

# Making a protection claim

We understand it can be a difficult time when you need make a claim, so we want to make things as easy as possible for you.

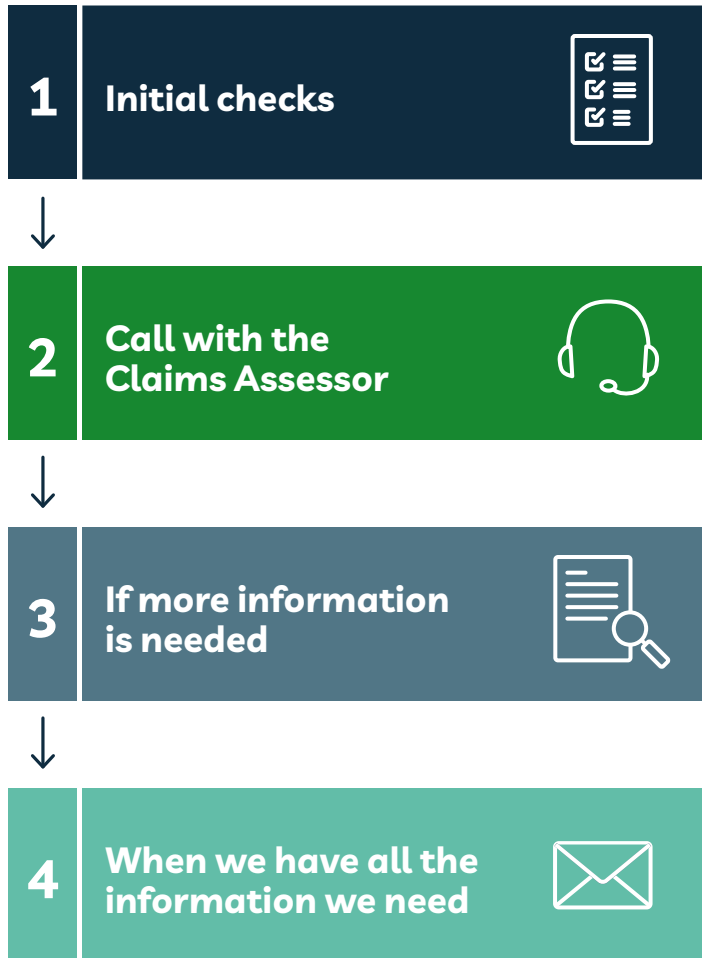
It helps if you know what to expect, so we've put together a guide to explain what happens once we receive a claim request.

Every claim is different, so this is just a summary of the next steps and some of the information we may need to review the claim.

We might have already covered some of this information with you, but there's a lot to think about, so we've put all this information in one place.

We've also broken the process down into steps to make it easier to follow.

## When we receive a new claim request



### 1 Initial checks

We'll check the details we've been given to see if the claim is covered by the policy and meets the claim definition.

If the claim isn't covered, we'll get in touch to let you know, and explain the reasons we're unable to pay the claim.

There's lots of things to consider before we know if a claim can be paid. If it looks like the claim is covered by the policy, the next step is for us to book a call with one of our Claims Assessors. It's their job to get any additional information we need to help us review the claim.

This call is usually arranged to take place with the person who is making the claim, they're welcome to have someone with them to support during the call if they feel it would help.

### 2 Call with the Claims Assessor

**This call normally takes around 20 to 30 minutes.**

When you first contact us about the claim, we'll tell you what information you'll need to have ready for your call with the Assessor, we'll also send this to you in an email.

During the call the Assessor will ask some questions which depend on the type of policy and claim. These can include medical and financial questions, as well as questions about individual circumstances.

Sometimes we can accept the claim based on the information provided during the call, but sometimes we'll need some more information. The Assessor will explain what's needed during your call.

We try to request all the information we need during this call, but we don't always know everything that's needed until we've fully reviewed the claim.



### 3 If more information is needed

In some cases, we may need to request supporting medical information from third parties such as your GP or treating consultant to aid our assessment.

On average it can take anywhere up to 12 weeks for these requests to be completed, depending on their own timescales. We will routinely review your claim whilst we await any evidence requested from yourself or third parties.

#### Things that can help speed up the process

If we do ask for medical information from a doctor or consultant, we've found they often complete requests sooner if you contact them for a progress update. So doing this could help us to get the information we need to review your claim more quickly.

If you're having difficulties sending us any of the information we've asked for, please let us know as soon as possible so we can agree the best way forward.

### 4 When we have all the information we need

We'll review this to see if the claim can be paid. We'll call you to explain our decision and answer any questions you may have. We'll also send you a letter or an email with this decision.

#### How will a valid claim be paid?

Most claims are paid by a bank transfer known as BACS. Usually, we explain the payment options and collect any payment details during your initial call with us.

#### How long will the claim process take?

We always try to review and pay claims as quickly as we can, but because each claim is different and based on individual circumstances, the amount of time it takes to be able to pay a claim varies.

### If you've got any questions, please get

## in touch

You can email us anytime at [healthclaims@LV.com](mailto:healthclaims@LV.com) or call us **0800 756 5869**. For Textphone dial 18001 first. Our lines are open from Monday to Friday between 9am and 5pm. We're always happy to help.

You can also use our secure web chat to ask us questions, simply click on the speech bubble on this page [LV.com/life-insurance/existing-customers](https://www.lv.com/life-insurance/existing-customers).

## We're here to help

If you're facing a difficult time and feel you might need some help, please get in touch. There's lots of support out there, but it can be difficult to know where to find it. Based on your circumstances we can suggest some organisations it might be useful to contact.

#### Additional support for you

We know things can change and people sometimes need extra information or support. If you're facing financial difficulties or struggling to pay your bills, you can find out more about what we offer at [LV.com/costofliving](https://www.lv.com/costofliving).

#### Member benefits

Being a member entitles you to many member benefits. They've been designed for those moments in life when you might need a little bit of extra support, or simply some comfort and reassurance. Full details of all member benefits can be found on our website at [LV.com/members](https://www.lv.com/members).

## 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.

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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