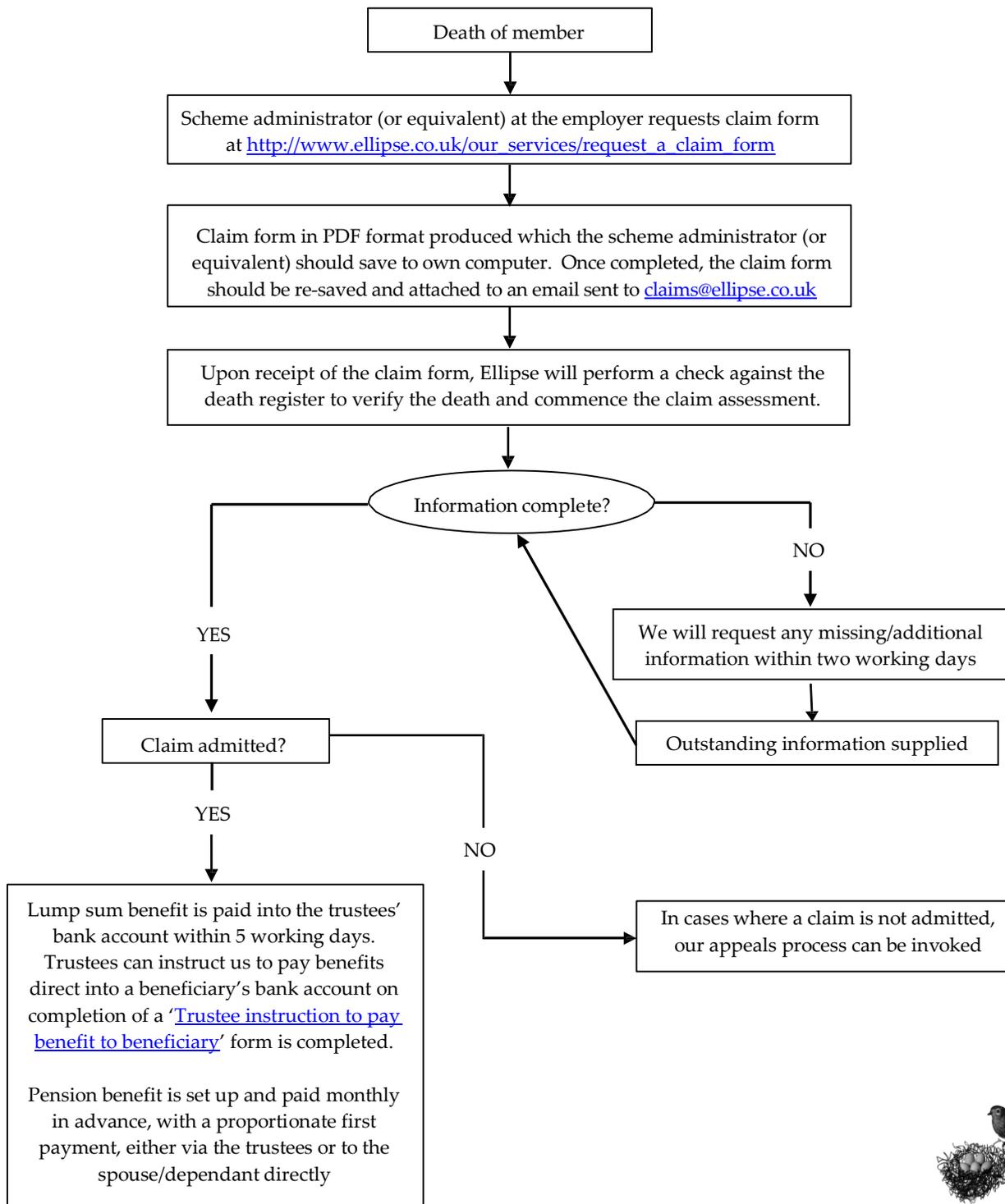




How we handle death claims

Our claims process is designed to handle claims quickly and with sensitivity. As soon as you know of the death of a member, please request a claim form by visiting our dedicated website page http://www.ellipse.co.uk/our_services/request_a_claim_form. The process then followed is shown below.

Overview of the claim process



Submitting a claim

As soon as the death of a member is known, a claim form can be obtained by visiting our dedicated webpage: http://www.ellipse.co.uk/our_services/request_a_claim_form

Enter the brief details requested and a claim form holding those same details will be produced as a PDF form. The form should be saved and completed by an authorised representative of the employer (for example the scheme administrator or a director). Once completed, the form should be re-saved and attached as an email sent to claims@ellipse.co.uk.

If you have any queries about requesting or completing the form, please contact our Claims Team on 0161 3003 6161*.

(*Calls may be recorded for training and monitoring purposes.)

On receipt of the claim form (and any supporting documentation), we will check the online register to verify that the death has been legally recorded. If there is any further information we require before the claim can be paid, we will advise what we need, and why.

Supporting documents

Usually, we will not need to see the death certificate. Exceptions include if the death occurs overseas, in which case we will need to see the death certificate produced by the country in which the death occurred, and where there is an inquest still open, in which case we can usually accept a coroner's interim certificate if one is issued.

Where death in service pensions are payable, we will need to see the intended recipient's marriage or civil partnership certificate or, where the benefit is for another sort of adult dependant or for a child, the original birth or adoption certificate.

We will always return documents using Recorded Delivery and we recommend that they are also sent to us using this service. The address is:

Claims Team,
Ellipse
5th Floor
15 Bermondsey Square
London
SE1 3UN

Payment of claims

Once we have accepted the claim, payment will be made within a maximum of five working days.

Lump sum benefits will be normally be paid to the trustees, who will be responsible for distributing them in accordance with the scheme rules. If the trustees in exercising their discretionary powers under their trust the trustees decide payment should be made direct to a beneficiary's bank account, we can arrange this if the trustees complete a '[Trustee instruction to pay benefit to beneficiary](#)' form.

Death in service pensions will be paid in accordance with the trustees' instructions either direct to the deceased members' dependants or to the trustees for onward payment.

All payments will normally be made by direct bank transfer.

Complaints

If at any stage any party to the claim is dissatisfied with our service, we have a complaints process, documented [here](#), that they can invoke.

Appeals process

Following our usual process, death claims can usually be settled very quickly. In some instances, we may decline a claim, or restrict the benefits payable. In such circumstances, the trustees or beneficiaries have the right to appeal against our decision, which they can do either by email to john.ritchie@ellipse.co.uk, or by post to:

John Ritchie
Chief Executive Officer
Ellipse
5th Floor
15 Bermondsey Square
London
SE1 3UN

If, having reviewed the claims papers, he considers that the original decision to decline or restrict the claim was correct, it may be possible for a further appeal to be made to the Financial Ombudsman Service, if the appellant is eligible to do so under its terms of reference.

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