

THANK YOU FOR LETTING US KNOW THAT A CUSTOMER HAS PASSED AWAY



We're sorry to hear this and understand you may be going through a difficult and worrying time. We're here to help.



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

Staying in touch

To make sure our records are up to date and to help us make any changes to the cover you need, please contact us.

For **General Insurance** such as Motor, Home, Equine, Commercial or Farming Insurance; to make sure our records are up to date, and to help us to make any changes to the cover you need, please contact where the policy was purchased from. You can find this out by checking the front page of the policy schedule.

If you're unsure where the policy was purchased from, or don't have the policy schedule to hand, don't worry. You can contact NFU Mutual Direct, our UK-based call centre, and we'll be able to help you:



0808 291 2492

For **Financial Services** such as Investments, Pensions, Annuities or Life Cover. Please contact us by telephone or email:



0800 622 323



Life_Claims_Mailbox@nfumutual.co.uk

What we'll do

We want to make sure that during this challenging time, we do as much as we can to help make things a little easier for you to deal with. With that in mind, when you let us know that a policyholder has passed away, we'll:

- Stop all promotional mailings (this can take three to four weeks to stop completely).
- Record the Executor details and update contact information where relevant.
- For Financial Services plans, we aim to issue our claims pack(s) in five to ten working days.

Important information and advice

Financial Services Plans

Where one of our policyholders had financial services plans in place with us before they passed away, there are a number of steps we can take to help to move things forward with you. To start the claims process, our team only require our late policyholder's full name, date of birth and date of death, and details of who is dealing with the Estate.

A claims pack will be sent out to you, detailing what happens next with the plan(s) along with what else we may need, so that you can begin to get those things ready. With all types of plans, we'll require a copy of the death certificate as part of the review process. If you send us an original copy, we'll endeavour to get this back to you as soon as we can.

There are various types of Financial Services Plans:

- Protection plans
- Pension plans
- Investment plans
- Annuity plans

There are different documentation requirements for each type of plan, but all the information you need will be in the claims pack, to help make the next steps clearer. We aim to call you after a couple of weeks to check in with you, talk you through the plans, and answer any questions or concerns you may have.

Motor vehicles

If a motor vehicle is still being driven, needs to be moved, or has not been registered as off the road, please get in touch with us so that we can help.

There must be appropriate insurance in place for any vehicle that is being used on a public road.

We are happy to assist in ensuring any amendments are made to comply with the law.

Whatever your insurance needs, questions or concerns we're here to help.

Empty properties

Please let us know if a property is unoccupied as soon as you can. The policy can usually continue, but there may be some restrictions in cover and conditions that we can talk through with you.

Some things to think about if you are in a position of overseeing an empty property:

- Remove anything of high value but check if you need to add the items to your own insurance policy.
- Keep the heating on low to prevent damage by burst pipes in cold weather.
- Arrange regular visits to check inside and out – ideally once a week if you can.

We'll get in touch and let you know how often we need you to inspect the property, but in the meantime, it may help to start keeping a note of when you visit in preparation for those conversations with us down the line.

General Insurance Claims

If there is damage to an item, such as a vehicle or building which can be repaired, we're able to instruct a supplier to repair the damage (if cover existed when the damage occurred, which we can check for you). We will need contact details for an authorised person to be given to the local agency who issued the insurance policy or our call centre. This is just in case we need to discuss the claim with someone to make any decisions.

When making a claim for an item that can't be repaired, we may ask for some evidence of identity to make sure we are paying someone who is entitled to the money. If there was more than one policyholder on the policy or we have details of the executor(s), the claim can often continue as normal. If there is no will we will need sight of the grant of administration so that we can establish who should be paid.

Paying to maintain General Insurance cover

Please contact where the policy was purchased from to discuss payment if cover is to continue. If policies are on Direct Debit, any missed payment will need to be made and alternative bank details provided unless you are able to pay any balance in full. If a refund is due, we may need some more information to make sure that the payment is sent to the right place.

Useful support

Sometimes it can be incredibly difficult to know where to go to for support, especially at those times when you truly need it the most. Cruse is the UK's leading bereavement charity. They offer free emotional support over the telephone for anyone affected by bereavement and can also support those who have been bereaved following the loss of a pet. They have a sign-up email service if you aren't quite ready to talk on the telephone.

To find out more information, please call or visit:



0808 808 1677



[cruse.org.uk](https://www.cruse.org.uk)

If you'd like this document in large print, braille or audio, just contact us.

If you're hard of hearing or deaf, or you have difficulty with your speech, you can contact us by using the Relay UK app on your smartphone or tablet, or by dialling 18001 before our number on your textphone.

To find out more about how we use your personal information and your rights, please go to: nfumutual.co.uk/privacy.

To stop us from contacting you for marketing purposes via post, please write to: Data Care Team, Group Data Office, NFU Mutual, Tiddington Road, Stratford-upon-Avon, CV37 7BJ. To update your contact preferences, please contact your local agency.

The National Farmers Union Mutual Insurance Society Limited (No.111982). Registered in England. Registered Office: Tiddington Road, Stratford-upon-Avon, Warwickshire CV37 7BJ.

GIFSBEREALEA0923 | REVIEW DATE: 31/08/2024



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS