

Our bereavement process

Here are the steps we will take once we are notified of the death of one of our policyholders.



1. We will send a form for you to complete

This form collects all the details of the policyholder's estate, next of kin and other possible beneficiaries that we need to calculate and confirm any benefits that may be due

- ! Please complete and return the form with the information requested. We will return any certificates requested by recorded delivery



2. If any benefits are due, we will let you know the details

We will let you know if any benefits are due. If there are any benefits due, we will write to you with the details enclosing a payment instruction form for you to complete



3. If any benefits are due

We will start to pay any dependant's pension and also pay any lump sum due

- ! We cannot make any payment due until we receive a completed payment form

Bereavement guidance



Tell Us Once is a service that lets you report a death to most government organisations in one go.

> www.gov.uk

Search for 'Tell us once' using the search option



The Death Notification Service (DNS) is a free, online service that allows you to report a death to a number of organisations who are members of the DNS in one quick and straightforward notification.

> www.deathnotificationsservice.co.uk



There is lots of helpful advice in the 'Death and bereavement' section of MoneyHelper's website.

> www.moneyhelper.org.uk

Select 'Family & care' from the main menu, and then 'Death and bereavement'



Age UK has produced two guides which you may find helpful at this time. You can download these from their website.

> www.ageuk.org.uk

Search for 'Bereavement information guide' and 'Avoiding scams information guide' using the search option

Please be aware that sadly scammers can prey on those who have recently suffered a bereavement.



Tax Help has produced a guide regarding tax at bereavement which provides a checklist and reminder of things to do with tax when dealing with bereavement.

> www.rothesay.com/policyholders/bereavement

Select 'Read Tax Help's guide' from the tax help section

If you need some support

Please call our Customer Service Team if you have any questions, need help with completing the form or if you need any other support at any stage.