

NEED TO CLAIM?

If you've never made a claim before, or it's been a while since your last claim, our short guide has all the information you need.

Insurance is something we buy to protect us and hope that we'll never need to use. But if something happens, you'll have a dedicated claims specialist to help you.

Keep reading to find out what you need to do next:

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1. Before contacting us:

If you normally work 16 hours or more each week and you're off work because of an accident or illness, you might be able to claim on your insurance. Simply complete the three steps below and get in touch with us:



- A) Check your insurance – this'll confirm if the reason why you need to claim is covered and will tell you how long you'll have to wait before we're able to pay you, remember you chose your waiting period when you started your insurance. Don't forget, the first day you're too poorly to work is the day your waiting period starts.
- B) If you're off work as you're poorly, we'll need you to explain what's wrong and whether you've talked to your GP or been to hospital. If you've had an accident, we'll need to know how it happened and your injuries. We'll also need to know how long you've been off work.

We'll also need the name, address and telephone number of your GP. If you've had treatment in hospital, we'll need copies of any letters, including your discharge letter, so it would be great if you could have these with you when you call.

- C) You'll have chosen how much cover you needed when you took out your insurance, so we'll need to ask you about your income before you were off work and about any income you've received since you've been off work, we'll need your:

- i. last 3 payslips
- or
- ii. last tax return and accounts

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2. Ready to contact us?



You can either:

- call us free on 0800931535 or email us at claims@holloway.co.uk
- complete our short form to notify us of your claim:
<https://holloway.co.uk/member/make-a-claim>

Once we've got the brief details of your claim, one of our team will become your dedicated claims specialist, and will be in touch to discuss your claim in more detail.

If English isn't your first language, we might be able to include an interpreter on the call too. Or if you'd prefer, you can nominate a friend or family member to help you with your claim.

3. What happens during the first call with my claims specialist?



There's two parts to our assessment, medical and financial. We'll ask you about your medical condition, and about your income. We might need to contact your GP or employer for more information, if we do, we'll need your permission to contact them. We'll let you know if we need you to have an independent examination or assessment. If we need this, we'll cover the costs. However, if you don't attend your appointment, and because of this we're charged, you may have to pay the cost to be fair to the rest of our members.

To help us progress your claim, we'll need you to return any forms or information to us without delay. You can return forms to us by email and you can send us photographs of any information we need.

Your claims specialist understands how difficult this time could be for you, please call them if you need someone to talk to. They'll call you by the name and title you've given us, if you'd like them to call you something different, please let them know.

4. How long before we make a decision?



Once we've received all the information we need, we'll usually be able to make a decision within 24 hours.

If we're waiting for information, you can help us, by giving your GP or employer a call and letting them know what we need and we'll be in touch. We'll be chasing them too.

5. We've made a decision, what happens now?



- A) If we can pay your claim, we'll make the first payment as soon as the time you need to wait is over. We'll keep paying you every two weeks until you're able to return to work, or you reach the end of your insurance.

Your claims specialist will agree how often they'll be in touch with you.

Once we've agreed to pay your claim, we'll contact you for regular updates on your recovery and to see if any of our other services could help you.

We may need you to have an assessment to support your claim. If we do, you must attend and participate fully with the assessment (to the best of your ability). You'll also need to follow any treatment and recommendations designed to help you recover. If you don't, we might not be able to pay your claim, or if we're already paying you, it could mean we have to stop.

We'll pay for your assessment. Please be aware that if you don't attend your appointment (for any reason) without giving us reasonable notice, and as a result we're charged, you may have to pay this cost.

We'll need all your medical information to be in English. This includes reports from doctors you've seen in other countries.

Please remember, if the information you told us when you bought your insurance isn't accurate, this could affect whether we can pay your claim. If you think your information may be inaccurate, or if you need to see it, please contact us.

- B) If we can't pay your claim, your claims specialist will explain the reason why, but it maybe because you want to claim for something that isn't covered by your sickness insurance or there is no lost income for us to replace.

Remember, depending on the level of cover you selected, your insurance will pay up to 65% of your income. Before we can make any payments, we need to check that your insurance payments are up to date and we need to check if you're getting sick pay from your employer or from your own business when you can't work to check how much we can pay you.



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6. Ready to return to work, what you need to do

Don't forget to let us know when you're ready to return to work. If you're only returning to work part-time, we may be able to still pay some of your insurance. Make sure you ask your claims specialist to explain. And if you can't go back to your old job, but can do some work, talk to your claims specialist about how we might be able to help.



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**If you have any questions or concerns,
call us on 0800 0931 535**

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