Bereavement

Your guide to making a claim
This leaflet provides you with general information about how we assess and deal with your claim. It’s also designed to answer some of the more common questions.

You should also read the terms and conditions for specific information about the policy and the data protection statement provided at the back of this leaflet before you complete the claim form. The information in this leaflet does not replace or alter the terms of the contract in any way. If you need another copy of the terms and conditions please ask us for one.

**Our commitment to you**

We will deal with your claim as quickly as we can so, if we agree your claim, we can pay the lump sum as soon as possible.

We look to pay all valid claims quickly and with the minimum of fuss but we may need evidence before we can assess your claim.
Making a claim

We will collect as much information as is necessary when you first notify us of the bereavement. You may also need to complete a claim form.

Please ensure the information you provide to us is accurate and honest, to the best of your knowledge.

If we have asked you to complete a claim form, please complete and send us this as soon as possible to allow us to start gathering all the information we need to assess your claim. Your authority to allow us to do so is included in the claim pack. Therefore it is important that you don’t delay.
Common questions and answers

What happens once you’ve received my claim notification?
Once you have notified us of your claim we’ll let you know what extra information we may need to help us assess your claim.

We may need to see the original death certificate. We may also need medical information or other evidence, such as Coroner’s notes or Grant of Probate.

We’ll also keep you informed of our progress either by telephone or letter.

Will you contact anyone else for information?
It may be necessary for us to contact any other insurance company that you have made a claim with. We may also contact you by telephone if we need more information from you. If we contact you by telephone, we may record or monitor calls to help improve the quality of our service.

Do I have to carry on paying while Zurich considers my claim?
No, we will stop collecting premiums from the date we were notified of the bereavement. This does not apply to a joint policy where the sum assured is to be paid out on the death of the second life assured.

Does the policy end after Zurich have paid the claim?
Yes, unless the cover is written on a joint life second death basis. If that is the case then the policy will continue.

Fraudulent claims
While most of the claims we receive are from people with genuine claims it is regrettably the case that we find a few claims are fraudulent.

To protect other policyholders and Zurich against fraudulent and exaggerated claims it is occasionally necessary to instruct a private investigator to help identify and detect these claims.

We will only instruct a private investigator if there is no other reliable, alternative method available or if we have reasons to suspect the claim is fraudulent.

For the purposes of fraud prevention we may also share data with any of our associated companies or with any databases designed to help detect fraud. If we consider that we have enough evidence of fraud it may be necessary to refer the matter to the appropriate police authority.
Data Protection

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, Tri Centre One, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at GBZ.General.Data-Protection@uk.zurich.com.
Please let us know if you would like a copy of this in large print or braille, or on audiotape or CD.