

## **Claims and Encashments Requirements**

The Act requires us to implement the following procedures when processing claims or alterations going forward.

- Irish Life is required to carry out a review of the customer's file at point of claim to check if the documentation already on file is adequate to meet the requirements of the Act.
- If documentation is adequate, then Irish Life can proceed with the transaction.
- If documentation does not exist or does not satisfy the requirements of the Act, Irish Life will be obliged to request it from the customer before we proceed with the claim.

The implications of these changes for you are as follows:

- You may be asked to provide copies of ID documentation from the customer at claim stage if there is no documentation already on file or if it does not fully meet the requirements of the Act. Example – Passport or Drivers Licence
- You may be asked to provide copies of address verification from the customer at claim stage if the customer has changed address within the last 12 months e.g. utility bill or bank statement
- If the premium has been paid by a third party you may be asked to provide copies of ID documentation and address verification for both the customer and third party if these are not already on file.
- As a result of these additional requirements, there may be a delay in paying the claim.

Sometimes details on the copy documentation may be illegible. To avoid any unnecessary delays can you please verify the details (name, address, date of birth, expiry date) required, by writing them on the copy prior to sending the image to Irish Life. Please sign and date the copy.

Depending on the type of transaction can you please contact the following with any queries you may have:

Top ups	-	Esther Burke	( <a href="mailto:esther.burke@irishlife.ie">esther.burke@irishlife.ie</a> )
Encashments	-	Mark Laycock	( <a href="mailto:mark.laycock@irishlife.ie">mark.laycock@irishlife.ie</a> )
Alterations	-	Jenny Eastwood	( <a href="mailto:jenny.eastwood@irishlife.ie">jenny.eastwood@irishlife.ie</a> )
Risk Claims	-	Peter Farrell	( <a href="mailto:Peter.farrell@irishlife.ie">Peter.farrell@irishlife.ie</a> )