



Claiming your protection benefit

Helping you through the process



Countrywide Assured

The purpose of this guide

We recognise how hard it can be dealing with an unexpected illness or disability, and hope this guide will help make the claim process easier for you.

It's a general guide covering a wide range of protection policies, based on claims for benefits such as:

- **Critical illness**
- **Disability Benefit**
- **Income Protection**
- **Terminal Illness Benefit**
- **Total Permanent Disability**
- **Waiver of Premium.**

Your policy may describe the benefit(s) differently, for example, Income Protection is also known as Disability Income Benefit, Income Replacement Benefit, Mortgage Payment Protection Benefit and Permanent Health Insurance. These are just some of the terms used to describe Income Protection, there are more out there. If you need help understanding whether your benefits are covered by this guide, [please get in touch](#).

Throughout this guide, you'll find key warnings and information highlighted along the way with the help of icons – see key on the next page – and key words underlined, featured on page 06 in the section 'Definition of key terms'. Details about your particular policy can be found on your latest Annual Statement.

If you have any questions about your Annual Statement, your policy benefits or the claim process, please call us using the telephone number at the top of your statement. Or visit our website

countrywideassured.co.uk

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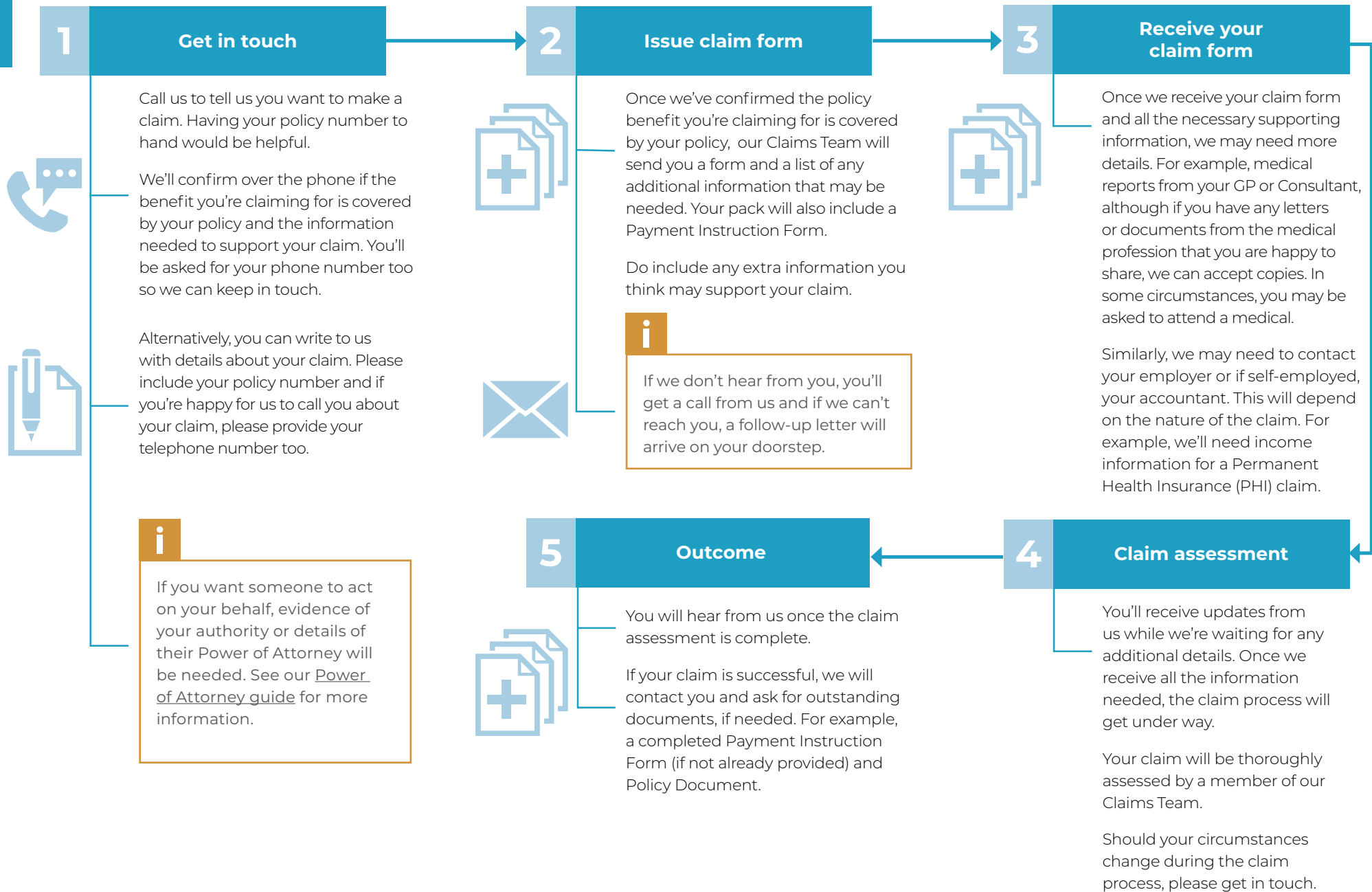
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Key:

