

Bereavement Claim Request

Application form

How do we use your personal information?

Find out how we use your personal information and what rights you have by visiting [LV.com/dataprotection](https://www.lv.com/dataprotection). This page includes who we are, how long we hold your information, what we do with it and who we share it with. Please tell us if you want us to send you a copy, or have any questions.



Claim reference (For LV= office use)

This form should be completed by the person making the claim request.

If you need any help filling in this form, you can look at the 'Useful information' section on page 5.

We know this is a difficult time, so we'll only ask for the information we need.

How to contact us

Please fill in this form and return it with any supporting documents by post to

LV= Heritage Team
PO Box 342
Abbey View
Wymondham
NR18 8HS

or by email and attach digital copies of any requested documents to HeritagePensions@LV.com

If you've got any questions, please email us anytime or call us on **0800 681 6291** (or +44 1202 297 241 if you're calling from outside the UK).

Our lines are open from Monday to Friday between 9am and 5pm. We're always happy to help.

Please note

It may be possible to take the death claim benefit as an annuity which means we'll pay a regular income rather than a lump sum. Please get in touch if you'd like to find out more about this.

For most pensions we have discretion on who the policy benefits are paid to taking into account the wishes of the deceased.

The exception is Retirement Annuity Contract policies which must be paid to the estate only. If you're unsure, please complete the form as usual and we'll let you know.

Section 1

About the deceased

Full name of the deceased

Marital status of deceased (please tick one)

Single Married Civil Partnership

Divorced / Dissolution Widowed

Non-marital relationship

Section 2

About the claim

Please answer all of the questions below:

1. Did the deceased life assured leave a Will?

Yes No

If No, go to question 2.

If Yes, please provide a copy. We will need to see it to assist with our decision. You can send a photocopy, a scan or clear photos of all pages. If you choose to send an original, please include a return address.

If the policy owner did not leave a Will, please provide details of other equal next of kin in Section 5.

2. Has a grant of representation/confirmation been obtained or do you intend to obtain one?

Yes No

If one has been obtained please provide a copy.

3. Are you requesting payment as the nearest and only next of kin?

Yes No



Section 3

About you, the person making the claim request

Title Mr / Mrs / Miss / Ms / Dr / Other

Full name

Date of birth / / (DD/MM/YYYY)

NI number

Address

Postcode

Home phone number

Mobile number

Best number and time to call you between 9am-5pm, Monday to Friday.

Email

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

What is your relationship to the deceased?

Section 4

Payment details

Please fill in the relevant bank details below. To avoid potential delays please send us a bank statement dated within the last three months. It only needs to show your name, sort code, account number and the date. It doesn't need to show any transactions. We can accept a copy downloaded via internet banking. We cannot accept a statement printed from an ATM cashpoint.

Account holder's name(s)

Sort code - -

Account number

If the payment is to be shared between multiple beneficiaries, please ask each beneficiary to complete section 5.

Section 5 – Other equal next of kin

LV= may contact anyone named on this form to check that the information is correct.

Other equal next of kin 1

Full name

First line of address

Relationship DOB / / (DD/MM/YYYY)

5a. To receive any payments or shares directly, please provide a bank statement dated within the last 3 months. Please note that providing this document does not guarantee your eligibility as a beneficiary.

5b. We will normally pay each equal next of kin directly, however if you would like us to pay your share to the named claimant in section 3 please sign below.

Signature:

Contact number

Email

Other equal next of kin 2

Full name

First line of address

Relationship DOB / / (DD/MM/YYYY)

5a. To receive any payments or shares directly, please provide a bank statement dated within the last 3 months. Please note that providing this document does not guarantee your eligibility as a beneficiary.

5b. We will normally pay each equal next of kin directly, however if you would like us to pay your share to the named claimant in section 3 please sign below.

Signature:

Contact number

Email

Other equal next of kin 3

Full name

First line of address

Relationship DOB / / (DD/MM/YYYY)

5a. To receive any payments or shares directly, please provide a bank statement dated within the last 3 months. Please note that providing this document does not guarantee your eligibility as a beneficiary.

5b. We will normally pay each equal next of kin directly, however if you would like us to pay your share to the named claimant in section 3 please sign below.

Signature:

Contact number

Email

Section 6 – Legal Personal Representative

The Legal Personal Representative is the person(s) appointed to deal with the deceased's estate. For example, the executors named in the Will or a solicitor. Please provide their contact details in this section.

Full name _____

Address _____

Postcode _____

Contact number _____

Email _____

If payment is to be made to the Legal Personal Representative please provide their payment information in Section 4. We require a copy of a bank statement to verify the account. It only needs to show the account holder's name, sort code, account number and the date. It doesn't need to show any transactions or any other confidential information.

