

Death Claims

A guide to claiming
under a life assurance
plan



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Introduction \ 1

INTRODUCTION

The time after somebody dies is very difficult for their family and friends who are left behind. As well as dealing with the emotional loss and pain, there are many practical, legal and financial issues to sort out.

We have written this booklet to help you understand the steps involved when making a death claim under an Irish Life Assurance plan. We understand how difficult it can be after somebody has died, and we hope that this booklet helps to explain our claims process.





Submitting a claim \ 2

SUBMITTING A CLAIM

Sending us a claim



You can contact us in any of the following ways to submit a claim, to get advice on how to claim or to get an update of the progress of your claim.

Phone:	01 704 1010
Our lines are open:	8am to 8pm Monday to Thursday 10am to 6pm Friday 9am to 1pm Saturday
Fax:	01 686 5623
Email:	protectionclaims@irishlife.ie
Post:	Protection Claims Department, Irish Life, Irish Life Centre, Lower Abbey Street, Dublin 1.
Website:	www.irishlife.ie

In the interest of customer service, we will record and monitor calls.

What information does Irish Life need?

Before you give us your personal information it is important that you know what your data protection rights are and how and why we use your personal information. This is set out in the Irish Life Data Privacy Notice which is available on our website at www.irishlife.ie or you can ask us for a copy.

- > The name of the person who has died
- > The plan number
- > The date the person died
- > The date of birth of the person who has died
- > The claimant's relationship to the person who has died
- > The name, address and phone number of the person we can speak to about the claim (usually the next of kin).

What will happen next?

When we receive a claim, we will check that the plan was valid on the day the person covered under the plan died. We will write to you within five working days to let you know the documents we will need to process the claim. We will also check whether the person had any other plans with us on the day they died.



The documents
we may need

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THE DOCUMENTS WE MAY NEED

We will write to you to let you know what we need to assess the claim. Below are some documents that we may ask you for.

Legal (or non-medical) documents



We will always need the following

- > **A claim form that the person who can legally claim has filled in**

For more information on who can claim the benefits, please see the section 'Who can claim?' in this booklet.

- > **A certified copy of the final death certificate which notes the medical cause of death**

Your solicitor, any bank or financial organisation, an Irish Life employee or any member of the Garda Síochána can sign a copy of the final death certificate to show that they have seen the original and that the copy is a true copy. They must stamp the copy with the organisation's stamp.

If you need more information on how to get a death certificate and for information on coroner's interim certificates, please see appendix 1 at the back of this booklet.



We may also need one of the following documents

- > **Identification**

A copy of valid photographic identification (for example, in date passport or driving license) and address verification (for example, utility bill or bank statement dated within the last 6 months) of the person making the claim.

- > **A certified copy of the Will of the person who died**

We will need to see a certified copy of the Will if:

- the plan is only in the name of the person who died;
- the plan is not assigned (assigned means the ownership of the plan is given to another person or company, for example to a bank as security for a loan) or held in trust;
- the amount that we will pay is less than €100,000 (you usually will know how much we will pay by looking at a recent benefit statement).

> **A certified copy of the Grant of Probate or Letters of Administration**

We will need to see a certified copy of the Grant of Probate or Letters of Administration if:

- the plan is only in the name of the person who died;
- the plan is not assigned (assigned means the ownership of the plan is given to another person or company, for example to a bank as security for a loan) or held in trust;
- the amount that we will pay is more than €100,000.

When we work out the amount we are going to pay out under the plan, we will take into account any other plans the person who has died had with us. If you need more information on a Grant of Probate or Letters of Administration, please read appendix 2 at the back of this booklet.

> **Original Deed of Assignment**

If the plan is assigned to a bank or financial organisation as security for a loan, the bank or financial organisation will have a Deed of Assignment. We will need the original Deed of Assignment, but we will contact the bank or financial organisation directly to ask for this.



If we need to we may ask for the following medical documents

> **Medical reports from doctors or specialists**

When we receive the death certificate that shows the cause of death, we will decide if it is necessary to write to doctors or specialists for details of the medical history of the person who died.

When we receive a medical report, we will assess this information. We may need to ask for extra information from the same doctor or from another doctor or specialist. This may happen at different times while we are assessing your claim. We will write to you to let you know if we need extra medical information.

> **Postmortem or inquest report**

Sometimes, we may need to ask the coroner for a copy of the postmortem or inquest report.