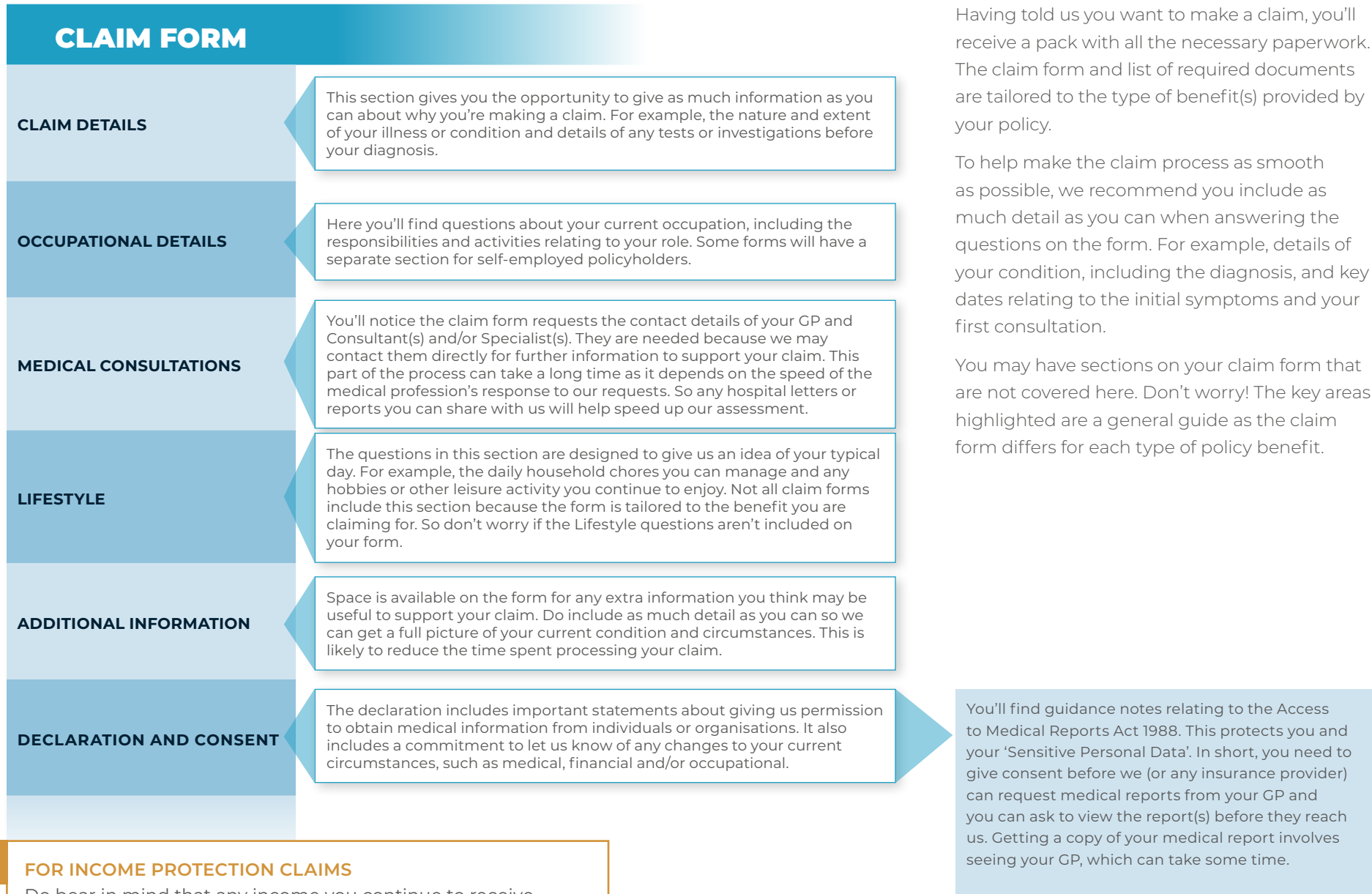
A key to the icons used throughout this guide.



