



## Making a claim: It's easier than you think

Making a claim on your insurance policy is a long, laborious process with hidden hurdles that make it incredibly hard to ever secure the pay-out you feel you're entitled to, right? Well, as it turns out, the data suggests quite the opposite! Despite the relatively baseless claims that often surround the protection conversation, making a claim is actually much simpler than you may think. With the vast majority of providers rarely refusing a claim, making a claim is not only a relatively easy process, but also one that rarely ends in frustration.

The first port of call if you're looking to make a claim is to call your insurer and ask them for a claim form. This could be a paper copy through the post or a digital one via email. This needs to be completed, and it's always wise to keep a copy for yourself. Before you send your claim form back to your insurer, you should double check that:

- you're within the time limits for making a claim
- you're covered for whatever it is you're claiming for

For General insurance claims, you may also want to consider:

- how much the excess is. It may

not be worth making a claim if the amount you're claiming for is less than this

- If you have any proof that may help your claim such as receipts, images or anything else that may support your claim.

As long as your claim falls within these parameters, there's very little risk of not getting a pay-out on your policy. For example, one of the industry's biggest providers, Aviva, had a successful claims rate of 98.1% in 2021 – paying out over £1 billion over the course of the year on various types of policies. That figure equates to roughly £3 million

in pay-outs a day from a single provider, showing just how often protection pays off.

While speaking about the number of pay-outs made in 2021, Jacqueline Kerwood, Claims Philosophy Manager at Aviva, said: "Helping more than 53,700 families with pay-outs last year highlights the real financial vulnerability that many households without cover could face if they were unfortunate enough to experience significant illness or the loss of a loved one. This vulnerability will sadly only be exacerbated by today's cost of living crisis and never has it been as important to have and keep some protection insurance in place".

If you're looking to make a claim or would simply like to know more about this process, contact your adviser to have any of your questions and queries answered.



**If you'd like to discuss the options available to you, contact your adviser today.**

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