uk) outlining the reason for the appeal and attaching any additional information. The claim will be reviewed by an appropriately qualified and experienced assessor who was not involved in the original claim decision. If the appeal process upholds the original decision contact details of the Financial Ombudsman Service will be provided.



[www.aiglife.co.uk](http://www.aiglife.co.uk)