How to make a claim



Understanding the claim form



Having told us you want to make a claim, you'll receive a pack with all the necessary paperwork. The claim form and list of required documents are tailored to the type of benefit(s) provided by your policy.

To help make the claim process as smooth as possible, we recommend you include as much detail as you can when answering the questions on the form. For example, details of your condition, including the diagnosis, and key dates relating to the initial symptoms and your first consultation.

You may have sections on your claim form that are not covered here. Don't worry! The key areas highlighted are a general guide as the claim form differs for each type of policy benefit.

Frequently asked questions

Here are the most popular questions our customers ask about making a claim:

Q Should I carry on paying my premiums while my claim is being processed?

A “Yes” is the short answer. Keeping your premium payments up-to-date protects your policy during the claims process. If your claim is accepted, any premiums paid during the process will be refunded.

Q How long is the claim process?

A Each claim is different and the range of information required broad and varied, so the time it takes to gather the details depends on how quickly individuals and/or organisations, such as medical staff, employers and HM Revenue and Customs (HMRC), respond to our requests. You will receive regular updates on our progress and may be asked to help follow-up our enquiries.

Q What if I can't provide all the necessary information?

A Get in touch and we'll do our best to help.

Q Why is the income from my income protection claim less than the amount covered by my policy?

A The income from your claim is based on a percentage of your current earnings, including any state benefits or other sources of income. For example, let's say your salary gives you an income of £2,500 each month and your policy pays 75% of your income. The maximum amount you can claim each month is £1,875. You tell us that you are receiving £100 from another source, such as sick pay from your employer, which gives you an income of £100 a month. This amount will be deducted from your monthly claim with us, giving you an income of £1,775 each month.

Q What is a deferred period?

A A deferred period is the time between being unable to work due to an illness and receiving a payment from your claim. You can choose the length of this period to fit in with any sick pay or savings you may have to support you in the early weeks or months.

Q Will I have to pay tax on the payments from my claim?

A “No”. You will not have to pay tax on the lump sum or regular payments from the settlement of your claim.

Q I'm claiming income protection benefit. If I return to work at reduced hours, can I continue to receive income payments from my policy?

A This may be possible. It will depend on the type of policy you have with us and the income you earn.

Q What happens to my policy if I'm fit enough to return to work?

A Your policy will continue to run until the date, age or event set by the terms of your policy, as long as you carry on paying your premiums.

Q How much income can I expect?

A If your policy provides you with an income, it is often based on a percentage of your earnings, for example, 65% or 75%.

To give a general example of how this works, let's say you earn £2,500 a month, and you take out an income protection policy designed to pay out 75% of your salary. This means, your policy will pay out $£2,500 \times 75\% = £1,875$ a month.

