

Making a claim

On an LV= protection policy

When you need to claim on a protection policy it usually means you're going through a difficult and emotional time. So we've put together this guide to help you understand what happens next, what you can expect from us and what we need from you to get your claim settled as quickly as possible.

The claim process



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Get in touch



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Claim assessment



3

Claim payment

Top tip:

The LV= Member Care Line could offer you and your family additional support at this difficult time. Its available 24 hours a day, 7 days a week, giving access to three expert support services; legal advice, health & wellbeing support and counselling. Although it's particularly useful when making a claim, once your policy has started it can be used whenever you need it.

For more information please visit LV.com/members

These services are provided by third party companies and are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

1

Get in touch with us

Please contact us as soon as you think you may need to make a claim. We'll ask you a few simple questions to ensure it's appropriate for you to make a claim. Then we'll let you know what the next steps are and if we need to, we'll send you a form to complete.

How to contact us:

Phone: **0800 756 5869, for textphone dial 18001 first.**

You can call us between 8:30am and 6:30pm Monday to Friday.

Calls will be recorded and/or monitored for training and audit purposes.

Email: **healthclaims@LV.com**

Post: **LV= Health Claims Team, Emperor House, Grenadier Road, Exeter Business Park, Exeter EX1 3LH**

Can someone else make a claim on my behalf?

Yes, anyone can help you make a claim as long as we have your permission. For example death claims are often made by a family member, a friend, a financial adviser, a trustee or a solicitor.

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



2

Assessing the claim

We'll try to obtain all the information needed to process your claim over the phone, without you having to complete a claim form. However for some more complex and higher value claims you'll need to complete a claim form. Don't worry we'll let you know at the time if you need to do this, and explain everything to you. In all cases it's really important you answer every question we ask and give us all the information we need, so we don't have to contact you for any missing information. If there are any questions you don't know how to answer, or anything you're unsure of, please let us know so we can help.

Please remember to double check any information you provide as we can only let you know if the claim is successful once we have all the required information. If you have any items you think will help us review your claim please include these as well.

Important: Please make sure premiums continue to be paid until we tell you otherwise.

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Paying the claim

Once we've agreed to pay your claim, the money will be paid directly into your bank account.

We'll let you know at this stage whether premiums need to continue to be paid or not. If we can't pay your claim, we'll let you know as soon as possible and explain why.

How long does it take to receive the money?

The type of policy you're claiming on and if there's any missing or additional information needed will impact how soon we can pay your claim. If we request any information from you, please send this to us as soon you can so we review your claim quicker.

Once we have all the information we need, we'll review it as soon as possible and let you know the outcome.

If we receive all the information we need from you quickly, the claim can be paid in a matter of a few days.

Is there anything I can do to speed up my claim?

Yes, let us know as soon as you need to claim.

When completing any forms, please answer all of the questions we ask you in full. This means we won't have to contact you for missing information. If there's anything you're not sure about, please call us and we can help you.

We sometimes need information from your employer, doctor or medical specialist. Waiting for the medical information from your doctor can also slow your claim down. If you're able to talk and explain your situation to your GP or medical specialist, this can often help them send us the information we need more quickly.

You can also send us copies of letters or reports that you may have that describe your illness or situation.

This can help reduce the need for extra medical reports.

Is there any reason my claim might not be paid?

Yes, the most common reasons we might not be able to pay a claim are:

- The reason you're making a claim isn't covered by your policy.
- Claims can also be declined because of 'misrepresentation', for instance withholding important information from us. For example not telling us you have had back pain in your application, but the medical information for your claim shows you have a history of back pain that would have affected the terms offered for your policy.
- If you're claiming on an income protection policy and selected a waiting period, your claim can only be paid once this waiting period has passed. If you return to work before the waiting period has ended we won't be able to pay your claim.

If we can't pay your claim for any reason, we'll let you know as soon as possible and explain why.

If you have any questions during your claim or need more information please speak to your financial adviser or contact us directly:

Phone: **0800 756 5869** For textphone dial 18001 first. Calls may be recorded and/or monitored for training and audit purposes. Email: **healthclaims@LV.com**



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26239-2019 01/19