See also the section ‘How we process a claim’ for information on why we may need to ask for details of the medical history the person who died.



Below is a summary of the documents we could ask you for.

Documents we always need

- > A fully filled in claim form
- > A death certificate (a certified copy)

Documents we may need

- > A Will or Grant of Probate
- > Letters of Administration
- > The Deed of Assignment
- > Photographic and address I.D.

Medical documents we may need

- > A report from the GP and/or Specialist
- > A post-mortem report
- > An inquest report



Note: In some cases identification verification documentation is required by Irish Life in accordance with its Anti-Money Laundering obligations. This will also help to protect customers and their finances from identity theft or fraud. If this is required for your claim we will let you know.

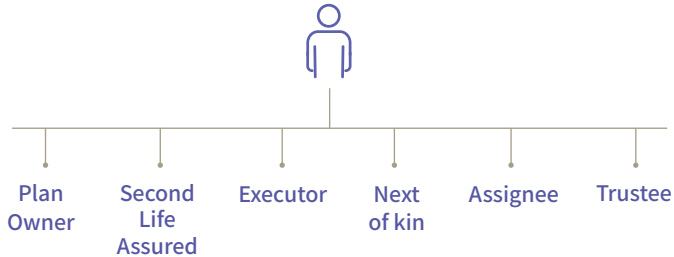


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WHO CAN CLAIM

Who can claim the death benefit

The next few pages includes some details on who may be entitled to claim under a life cover plan. Depending on how the plan was setup, the claimant could be one of the following:



Plan Owner

If the Plan Owner (proposer) is different to the person covered, the plan owner should complete the claim form as they are the legal owner of the plan and any claim payment will normally be made out to them.

Single-life plan

There is only one person named on the plan. We will pay the death benefit to that person's estate if the plan is not used as security for a loan or mortgage or if the plan is not held in trust. (The estate includes all the assets owned by the person who died, which includes any life assurance plans, property and investments).

The conditions of the Will explain who should eventually receive the benefit. We will pay the death benefit to the Executor (person responsible for managing the estate) named in the Will or Grant of Probate. (A Grant of Probate gives the Executor authority to deal with the assets of the person who has died. See appendix 2 for more information.) We cannot pay the beneficiary (person who will receive the benefit) named in the Will as the Executor is the person who can legally claim under the plan.

Joint-life plan

There are two types of joint-life plans.

1. Joint-life first death

This means two people are named on the plan but we only pay one sum assured.

We will pay the death benefit when the first person dies, assuming the plan is still in force

We will pay the death benefit to the second person named on the plan as long as the plan is not used as security for a loan or mortgage or if the plan is not held in trust.

The plan will end once we have paid the death benefit.

2. Joint-life second death

This means two people are named on the plan but we only pay one sum assured.

When the first person dies we ask for the death certificate.

The plan will then continue as a single-life plan for the second person named on the plan.

We will pay the death benefit when the second person named on the plan dies, as long as the plan is not used as security for a loan or mortgage or if the plan is not held in trust.

Dual-life plan

Two people are named on the plan and we will make two payments – one when each person dies.

When the first person dies, we will pay the benefit to the second person covered on the plan, as long as the plan is not used as security for a loan or mortgage and is not held in trust. After we have paid the death benefit for the first person to die, the plan will continue as a single-life plan for the second person named on the plan.

What if no Will was made?

If no Will was made and the benefit is less than €100,000 we will ask the next of kin to fill in an indemnity form. By filling in an indemnity form, the person claiming legally agrees to indemnify us (pay Irish Life back), in the event that somebody else has the legal right to claim the death benefit.

If the benefit is for more than €100,000 we will need a certified copy of Letters of Administration.

Please see appendix 2 for more information on the indemnity form and Letters of Administration.

When we decide whether an indemnity form or Letters of Administration are needed, we will take into account the value of all the plans that the person who has died had with us.

Assigned plans

If the plan is legally assigned or owned by a financial institution (for example to cover a mortgage or loan) or assigned to a third party, we will pay the death benefit to the financial institution or to the person the plan is assigned to.

We will write to the financial institution or the person the plan is assigned to and ask them to fill in our claim form and send it back to us, along with any other documents we need.

Plans held in trust

If the plan is held in trust, the trustee is the legal owner of the plan and the death benefit will be paid to the trustees.

