



Income Protection Task Force

Lessons for providers from 7Claims

Dear Provider,

Advisers who want to assist their clients in making an Income Protection claim should be welcomed and encouraged to do so. Their support can help the client with practical things like gathering evidence as well as managing expectations around likely timescales and providing a degree of emotional support as what is usually a difficult time.

The claims process should be transparent and made clear to both the client and Adviser at the start of the claims process, and communication around requirements should be clear. We recommend notifying the Adviser of the claim where the client has notified the provider directly. This doesn't mean disclosing any confidential information to the Adviser, and if need be you can check with the client and get their consent where necessary.

Of course, it's likely that in most cases you'll need to speak with the client directly when the claim is first made, and when managing the claim thereafter. Having the Adviser involved shouldn't be seen as hindering this process. Instead their role is to dovetail with the Claims team to help in any way they can, such as explaining why certain information is needed, helping the client gather it (financial information springs to mind here), encouraging them to chase healthcare professionals where there are delays in getting medical evidence, and explaining what additional benefits may be available. This is particularly pertinent where the client speaks English as a second language or has other vulnerabilities.

What we all want to achieve is good client outcomes, and by working together with Advisers we have a greater chance of achieving this. Where we can't pay claims we should be transparent as to why this is and by educating Advisers on things like misrepresentation and financial limitation we not only help them explain decisions to clients, but we stand a better chance of reducing these issues in the future.

I hope this story and guidance has been useful.

Best Wishes

A handwritten signature in black ink that reads 'Phil'.

Phil Deacon