The actual payment would take into account any income you may receive from other sources. For example, if Employment and Support Allowance gives you £100 per month, the maximum monthly payment you would receive from us, would be £1,775 a month.

Some policies may offer a higher percentage of one portion of your salary and a lower percentage on the rest.

For customers with income protection policies, you'll need to provide proof of your income, such as pay slips, P60, self-assessment or accounts.

Please bear in mind this is a general example as income calculations vary and are specific to your policy.

Q I have a long-term illness, what will happen to my income payments in the future?

A We recognise that conditions and circumstances change with time so your claim will be monitored regularly. The frequency is guided by the nature of your claim and likelihood of any changes to your condition.

To monitor your claim and make sure your income payments are at the right level, we'll send you a continuation claim form to complete and return to us.

Q My policy offers multiple benefits. If I make a claim for critical illness benefit, will this affect my policy?

A This depends on your policy. It may be possible to keep your policy going without the Critical Illness Benefit, leaving you protected by the other benefits available to you. We'll let you know if this is possible once your claim is settled.

Where to go for support

Useful services

Working across all the areas of treatment, research, family support and professional education.

[Action on Addiction](#)

Get advice on a range of topics and find support near you.

[Alzheimers Society](#)

Offering emotional support, practical help and social activities to anyone with a neurological condition and to their family, friends and carers.

[The Brain Charity](#)

Tailored information and specialist support for anyone affected by a neurological problem

[Brain and Spine Foundation](#)

Aiming to help every single person affected by a brain tumour.

[The Brain Tumour Charity](#)

Helping millions of people with up-to-date information about heart disease.

[British Heart foundation](#)

Information about cancer and funding for research.

[Cancer Research UK](#)

Offering practical help to burn survivors in the UK.

[Dan's fund for burns](#)

Offering advice, one-to-one support, and practical information.

[Dementia UK](#)

Helping disabled people participate.

[Disability Rights UK](#)

Information about driving with a disability.

[Gov.UK](#)

Information about Employment and Support Allowance (ESA) for those with a disability or health condition that affects how much they can work.

[Gov.UK](#)

Information for people affected by brain injury

[Headway](#)

Find out about the different types of kidney conditions, and the treatments that are available to help you have a decent lifestyle.

[Kidney Care UK](#)

Supporting lives beyond limb loss.

[Limbless Association](#)

Support for people living with cancer.

[Macmillan](#)

The Motor Neurone Association, improving care and support for people with MND, their families and carers .

[Motor Neurone Association](#)

The Multi Organ Transplant Support (MOTS) charity, providing support to people and their families affected by small bowel and multi-visceral transplants.

[Multi Organ Transplant Support \(MOTS\)](#)

Improving treatment and care to help people with MS take control of their lives.

[Multiple Sclerosis Society](#)

The mental health charity.

[MIND](#)

Supporting all Kidney Patients, carers and their families.

[National Kidney Federation](#)

Helping put you in charge of your healthcare.

[NHS Choices](#)

Driving better care, treatments and quality of life.

[Parkinson's](#)

Our advice can help guide you through the rules and regulations of the benefits, concessions and grants you could be entitled to.

[RNIB](#)

Telephone support for people in need.

[The Samaritans](#)

Support for disabled and disadvantaged individuals.

[The Shaw Trust](#)

Spinal Injury Association offers a pathway of support for spinal cord injured people and their families from the time of injury and throughout life.

[The Spinal Injuries Association](#)

Improving the lives of people affected by stroke.

[Stroke Association](#)

Definition of key terms

Critical illness

Also known as serious illness benefit, this pays a tax-free one-off payment in the event of a critical illness, such as cancer, heart attack, kidney failure and paralysis. Not all conditions are covered and the level of seriousness will form the terms and conditions of the policy from the outset.

This type of cover usually forms part of a life assurance policy and features as a 'policy benefit'.

Disability benefit

This provides you with either a cash lump sum or income each year should you be unable to work as a result of an illness or accident.

