

# MAKING AN INCOME PROTECTION CLAIM

utmost<sup>TM</sup>  
CORPORATE SOLUTIONS



## WHAT IS INCOME PROTECTION?

**Income protection is insurance cover designed to provide financial support in the event you suffer a long term illness or injury that prevents you from working. This cover is taken out by your employer for you.**

### HOW WILL THE CLAIM BE ASSESSED?

- › Complete the claim forms provided to you and submit to Utmost.

### WHAT HAPPENS NEXT?

- › Utmost will evaluate the claim to determine if you satisfy the definition of disability under the terms of the policy. To do this, Utmost will consider medical evidence from your doctors and in most circumstances arrange one or more medical examinations where deemed necessary.
- › The duration of the claim evaluation process can vary depending on the complexity of the claim. However, it can take up to 3 months for a claim decision to be made once the claim forms are submitted to Utmost.
- › Utmost cannot evaluate a claim until all three claim forms are submitted.

The claim forms required are the:

1. Employee Claim Form
2. Employer Claim Form, and
3. Health Practitioner Form.

### WILL MY CLAIM BE PAID?

If you are absent from work due to illness or injury for the \*mandatory deferred period under the policy, Utmost will make a decision once it has completed its evaluation of your claim.

- › Regretfully, some claims are not paid and the presence of an illness or injury does not equate to automatic receipt of benefits under Utmost's Income Protection plan. However, Utmost fully accept or make a limited payment on over 90%\*\* of claim applications following completion of the mandatory deferred period.
- › The benefit shall be payable to the Policyholder at the end of the deferred period once we are satisfied that the member meets the definition of disability.
- › If your claim is accepted, it is subject to ongoing review by Utmost and the benefit will continue for as long as you meet the definition of disability under the terms of the policy.

Please consult with your employer for further information in this regard.

- › Occupational Functioning provides many therapeutic benefits and is recognised as an integral and essential part of illness recovery. When you are ready, we encourage you to discuss this with your doctors and employer. Utmost's Case Managers are also here to support, advise and assist you on your journey from recovery to re-engaging with employment.

\* Mandatory Deferred Period - Depending on the policy, either 13, 26 or 52 week's continuous absence. Please liaise with your employer to determine the deferred period.

\*\* Based on Utmost PanEurope dac claims experience.

## A WORLD *of* DIFFERENCE

[www.utmostinternational.com](http://www.utmostinternational.com)

Utmost Corporate Solutions is a trading name used by Utmost PanEurope dac and Utmost Worldwide Limited.

Utmost PanEurope is regulated by the Central Bank of Ireland. Utmost PanEurope dac is a designated activity company registered in Ireland (number 311420), with a registered office at Navan Business Park, Athlumney, Navan, Co. Meath, Ireland C15 CCW8.

Utmost Worldwide Limited is incorporated in Guernsey under Company Registration No. 27151 and regulated in Guernsey as a Licensed Insurer by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law, 2002 (as amended), with a registered office at Utmost House, Le Truchot, St. Peter Port, Guernsey, GY1 1GR.

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