

Making an Unemployment Benefit claim

Six simple steps to help you make your claim

At Scottish Provident we want to keep it as simple as we can when you make a claim.

We want to help and support you. We understand that completing paperwork and form filling is time consuming and that's why we try to make our claims process as simple as possible.

We have put together this easy to follow leaflet to let you see how our claims process works and what happens at each stage. Our dedicated, helpful claims advisers are there to make sure our claims process is as straightforward as possible.

Step 1 – Reading your plan documents and registering at your local Jobcentre

If you are made unemployed, the first step is to register at your local Jobcentre. You should also read the documents we sent you when you first took out your plan. These will help you understand what you are covered for. At this stage you may wish to talk to your financial adviser about all the options available to you. If you no longer have, or are unable to find the documents appropriate to your plan, you should contact a member of our customer services team on **0345 271 0900**.

Step 2 – Eligibility

Before completing the claim form, please check you meet the following criteria: You have held your plan for at least eight weeks before becoming unemployed. Your exact cover start date for unemployment benefit is specified in your Policy Benefit Schedule.

We will consider you unemployed if:

- you have registered with your local Jobcentre and you have received an
 acceptance letter confirming you are eligible for Jobseekers Allowance
 in the UK, or appropriate Government office in the Channel Islands or
 the Isle of Man,
- any financial compensation payments representing your notice period (payment in lieu) have expired, and
- you have become unemployed because of one of the following reasons:
 - your employment has been permanently terminated by your employer due to circumstances entirely beyond your control
 - your fixed-term contract has ended and you have met the fixed term contract requirements provided in your unemployment benefit Policy Benefit Schedule and Self Assurance product literature, or
 - if you are self-employed one of the following must apply:
 - 1. you have stopped trading and the business is being (or has been) wound up or put into the hands of a liquidator
 - 2. the partnership has been dissolved (but not if you have only stopped trading temporarily).

You are actively seeking work from the date you were made unemployed.

Step 3 – Filling in a claim form

The next step is to complete and check all the details on your claim form and return it to us in the envelope provided. Along with the claim form, there are a number of documents we need to see in order to process your claim as quickly as possible. Please note that we cannot return documents using secure mail, therefore please send us copies.



Step 4 – Considering your claim

Once the claim form and supporting documentation have been returned to us, our claims team will then consider the claim and make a decision as quickly as possible.

Remember, to be able to make a claim, the plan must be in force with all premiums paid to date. While your claim is being considered, please ensure you continue to pay your mortgage and all your other commitments – including your plan premiums – until a decision on your claim has been made.

Step 5 – Keeping you up to date

We think it is important to keep you updated on the progress of your claim. This means that we will write to you on a regular basis to keep you in the picture. If you have asked us to, we will also notify your financial adviser of the progress of your claim. With unemployment benefit claims, it may be necessary for us to call on you during the claim period, therefore it is important to keep us up to date if your contact details should change.

Step 6 – Once your claim is accepted

Here are some important points to note about how unemployment benefit works:

- Your plan has a deferred period of either 8 or 13 weeks. This is the period that you must be unemployed for before the benefit will be paid. The length of your deferred period can be found in your Policy Benefit Schedule. The deferred period starts only when you have satisfied all the plan terms and conditions. Please note that if you received or are entitled to receive pay in lieu of notice your deferred period does not start until the notice period has expired and all other policy terms and conditions have been satisfied.
- If you are still unemployed after the end of your deferred period your benefit payments will begin. Unemployment benefit is paid monthly in arrears so the first actual payment will be made one month after the end of your deferred period or following that as soon as it is confirmed that all the policy terms and conditions have been satisfied.
- All of the terms and conditions that apply to your plan are stated in the Policy Provisions, which are contained within the relevant Self Assurance product literature, and the Policy Benefit Schedule. Your claim will always be considered under these terms and conditions.
- Once the claim has been accepted and a payment due date has been established, we need to check you are still unemployed on a monthly basis. To do this, we will ask you to complete and return a claim continuation form confirming you are still eligible for Jobseekers Allowance or the appropriate National Insurance credits by reason of unemployment. You will also be asked to provide evidence that you are seeking employment such as copies of job applications, letters of confirmation, letters requesting interview or letters of refusal and bank statements showing receipt of your Jobseekers Allowance for the appropriate month of claim.



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Giving you full support throughout the process

We are here to support you at all stages of the claims process with any enquiry, question or concern you may have. We appreciate this can be a difficult time for you. To help and support you, our dedicated claims team aims to provide you with an excellent and friendly service.

Call us on **01285 626042**Monday to Friday, 9.00am to 5.00pm

Calls are charged at a local rate.

Need some help getting your career back on track?

Once your claim has been accepted we will arrange for you to have access to an independent and completely confidential career support helpline provided by Working Transitions.

This phone based support package is free except for the cost of a local rate phone call. Please note that this service is provided by Working Transitions, a separate company from Scottish Provident and all advice is therefore independent from Scottish Provident. We can withdraw the Working Transitions service or change the company providing it at any time.

We will put you in touch with a team of fully trained experts to help you with career advice and support.

Working Transitions is a leading provider of career support and job search advice. Their aim is to help you increase your chances of success in the job market. They can help you to put together a successful CV, find more job opportunities and prepare effectively for interviews.

If you would like to contact Working Transitions, they have a dedicated helpline for Scottish Provident claimants where you can get advice from expert consultants along with practical hints and tips on how to find work. The contact details for Working Transitions are listed below, just quote your claim number as a reference.

Dedicated helpline: **01604 744108** Monday to Friday, 9.00am to 5.00pm

Email: scottish.provident@workingtransitions.com

This leaflet is only a guide and our claims process may change. Our claims requirements are detailed within the Policy Provisions contained within the relevant Self Assurance product literature and the Policy Benefit Schedule of your plan.

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