Income protection

This is sometimes referred to as Disability Income Benefit, Income Replacement Benefit, Mortgage Payment Protection Benefit and Permanent Health Insurance (or 'PHI'). These are just a few terms used to describe this benefit. It provides an income to help you meet your financial commitments should you be unable to work as a result of an illness or accident. The cover can replace income in a number of ways, such as provide a regular amount until a return to work. This will depend on the premium and the policy terms and conditions. It's important to check the level of benefit to make sure it reflects current income. For example, a pay rise and/or promotion, or job change, are just some of the reasons to review this benefit.

Terminal illness benefit

This benefit provides a cash lump sum if you're diagnosed with a terminal illness which will significantly reduce your life expectancy. The amount shown on your statement is the maximum payable although the actual amount would be at the discretion of Countrywide Assured. Payment of this benefit will reduce or replace the sum assured benefit.

Total permanent disability

This benefit is also known as Permanent Total Disability. It typically provides a cash lump sum in the event of being permanently disabled and unable to continue working in a current occupation, profession or own-business.

'Activities of Daily Living' are used as a measure for assessing a claim. They refer to certain basic daily tasks needed to maintain a person's health and safety. Activities include bathing, eating, dressing, toileting and 'transferring', the ability to move in and out of a chair, wheelchair and a bed. A claim is considered when performing two of the five activities is not possible without assistance for at least 12 months. In this context, a total permanent disability is one that will be permanent throughout a person's life. This type of cover can be included as part of a life assurance policy and feature as a 'policy benefit'.

Waiver of premium

Also known as Premium Protection Benefit, this provides a way of paying ongoing policy premiums if an illness or injury prevents a person from working. It's an 'added' benefit to another policy.

There is usually a period between the date of the injury or illness and when this benefit starts taking over the premium payments. This is usually 13 or 26 weeks, depending on the terms agreed at the start of the policy, and referred to as a 'deferred' or 'waiting period'.



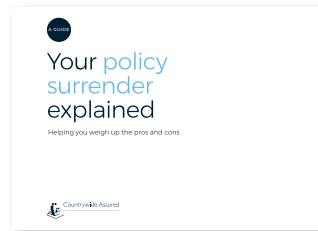
You can find out more about your policy benefit(s) in your policy terms and conditions. Or you can call us and quote your policy number.

OTHER GUIDES AVAILABLE FROM COUNTRYWIDE ASSURED



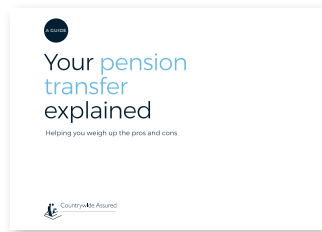
Pension options guide

A guide to support and help you understand the different ways you can access your retirement savings. It's designed to give you a complete view so you can make an informed decision.



Surrender process guide

Surrendering a policy isn't an easy decision to make, particularly if you have extra benefits and guarantees. This guide aims to help you weigh up the pros and cons and what to do should you decide to go ahead.



Transfer guide

A guide to help you weigh up the pros and cons of transferring your pension. It's a decision that needs looking at from every angle, because once you transfer your pension, there's no going back.



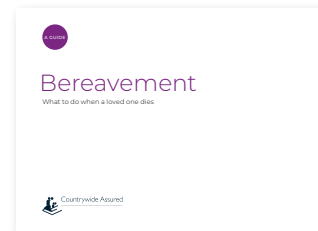
Maturity guide

A guide to help you understand how to access your money when your policy reaches its maturity date and the options that may be available to you.



Power of Attorney guide

Our guide covers the ins-and-out of the power of attorney, together with some useful resources.



Bereavement guide

This aims to offer practical help and support to help you understand what to do when a loved one dies. The guide also includes a step-by-step checklist.

NEXT STEPS

Take a look at the process map on page 03. It outlines what to do and what you can expect if you decide to go ahead and make a claim. The first step is to get in touch either by calling or writing to us, quoting your policy number.

Any questions?



Get in touch If you have any questions about your particular policy or the claims process, please get in touch .

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