



# VITALITYLIFE CLAIMS CHARTER

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# The VitalityLife Commitment

At VitalityLife, we are committed to providing a market-leading claims management service.

Our customers are our priority and we are dedicated to supporting them when they need us the most.

We are committed to ensuring that compassion and empathy are a fundamental part of the claims experience for our customers.

Some customers may lack the capacity to make some decisions for themselves. We are committed to ensuring that the families and any appointed representatives of the customer will receive the same support, compassion and empathy, when dealing with the claim on behalf of the plan holder.

# The VitalityLife Commitment

- ✓ Pay all valid claims as quickly as possible
- ✓ Send out requirements on new claims within 24 hours of being reported
- ✓ Provide faster turn-around times for obtaining medical evidence needed to assess claims, by using third party providers with the necessary expertise
- ✓ Provide claimants and financial advisors with a direct line to the claims team
- ✓ Provide claimants and financial advisors with a weekly update on the progress of any claim
- ✓ Make payment of a claim within five working days of the claim being approved
- ✓ Consistently apply the principles of Treating Customers Fairly (FCA initiative) to our claims management process to ensure that the interests of our customers are always protected
- ✓ Focus on training for staff to develop skills that will enhance the service we provide to our customers (e.g. counselling skills that include Active Listening and Empathy)
- ✓ Refer all claims that may be declined to our internal Claims Review Committee before the decision is communicated
- ✓ Contact financial advisors regarding any claims to be declined to facilitate better communication and understanding

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## How to contact us:

- Call us on 0845 601 0072
- Email us at [lifecclaims@vitality.co.uk](mailto:lifecclaims@vitality.co.uk)
- Fax us at 0800 028 5222