



Income Protection Task Force

Lessons from 7Claims for advisers

Dear Adviser,

The role of an adviser is multifaceted and extends far beyond the initial purchase of the policy. Advisers are not only essential for helping clients choose the right policy, but they can also provide invaluable support during the claims process and in the management of ongoing Income Protection claims. From guiding the client through the claims process and helping them supply the necessary information to the provider, to advising them on the value-added benefits available, advisers play a critical role in ensuring that their clients receive the benefits they are entitled to as quickly as possible. Be sure to work with the Claims team to help provide a seamless client journey.

Income Protection claims can be a complex and emotional process for individuals who suddenly find themselves isolated from the workplace and without an income to pay for their essential outgoings like their mortgage or rent, and shopping bills. Having an experienced adviser by their side can significantly reduce the stress of the claims process and help make it smooth and hassle free for the client. Where a claim can't be met the adviser can help the client understand why and support them with the appeals process if appropriate.

Through proactive communication, expert guidance, and ongoing support, advisers can help providers speed up the claims process and support successful outcomes. While this might take up an adviser's time, to be able to replay this experience in future conversations with prospective clients can be very powerful, and word of mouth and promoting a successful claims experience can also lead to new opportunities. And while seeing the policy they've sold deliver when it matters builds confidence in the product they're selling, surely the biggest reward for advisers is knowing they've helped support their client when they needed it the most.

I hope this story and subsequent guidance have been useful.

Best Wishes

Phil

Phil Deacon