If there is no surviving trustee, please contact us and we will confirm what documentation we will need for the claim.



How we
process a claim

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HOW WE PROCESS A CLAIM

We medically assess all claims to make sure they are genuine and valid. This protects our customers against the effects of increased claims costs, which could lead to higher premiums.

Why might you need to ask for details of the medical history of the person who has died?

We pay most death claims that we receive, but sometimes we have to refuse a death claim. This only happens in a small number, typically no more than 2% of death claims.

Because the cover the person who has died had with us is based on the medical questions we asked them when they first applied, we may ask their doctors for details of their medical history to confirm that all the information they gave to us originally is correct.

We can only make this decision once we receive the death certificate and know the cause of death. We will also consider how long the person who has died had the plan for.

If we need medical information, we will generally write to the doctor who was named on the application form. We will let the claimant know the name of the doctor we have written to. If this doctor does not have the information we need, we may ask for details of other doctors that the person who has died went to see.

It may be helpful for the next of kin to also contact the doctors or specialists that we have written to so we can get any medical reports we need quickly.

Who will assess the claim?

The claim will be assessed by qualified and experienced claims assessors including our Chief Medical Officers who are consultant doctors.

We will keep any medical information that we ask for confidential. All of our claims assessors must keep to a code of practice when they work with medical information. This includes keeping medical and other personal information confidential. Any medical information we receive will only be seen by people who are authorised to do so.

What decisions can be made on the claim?

We pay the vast majority of death claims. But in some very rare cases, we cannot pay a claim.

The main reason why we will not pay a death claim is if the person who died did not tell us about certain information (medical or other) when they first applied for the plan.

Another reason why we may not pay a claim is because of something we don't cover in the plan, for example, we may not pay a claim if the person covered commits suicide in the first year of the plan. Or, we may not pay a claim if premiums were not being paid when the person died.

If this happens, we will write to you to tell you in detail why we are not going to pay the claim.

For more information about not giving us correct information or withholding information on an application, please see appendix 3 at the back of this booklet.

Will payments on the plan still be required while there is a claim in progress?

- > If your plan is a dual-life plan, payments into the plan should continue while we are assessing the claim. This is to make sure that the second person covered under the plan is not left without cover. Once we have made our decision about the claim, we will review the payments into your plan. If too much was paid in, we will refund this money or where your plan is unit linked, we will complete a unit adjustment and confirm your revised plan details once this has been done.
- > If the plan is a single life plan, we will stop collecting payments when we are told about the death of the person covered by the plan.

Do Irish Life send an update on the progress of the claim?

We will write to you or phone you regularly to keep you informed on how the claim is progressing. you can contact us at any time to ask us about your claim. Please see contact details section.



Appeals

If you wish to appeal a decision made on your claim you should write to us outlining the exact reasons for your appeal and enclose any additional information you feel we should take into account. Your claim file will be reviewed in full by another claims assessor and an appeal decision will be issued to you.



Paying a claim

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PAYING A CLAIM

How long does it take to pay a death claim?

We assess all claims professionally, fairly, and objectively. We endeavor to ensure that all our decisions are timely and accurate and that we pay all valid claims efficiently.

While we aim to make a decisions on claims as swiftly as possible, in some cases it can take time to receive the necessary requirements from all sources. We will keep you up to date on how your claim is progressing and are here to answer any questions you may have during all stages of the process.

The following are examples of when we may take longer paying a claim.

- > If we are waiting for copies of documents such as a Death Certificate, Grant of Probate, Will or inquest report. This is by far the most common reason why it may take longer to pay a claim.
- > If we are waiting to receive medical evidence from the doctors or specialists of the person who has died. Sometimes, we may need to ask doctors for extra information.





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CONTACTING US

Who should I contact if I have any questions about my claim?



We want to help you as much as we can while we are processing your claim. If you have any questions about your claim, you can contact us in a number of ways:

Phone:	01 704 1010
Our lines are open:	8am to 8pm Monday to Thursday 10am to 6pm Friday 9am to 1pm Saturday
Fax:	01 686 5623
Email:	protectionclaims@irishlife.ie
Post:	Protection Claims Department, Irish Life, Irish Life Centre, Lower Abbey Street, Dublin 1.
Website:	www.irishlife.ie

In the interest of customer service, we will record and monitor calls.

What if I have a complaint or I am not happy with the explanation I receive?

