

# Death claim form

To be completed by the person claiming



## Section 1: About the person who has passed away

Policy Number(s):

Name:

Date of Death:

## Section 2: About the person who is claiming

Name:

Address:

Postal code:  Telephone number:

Relationship to the deceased (see note 1):

Were you responsible for paying the funeral account (see note 2): Yes  No

## Section 3: Payment Details (see note 3)

Payee Name:

Bank/Building Society Name:

Sort Code:  -  Account Number:

If you do not hold a UK Bank account then the claim will be paid by cheque

## Section 4: Grant of Representation - Your Title to Claim (see note 4)

[4.1] Is the value of your claim less than £5,000? Yes  Go to section [5]  
No  Go to section [4.2]

[4.2] Are you the deceased's widow/widower? Yes  Go to section [4.3]  
No  Go to section [4.4]

[4.3] Did your late spouse leave an estate with a value greater than £20,000? Yes  Go to section [4.4]  
No  Go to section [5]

[4.4] Grant of Representation is required. Please confirm that you have enclosed it: Yes  No

please turn over >>>

## Section 5: Declaration *(see note 5)*

[5.1] In signing this form, all claimants are accepting the following declarations:

- I/we hereby make application for the payment of the monies due under the policy(ies) numbered above.
- To the best of my/our knowledge and belief, the information provided in this form is correct, and I authorise payment to be made to the above payee.
- I/we agree that any payment made by Scottish Friendly shall be in full and final settlement of my/our claim on the policies numbered above.
- I/we understand that making a false claim, or supplying false information, could leave me/us liable to legal action.

[5.2] If you are claiming without supplying a Grant of Representation, please confirm your acceptance of the following statement by ticking the appropriate box below:

- In consideration of the payment made by Scottish Friendly Assurance Society to me/us under the above policy/policies without production of a Grant of Representation, I/we hereby agree to indemnify the Society against all losses, claims, costs and demands to which the Society may be put in consequence of such payment.
- I agree to the above statement:  Not applicable:

[5.3] If you are claiming without supplying the original Policy Document(s), please confirm your acceptance of the following statement by ticking the appropriate box below:

- I/we declare that I/we have been unable to find the Policy Document(s). I/we confirm that the Policy has not been deposited or assigned in security for a loan, and I/we undertake to indemnify Scottish Friendly against any other claim that may arise, and against any expenses arising from such a claim.
- I agree to the above statement:  Not applicable:

**First claimant:**

Signed:  Date:

**Second claimant** *(if applicable)*:

Signed:  Date:

**Third claimant** *(if applicable)*:

Signed:  Date:

## Section 6: Final checklist of documents you need to send us:

Fully completed claim form:	Enclosed (✓) <input type="checkbox"/>	A valid copy of death certificate:	Enclosed (✓) <input type="checkbox"/>
Original Policy documents <i>(if available)</i> :	<input type="checkbox"/>	Grant of Confirmation/Probate <i>(if required)</i> :	<input type="checkbox"/>
Nomination Form <i>(if required)</i> :	<input type="checkbox"/>	Deed of Assignment <i>(if required)</i> :	<input type="checkbox"/>

Please complete this form and send it to us in the enclosed reply paid envelope to:  
Customer Services, Scottish Friendly, Galbraith House, 16 Blythswood Square, Glasgow G2 4HJ.  
If you have any queries, please call our Customer Service Helpline on 0333 323 5433\*.

*\*Lines are open 8.30am-5.30pm, Monday to Friday. Calls cost no more than calls to numbers starting 01 or 02 and if you are calling from a mobile phone, calls will count towards any inclusive minutes you have rather than being charged separately. Scottish Friendly may record and monitor calls.*

## Notes to assist with completing the claim form

### Note 1: Relationship to the deceased.

Enter the capacity in which you are claiming. For example, are you:

- The Proposer of the policy: i.e. the owner of a policy written on the deceased's life.
- The deceased's Executor: i.e. the person appointed in the deceased's will to ensure that his / her wishes are carried out in relation to how his / her assets and property are to be dispersed.
- The deceased's Nominee: i.e. the person designated by the policyholder to receive the proceeds of an insurance policy in the event of his / her death. If this is the case, we will need to see a copy of the Nomination Form.
- The deceased's Assignee: i.e. a person or company to whom ownership of policy benefits has been transferred by deed of assignment. If this is the case, we will need to see a copy of the Deed of Assignment.

If you are none of these, please state your relationship to the deceased, for example spouse, son / daughter, parent, sibling, etc.

### Note 2: The Funeral Account

If you send us the invoice for the funeral account, we will use the proceeds of the policy (or policies) being claimed to pay the funeral director. We will notify you when we pay the funeral director. Any surplus funds will be paid to the claimant. If there are insufficient funds from the policy to pay for the funeral, then the claimant will need to make up the shortfall.

If the funeral account has already been paid, please send us the original receipt, and we will reimburse the payer of the account using the proceeds of the policy (or policies) being claimed.

### Note 3: Payment Details

Payment will be made by direct credit to your bank account, so it is important that you complete this section properly.

Please remember that once the payment reaches your account, it will take a minimum of 2 or 3 days to clear and allow you access to your money.

### Note 4: Grant of Representation (title to claim)

A Grant of Representation is a document issued by the Court that enables the person(s) named in it to deal with the assets and belongings (the 'estate') of a deceased person.

The term 'Confirmation' is used in Scotland, while 'Probate' is the equivalent English or Irish law term.

You can apply to have your claim settled without producing a Grant of Representation if:

- (i) if you think your total claim will be for no more than £5,000, OR
- (ii) if you are the deceased's spouse, and the deceased's estate has a value of no more than £20,000.

If you do not provide a Grant of Representation, then we are obliged to settle to the deceased's next of kin as established in the following order by the law of intestacy: (i) spouse, (ii) children, (iii) parents (iv) siblings.

In all circumstances, Scottish Friendly reserves the right to insist on sight of a Grant of Representation if is deemed necessary.

### Note 5: Declaration

By signing the declaration, you confirm your acceptance of the statements contained therein.

If there is more than one person who is legally entitled to claim on the policy(s), then the declaration must be signed by each such person.

If you are applying to have your claim paid without producing a Grant of Representation, then you must agree to recompense us if we have to make payment again to a subsequent claimant who produces a grant.

Please note that every effort should be made to find the original Policy Document(s).