

Guide to Understanding Claims

Total & Permanent Disability / Accidental Dismemberment

What is our key objective?

We aim to deal with all claims efficiently and equitably to ensure that all benefits are paid on time and any further distress to the member and /or their dependants is minimised.

What is the claim notification procedure?

In order to ensure prompt and efficient payment of claims, it is essential that Generali Worldwide is advised of any potential claim as early as possible. The employer should provide us with the name, date of birth and current salary data of the potential claimant for us to begin the process.

What documents are required for the claim assessment?

- Employer's Claim Notification Form
- A certified copy of the claimant's Birth Certificate or passport.
- A certified copy of the claimant's Marriage Certificate (*female claimants only*).
- Medical Report or copies of medical certificates to confirm the extent of the disability.
- Proof of eligibility as per the policy terms and conditions.
- An accident or police report (accidental dismemberment claim).

What next?

The employer will be forwarded all the necessary claim forms by us and these, together with the required documents, should be completed and returned to us by the employer.

Communication

Having confirmed receipt of the claim forms, we will start assessing and investigating the facts of the potential claim and will update the employer on a regular basis.

What if further evidence is required?

We may request additional reports from the claimant's general practitioner and / or consultant or accident reports. In addition, we may also request information of a financial or employment nature.

Who pays for any translation costs, if required?

In the event that medical reports are provided in a language other than English, a certified translation of the document will be required at the expense of the employer.

How will the decision be communicated?

We will advise the employer, in writing, of the acceptance or declinature of the claim.

How are the benefits paid?

In accordance with the policy terms and conditions, lump sum benefits are paid directly to the employer's account (grantees of the policy).

Can the claim be paid to the beneficiaries directly?

Payment of the claim may be made by Generali Worldwide directly to the trustees or beneficiaries of the claimant. In order to do so, we require the grantees to complete and return a 'Discharge Form', including the necessary payment instructions.