If you have any reason to complain to us, you can contact us. We will do our best to sort out your complaint fairly and quickly through our internal complaints procedure.

If you would like a copy of our customer complaints charter, please let us know and we will send one to you.

A copy of our charter can be viewed on our website - visit www.irishlife.ie.

If you are still unhappy with the outcome of your complaint, you can contact the Financial Services and Pensions Ombudsman. They are an independent body who adjudicate on unresolved complaints between consumers and financial service providers. You can contact them in the following ways.

Financial Services and Pensions Ombudsman
Lincoln House, Lincoln Place, Dublin 2, D02 VH29

Phone: 01 567 7000

E-mail: info@fspo.ie

Website: www.fspo.ie



Helpful addresses and services

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HELPFUL ADDRESSES AND SERVICES

NurseCare

Often what makes this time more difficult is the confusion caused by the volume of legal and other form filling required. The bereavement information service from NurseCare 24/7 aims to help you with some of the practical details at this difficult time.

The team at NurseCare 24/7 can provide you with information on:

- > How to register a death and the documents required to do so
- > Local funeral directors
- > Procedures for notifying insurance companies
- > Locating Wills, obtaining grant of probate and consulting a solicitor
- > State benefits available
- > The issues that can only be dealt with by your solicitor

The team will not have access to any plan or claim details. NurseCare 24/7 is a confidential help-line that you can call 24 hours a day, 365 days a year and as an Irish Life Assurance plan holder, you have access to this service at no additional cost. All you have to do is tell them your Irish Life plan number.

The Lo-call phone number is: **0818 228 833**



Free Counselling Service

We want to help you during this difficult period after somebody has died. As an Irish Life Assurance plan holder, you can access up to three counselling sessions with the Clanwilliam Institute at no additional cost while you are making a death claim. The Clanwilliam Institute is an independent, Irish company and registered charity, who were set up in 1982. The institute provides counselling and psychotherapy services for individuals, couples and families. Over the years, Clanwilliam has helped many people through difficult times, including stress, major illness, relationship difficulties, or bereavement.

If you would like to use this service, please contact the Clanwilliam Institute to arrange an appointment on 01 205 5010. You will need to have your Irish Life plan number handy when you call. They may contact us to verify that you are a customer.

Any counselling sessions you have with the Clanwilliam Institute will be strictly confidential. They will not tell us anything that you tell them in your counselling sessions.

Note: The Clanwilliam institute and NurseCare provide confidential services and are independent from Irish Life Assurance. These services are not designed to replace the advice from your doctor or your own healthcare professional.

Irish Life Assurance accepts no liability for these third party services and your access is subject to their own terms and conditions. We may change the service providers or withdraw access to these services in the future.



Social Welfare

Department of Social and Family Affairs
Head Office
Aras Mhic Dhiarmada
Store Street
Dublin 1. D01 WY03

Lo-call: 01 704 3000

Website: www.gov.ie/welfareandwork



Information on bereavement counselling can be found on

[www.citizensinformation.ie/en/death/
bereavement_counselling_and_support/
bereavement_counselling_andsupport_services](http://www.citizensinformation.ie/en/death/bereavement_counselling_and_support/bereavement_counselling_andsupport_services)



Samaritans

Helpline: 116 123

E-mail: jo@samaritans.org

Website: www.samaritans.org





Appendices

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APPENDICES

Appendix 1

How can I get a death certificate?

By law, every death in Ireland must be recorded and registered. Records of deaths in Ireland are held in the General Register Office, which is the central civil office for records relating to births, marriages and deaths in the Republic of Ireland.

To register a death you must take a death notification form, showing the cause of death, to your nearest registrar. You can get this form from the doctor who attended to the person who died during their last illness or while they were dying. You must fill in part 2 of the death notification form. You must then sign the register in the presence of the registrar. It is free to register a death.

Once you have registered the death, you can then ask any registrar (they do not have to be the same person you registered a death with) for a copy of the death certificate. Or, you can contact the General Register Office (see below for contact details). If you are registering a death, you can get copies of the death certificate at the same time. There is a small charge for copies of death certificates.

What is a coroner's interim death certificate?

A death is referred (for example by a doctor or hospital) to a coroner if a doctor did not see the person who died within 28 days before they died or if the doctor is not certain of the cause of death. The coroner will then decide if a post mortem or inquest is necessary.

