

Helpful guide to completing your claim request form



Check list

- Have you completed all the sections of the claim request form and signed, dated and ticked the declarations (section 1 and 7 and section 8 if there are additional policy owners, trustees or assignees)?
- Ensure that all relevant documentation is included (death certificate, policy documents, etc).
- Return the completed form and documents to us.

Filling in the form

Declaration: So we can make the payment as quickly as possible please make sure you sign and date the form.

Will: If the policy(ies) being claimed was/were owned by the deceased and a will was left, payment should be requested by the executor. If payment is being requested by the executor, we need to see a photocopy of the original will. The will must be signed, witnessed and dated.

Next of kin: this is the closest living relative of the deceased (in priority order)

1. Husband/Wife/Civil Partner
2. Sons/Daughters
3. Grandchildren
4. Parents
5. Brothers/Sisters
6. Nieces/Nephews
7. More distant relatives

If two or more people share priority, age is not a factor in deciding who may request payment.

In Scotland, parents, brothers and sisters all share priority.

Policies that are owned by someone other than the deceased don't form part of the estate and are paid separately to the owner. The owner will need to complete their own payment request form.

If the proposer is deceased, please enclose their original certified copy of the death certificate and details of their next of kin.

If the payment is to be made to the solicitor dealing with the estate, please state this in section 5.

In all instances we must have either the original certified copy of the death certificate from the registrar or a standard verification form from a solicitor. We are unable to accept photocopies.

Claim Request form

Claim reference: _____

This form should be completed by the person making the claim request. Everyone who owns this policy must agree and sign this form.

Once you've finished the claim, please make sure any other policy owners, trustees or assignees check and sign it. You all need to agree that you've given us the details we need and that everything you've included is accurate and honest.

If you need any help completing this form, you can look at the enclosed 'Helpful guide to completing your claim request form'. We know this is a difficult time, so we'll only ask for the information we need.

Please send your reply to us at: LV+ County Gates, Bournemouth, BH1 2NF.

How do we use your personal information?
Find out how we use your personal information, and what rights you have by visiting LV.com/dataprotectioninfo. Please let us know if you'd like us to send you a copy, or have any questions. This includes who we are, how long we hold your information, what we do with it and who we share it with.

Section 1
Before filling out this form, please sign to confirm that:

1. I'm the person claiming and it's my name on this form.
2. I'm honest, and I'll complete this form as honestly and fully as I can.
3. I'm happy that what you'll be paying me is the full and final amount. That means I can't claim on the policy or policies again.
4. I take note that if I lie or give you information that's misleading about the policy or policies I've been claiming, I'll have to repay anything LV+ pay out now. I'll have to do that if anyone gives you misleading information on my behalf, too. And if my mistake costs you money, I'll repay your expenses and any other money you've lost because of me.

Name: _____

Signed: _____ Date: [][]/[][]/[][][][] (DD/MM/YYYY)

Section 2
About the deceased life assured

Full name of the deceased: _____

Marital status of deceased (please tick one) Single Married Civil Partnership Divorced / Dissolution

Section 3
About your relationship to the deceased life assured

Please answer all of the questions below:

1. Are you the proposer, assignee or nominee of policies in this claim? Yes No
2. Did the deceased life assured leave a will? Yes No
3. Have you, or are you planning to, apply for a grant of representation/confirmation? Yes No
4. Are you requesting payment as the only nearest next of kin? Yes No
5. Are you requesting a payment on any policies owned by someone else who has died? Yes No

Policies could have been taken out by someone other than the life assured. You can see this by looking at the policy documents. If this has happened, and the person dies before the life assured, you should answer yes to this question. Otherwise answer no.

LVE

Section 4
About you, the person making the claim request

Title: Mr/Ms/Ms/Ms/Ms/Ms/Other Full name: _____

Date of birth: [][]/[][]/[][][][] (DD/MM/YYYY)

Address: _____

Postcode: _____

Home phone number: _____ Mobile number: _____

Email: _____

We will not use your email address for marketing and will use it to correspond with you about this claim and any claims you might have with us in the future.

What is your relationship to the deceased? _____ If you are the Executor please tick here

Section 5
Payment details

I'd like the payment made by the option I've chosen below (Please tick)

Cheque Direct Credit (please complete details below)

Account holder's name(s): _____

Sort code: _____ Account number: _____

If the payment is to be made to a solicitor, please tell us their details below

Solicitor's name: _____

Solicitor's address: _____

Section 6
Enclosures

To help us deal with your claim request as quickly as possible, please send us the required documents listed below:

Required documents (please tick)

Original death certificate (certified original copy received from the Registrar)

Or

Original standard verification form from a Solicitor

And:

Original policy documents on the life of the deceased _____ If you cannot find the documents tick here

Photocopy of the original signed, dated and witnessed will

Additional documents (please tick)

If you have any other documentation (as listed below) please send this as well as this will help to avoid any unnecessary delay in making your payment:

Original premium receipt books Original grant of representation/confirmation

Original assignment deeds Nomination forms Original trust or assignment deeds

Claim request - Application form 2



If the policy(ies) being claimed are owned by multiple people, including multiple trustees or assignees, they must all sign and date the form too.

For information about any of the documents listed here. Please look over the page for our Helpful explanations, a list of frequently asked questions and our contact details.

The image shows a 'Claim Request form' from LV=. It includes a title bar with the LV= logo, a 'Claim reference' field, and a green heart icon. The form contains several sections: 'Section 1' for claimant details (Name, Signed, Date), 'Section 2' for deceased details (Full name, Marital status), and 'Section 3' for relationship questions. It also includes a disclaimer at the bottom and the LV= logo.

Helpful explanations

- **Policy owner:** The original owner of the insurance policy. The policy owner could have taken the policy out on their own life or on the life of another. Their name will be stated under 'proposer' on the policy document.
- **Executor:** A person or organisation, appointed in the will or on the grant of representation of the deceased to deal with their estate.
- **Intestate:** The deceased didn't leave a will.
- **Nominee:** Someone who's nominated by the deceased to receive some or all of the money upon their death as specified on the nomination form. Note. If the life assured has since married or entered a civil partnership or the nominee has died, the nomination will no longer be in force.
- **Assignee:** A person or a company who has the ownership of a policy through an assignment deed. e.g. to a mortgage lender etc. The assignee(s) own(s) the policy and the payment is made to them. An absolute assignment will still apply upon the death of the assignee and the proceeds would go to the assignee's estate.
- **Trustee:** A person named as part of a trust deed and who is legally responsible for all administration relating to the policy. In the event of a death the trustee will claim the money and distribute it to the beneficiaries or reinvest it (it depends on the age of the beneficiaries and terms of the trust).
- **Civil partner:** A person who has entered into a legally recognised civil partnership with another person.

Helpful contacts

The list below is a guide on who you may need to contact concerning the affairs of the deceased person.

- **Legal advice:** Solicitors; Citizens Advice Bureau.
- **Government departments:** Social Security office; DVLA; HM Revenue and Customs; Local Council.
- **Services:** The Post Office; Bank/Building Society; Credit card companies; Utility companies; Insurance providers; Telephone companies; Television Licensing Authority.
- **Other:** Employer; Landlord; Schools/Colleges; Trade union; Clubs and Societies.

LV='s help in coping with death

- A special service is available for our members or their families who are struggling to come to terms with the death of a loved one.
- Available 24 hours a day, trained counsellors are on hand to offer you the care and support you need to help you get through, personally and in confidence.
- The number to call is 0800 876 6166.

Frequently asked questions

- **Who should complete the claim request form?**

- If the deceased left a will, the form should be completed by the Executor.
- If the deceased didn't leave a will, the nearest next of kin should complete the form (please look at the details over the page, where we have listed the next of kin in priority order.)

but

- If the policy has been assigned then the assignee(s) should fill in the form.
- If the policy has been written in trust, the form should be completed by the trustee(s).
- We can only pay up to £5,000 under a nomination. If the death benefit payable is more than this amount then the excess is payable to the deceased's estate.

We do not need to see the will if the death benefits are only being paid to the nominee(s).

- **How long will it take to process my claim request?** Once we've received all the documents that we need, we'll aim to make your payment within five working days.

- **Do I need to send in the original death certificate?** (Also known as original certified copy.) Yes we need to see the original certified copy that you got from the registrar. You'll be able to get additional copies from them for a small fee.

- **What is a standard verification form?**

As an alternative to an original certified copy of the death certificate you could obtain an original standard verification form from a Solicitor who would confirm that they have seen the original certified copy. They would normally charge for this.

- **What is a grant of representation?**

A grant of representation is a document which allows a named person to deal with the assets and belongings of the deceased. There are two types of grants used.

- **Probate** – the deceased left a will.
- **Letters of administration** – the deceased didn't leave a will.

In Scotland the grant of representation is called a grant of confirmation.

LV= only needs to see the grant if our policies payable to the estate exceed £25,000 but other companies may still want to see the grant.

- **I need a grant – how can I get one?**

You can contact your local Probate Registry (in your local telephone directory) or visit website

gov.uk/government/organisations/hm-courts-and-tribunals-service. You could also contact a Solicitor for help with this. In Scotland this would be either the local Sheriff's court or the Scottish Court Services website **scotcourts.gov.uk/taking-action/dealing-with-a-deceased-s-estate-in-scotland**

- **I had power of attorney (POA) or a court of protection order (COP) on the deceased. Am I entitled to request a payment?**

No. The POA or COP is inactivated on death.

- **Is there anyone else who I may need to contact?**

Please see the 'Helpful contacts' section on this page.

- **Is there an alternative way to receive my money?**

Yes, we can pay the money by CHAPS, which takes 48 hours to clear into a bank account.

You can get this and other documents from us in Braille, large print or on audio by contacting us.



Liverpool Victoria Financial Services Limited: County Gates, Bournemouth BH1 2NF.

LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria group of companies. Liverpool Victoria Financial Services Limited, registered in England with registration number 12383237 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 110035. Liverpool Victoria Life Company Limited, registered in England with registration number 597740, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 110423. Registered address for both companies: County Gates, Bournemouth BH1 2NF. Telephone 0800 681 6294. 32150-2020 01/21