Section 7 – Financial Dependents

Did the deceased have any financial dependents? Yes No

If yes, please provide details

Dependent 1

Full name _____

First line of address _____

Relationship _____ DOB / / (DD/MM/YYYY)

Dependent 2

Full name _____

First line of address _____

Relationship _____ DOB / / (DD/MM/YYYY)

Dependent 3

Full name _____

First line of address _____

Relationship _____ DOB / / (DD/MM/YYYY)

Section 8

Enclosures

To help us deal with your claim request as quickly as possible, please send us digital copies of the original documents listed below.

- A copy of the Will if applicable
- A copy of the Grant of Representation if applicable
- A copy of the Death Certificate
- A copy of a valid bank statement dated within the last three months

If the Death Certificate does not state a cause of death, or is an interim certificate, please confirm that there are no suspicious circumstances or a third party involvement.

Not applicable

I confirm the above

Other

Please give details here

Section 9 - Your declaration

- I agree that payment by LV= of benefits to myself as claimant named on this form, is in full and final discharge of all and any claim by me on the policy/policies.
- I promise that I will repay LV= any money mistakenly or inadvertently paid to me or paid to me as a result of (and which a reasonable person would consider to be the probable result of) any untrue, misleading or inaccurate information carelessly or deliberately given by me, or on my behalf in respect of the policy/policies.
- I promise that I will be responsible for all and any losses and/or expenses incurred by LV= which are as a result of (and which a reasonable person would consider to be the probable result of) any untrue, misleading or inaccurate information carelessly or deliberately given by me, or on my behalf in relation to the policy.
- I confirm that the details of my claim and in this form are true and complete.

Full name

Signature

Date / / (DD/MM/YYYY)

Useful information

Helpful Explanations

- ▮ **Civil partner:** A person who has entered into a legally recognised civil partnership with another person.
- ▮ **Executor:** A person or organisation, appointed in the Will or on the grant of representation of the deceased to deal with their estate.
- ▮ **Financial dependant:** A financial dependant is anyone who relied on the deceased policyholder financially for things like money, clothes or food. This might include children, relatives, spouses or friends.
- ▮ **Grant of representation/confirmation:** A document obtained from the court to prove the legal authority of the person(s) with the responsibility to deal with a deceased person's estate. It's called 'probate' when the deceased left a Will and 'Letters of administration' when the deceased didn't leave a Will. In Scotland, a grant of representation is called a 'grant of confirmation'.
- ▮ **Intestate:** The deceased didn't leave a Will.
- ▮ **Legal Personal Representative:** A person appointed to administer the deceased's estate. If a Will was left, the legal personal representative is the Executor.
- ▮ **Power of attorney:** A POA is legal authorisation to make decisions about another person's property, finances or medical care on their behalf.

Helpful contacts

The list below is a guide to who you may need to contact about 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.

For more information on how to register a death, notify government departments and deal with the estate, please visit [gov.uk/when-someone-dies](https://www.gov.uk/when-someone-dies).

Frequently Asked Questions

How long will it take to process my claim request?

This can vary and depend on personal circumstances. Once we've received all the documents we will review the claim, as pension scheme administrators, within 10 working days. If we need extra information, before we feel able to exercise our discretion we will let you know. Once a decision is made, payment is usually made around 10 working days later. This may take longer during busy periods.

Do I need to send in the original death certificate?

(Also known as original certified copy.)

No, we suggest that you send us a digital copy by email or if you prefer you can send a paper copy. It can be a photocopy, a scan or clear photos of all pages. If you choose to send an original, please include a return address.

I need a grant of representation – 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](https://www.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](https://www.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 ask for a payment?

No. The POA or COP is inactivated on death.

Why do you need a bank statement?

To make sure we're paying funds safely and securely, we need to verify all payees for a claim. This can be minimised by paying one person, on behalf of multiple beneficiaries if chosen.

Is there any tax due or deducted on this claim?

Tax is only normally due in the following four circumstances:

1. **The policy holder was over the age of 75 at the date of death.** In this instance, LV= will tax the claim before making payment to any beneficiaries and pay this to HMRC.
2. **The administrator of the policy (LV=) were notified more than two years ago of the death.** In this instance, LV= will tax the claim before making payment to any beneficiaries and pay this to HMRC.
3. **The policy is a retirement annuity contract and due to the estate.** Tax may be due under inheritance tax rules.
4. **The Lump Sum and Death Benefit Allowance has been exceeded.** The total amount of tax free pension benefits received by the deceased will be tested against their Lump Sum and Death Benefit Allowance. This is normally £1,073,100 so most people will be within the allowance. In cases where the allowance is exceeded HMRC will contact the Legal Personal Representative of the deceased directly to collect any tax due.

If you'd like us to send you this document or any future correspondence in another format, such as Braille or large print, please just let us know.

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