If a death certificate cannot be issued because a post mortem or inquest is being carried out, a coroner will issue an interim death certificate. The coroner will give this to you. After the post mortem or inquest, the death will be registered automatically. The coroner will issue a certificate to the registrar with all the details they need to register the death. Please see across page for full details of how to get a copy of a death certificate.

The coroner's interim certificate does not give details about the medical cause of death so, for this reason, we will usually need a final death certificate before we can start processing your claim. In certain circumstances we may accept a coroner's interim certificate.

If you have a coroner's interim death certificate, you can forward this to us and we will let you know whether we are in a position to proceed with your claim based on this or whether we will need to await the full and final death certificate.



You can find more information on registering a death on: www.gov.ie/en/service/49c66f-registering-a-death-in-ireland

Appendix 2

How can I apply for a Grant of Probate or Letters of Administration?

The person who takes on the job of sorting out the estate of the person who has died is known as their personal representative. The estate includes all the assets of the person who has died, such as property and life assurance plans.

The personal representative is named on the will as the 'Executor'. If the person who has died did not leave a Will, a close family member or friend must apply to the probate office to be formally appointed as an 'Administrator'. In some cases, there may be more than one personal representative. For example, the will may name two Executors or two relatives may apply to become joint Administrators. For more information on joint Administrators, please contact the probate office (see across the page).

If the probate office agrees to let you be an Administrator, this means you are the personal representative of the person who has died and you have the authority to deal with the assets of the person who died and to sort out their affairs, for example paying any debts they owed when they died.

The probate office issues a Grant of Probate if the person who died left a Will, and Letters of Administration when the person who died did not leave a Will.

You can either appoint a solicitor to sort out the estate of the person who has died or you can apply to the probate office to sort it out yourself.

Why do you ask for a Grant of Probate or Letters of Administration?

Whoever receives the Grant or Probate of Letters of Administration is responsible for sharing out the estate to any beneficiaries.

We will ask for a Grant of Probate/Letters of Administration if the plan was in the name of the person who died only and the amount we are due to pay under your claim is more than €100,000.

When we work out the amount we will pay you, we will look at all the plans the person who has died had with us. This means that the total sums assured in all of the plans will let us know if we need a Grant of Probate/Letters of Administration. For example, if the person who has died has two plans, we will add together the sum assured of both plans.

We also ask for a Grant of Probate/Letters of Administration so we are sure we are paying the claim to the correct person.

For claims less than €100,000 we may pay out without asking for a Grant of Probate/Letters of Administration. We will ask for a certified copy of the Will and an indemnity form that you will need to fill in.

You can find information on applying for probate and the relevant forms at the following:

Website: www.courts.ie/applying-probate-without-solicitor

Appendix 3

What counts as “not being told relevant information” on an original application?

Relevant information includes anything that an insurer would have seen as likely to influence their original decision to provide life assurance to the person who died.

This can include the deceased’s medical history, family history, lifestyle habits (such as smoking, drinking alcohol or taking illegal drugs), their occupation, how old they were and if they had any dangerous hobbies.

If the person who has died did not give us all the information we asked for when they first filled in an application form and before the plan started, the plan may not be valid.

We may refuse to pay a claim even if there is no direct medical connection between the cause of death and the facts we were not told about on the application form.

If we do this, we will explain to you how the facts you did not tell us about at the time you applied, would have affected in some way our original decision to provide cover.

Below are some examples of when we may not pay a claim if we were not told about it on the original application form.

1. If the person who has died did not tell us they had diabetes and took medicine for it.
2. If the person who has died did not tell us they smoked tobacco daily.
3. If the person who has died did not tell us they had high blood pressure and raised cholesterol.
4. If the person who has died did not tell us they were being medically treated for drinking too much alcohol.

Contact us

Phone	01 704 1010 8am to 8pm Monday to Thursday 10am to 6pm on Fridays 9am to 1pm on Saturdays
Fax	01 686 5623
Email	customerservice@irishlife.ie
Website	www.irishlife.ie
Write to	Irish Life Assurance plc, Irish Life Centre, Lower Abbey Street, Dublin 1.

In the interest of customer service we will monitor calls.
Irish Life Assurance plc, Registered in Ireland number 152576, VAT number 9F55923G.
The information in this booklet is correct as at March 2022 but may change.
Irish Life Assurance plc is regulated by the Central Bank of Ireland.