

PLEASE EMAIL YOUR CLAIM FORM TO: admin@cardifpinnacle.com

Company Number 1007798

IMPORTANT POLICY TERMS MAY VARY BUT YOU SHOULD RETURN THE CLAIM FORM AS SOON AS YOU STOP WORKING. THIS WILL ASSIST THE PROMPT PROCESSING OF YOUR CLAIM

- Your copy of the Group Policy document will tell you whether you can make a claim
- Make sure you answer all the questions on this form, otherwise it will delay your claim
- Our representative might have to call on you while we are looking into your claim
- We need proof every month that you are still unemployed, this may include copies of your bank statements to show you are in receipt of benefits
- Make sure that the declaration is signed before returning this form

■ **INSURANCE FRAUD IS A CRIMINAL OFFENCE - WE RESERVE THE RIGHT TO REFER CASES TO THE APPROPRIATE AUTHORITIES**

What to do

Make sure that (please tick):

- ☐ you enclose a letter confirming you have been awarded benefit from Jobcentre Plus (NOT your agreement letter)
- ☐ you answer all the questions on the form that apply to you
- ☐ you sign the form
- ☐ you read the enclosed Claims Guide
- ☐ you commence collecting all of your job search evidence for the forthcoming period to satisfy the requirement of the policy (i.e. copies of applications/responses etc)
- ☐ you ensure that your Employer/Liquidator completes all of Section D

- ☐ please check the form and ensure that your employers have stamped or attached a signed compliment slip
- ☐ If you are satisfied with the content of this form, please read, sign and date the declaration and authority in Section I

Policy terms may vary, but you should return your claim form as soon as you stop working

Email everything to:

admin@cardifpinnacle.com

A - Your Policy Details

POLICYHOLDER TO COMPLETE

Please indicate what your policy relates to: (a) Mortgage ☐ (b) Loan/Finance ☐ (c) Credit Card ☐ (d) Income Protection ☐ (e) Premium Waiver ☐

FOR SECURITY REASONS, IF YOUR POLICY RELATES TO CREDIT CARD COVER, PLEASE DO NOT PROVIDE YOUR CREDIT CARD NUMBER AS THE POLICY NUMBER

Policy Number

Name of Policy Provider

If you have answered (a)-(c) above, please provide the following:

Name of Lender, if different to Policy Provider

B - Your Personal Details

POLICYHOLDER TO COMPLETE

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

First Name Date of birth / /

Surname

Address

Postcode

In order to give you the best possible service, we may use your mobile number to call or text you and/or your e-mail address to send you updates on the progress of your claim. Please be assured neither will be used for any sales or marketing purposes or passed to any other party without your specific consent. Should you NOT wish to be sent updates through either of these methods, please tick the relevant box: SMS text ☐ E-mail ☐

Telephone Mobile

E-mail Address

@

National Insurance Number (NI) You can find this on: NI Card, payslips, letters from HM Revenue & Customs or from your Social Security Office

C - Your Banking Details

POLICYHOLDER TO COMPLETE

(Please complete this section and if your policy allows us to pay direct to your bank, we will do so. PLEASE NOTE we can not pay in to a savings account.)

Account Holder

Sort Code - - Account Number

Bank Name

(PLEASE ASK YOUR LAST EMPLOYER OR THE LIQUIDATOR TO COMPLETE THIS SECTION)

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| | | | HRS |
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- Permanent ☐ Temporary ☐ Contract ☐ Seasonal ☐

- From

 /

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- To

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- Yes ☐ No ☐

- LAST EMPLOYER OR LIQUIDATOR

- | | | | | | | | |
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- Did the Employee take voluntary redundancy? Yes ☐ No ☐

- Was the Employee offered alternative employment? Yes ☐ No ☐

- Enforced ☐ Voluntary ☐

- Yes ☐ No ☐

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- Yes ☐ No ☐

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Company Stamp (if Stamp not available, please attach a SIGNED compliment slip)

OMISSION WILL DELAY THE CLAIM

POLICYHOLDER TO COMPLETE[illegible][illegible][illegible][illegible][illegible]

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Yes ☐ No ☐

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		HRS
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If you have multiple jobs, please provide the names and addresses of all your Employers, including the hours worked per week, on a separate piece of paper securely attached to this claim form.

F - Your Previous Employer's Details

POLICYHOLDER TO COMPLETE

IF YOU HAVE WORKED FOR YOUR LAST EMPLOYER FOR LESS THAN 6 MONTHS, PLEASE GIVE US THE FOLLOWING INFORMATION

Name of your previous Employer

Address of your previous Employer

Postcode

Telephone Number of your previous Employer

Email Address of your previous Employer (if known)

What was your job title?

When did you start working there?

 / /

What date did you last work there?

 / /

How many hours per week did you work?

 HRS

Reason for leaving?

- ➔ IF YOU ARE RECEIVING JOBSEEKERS ALLOWANCE COMPLETE SECTION G(A)
- ➔ IF YOU ARE RECEIVING UNIVERSAL CREDITS COMPLETE SECTION G(B)

G(A) - To be completed if you are receiving JOBSEEKERS ALLOWANCE

POLICYHOLDER TO COMPLETE

1. Date you first signed on?

 / / **Please attach your letter confirming that you have been awarded benefits (not your agreement letter)**

2. Have you stopped claiming or had your Jobseekers Allowance suspended?

Yes ☐ No ☐**Please attach any letters regarding cessation/suspension of benefit**

3. If YES, please provide:

(a) Date benefits ceased

 / /

(b) Date benefits resumed

 / /

(c) Reason benefits ceased?

IF YOU ARE NOT ENTITLED TO RECEIVE JOBSEEKERS ALLOWANCE, PLEASE SEND COPIES OF ANY DOCUMENTATION CONFIRMING THE REASON FOR THIS**G(B) - To be completed if you are receiving UNIVERSAL CREDITS**

POLICYHOLDER TO COMPLETE

1. Date you made your online Universal Credit Application

 / /

2. Date of your first commitment review with the Jobcentre Plus (face to face)

 / /

3. Has your claim for Universal Credit been accepted?

Yes ☐ No ☐

(a) If YES, please confirm the date your Universal Credit commenced

 / /

(b) If NO, please provide details on why the Jobcentre Plus have disallowed your claim

4. Please provide the address of the Jobcentre Plus with whom you are registered

PLEASE ATTACH YOUR UNIVERSAL CREDIT JOURNAL TO SUPPORT THE ABOVE, IF YOU ARE NOT ENTITLED TO UNIVERSAL CREDITS, PLEASE SEND COPIES OF ANY DOCUMENTATION TO SUPPORT THIS**IF YOU ARE NOT ENTITLED TO RECEIVE JOBSEEKERS ALLOWANCE/UNIVERSAL CREDITS, PLEASE SEND COPIES OF ANY DOCUMENTATION TO CONFIRM THE REASON FOR THIS****EMPLOYMENT APPLICATIONS**

Please provide a sample of the name and addresses or email details of the companies that you have approached for employment for the period the claim payments will represent:

Name & address of company, e-mail address or telephone number	Position you applied for	Date applied	Were you offered the job?

POLICYHOLDER TO COMPLETE

Please note that for your security, we will ask your authorised person to confirm their identity by confirming YOUR full name and first line of YOUR address and YOUR security password.

We will ask you for this password when you or your representative calls

[illegible]**POLICYHOLDER TO COMPLETE**

Insurer Details	Policy Number	Claim Number

Date			/			/		
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www.support.cardifpinnacle.com

Cardif Pinnacle is a trading style of Pinnacle Insurance plc

In order to help you understand the process after you have submitted your claim, we have provided some frequently asked questions and answers that you may find useful:

CLAIMS GUIDE

Where do I find my policy number?

This will depend upon the type of policy you hold but in most cases your policy number will appear on any letters we have previously sent you. However, if you no longer have any of these letters your policy number should be found in the fulfilment documents you received when you first took your policy out. If you are unable to locate these then please ensure you provide all other requested information regarding your policy to allow us to locate it.

Should your policy relate to Credit Card cover please DO NOT provide your credit card number as the policy number.

Why do you need my mobile number?

We want to make your claiming experience as easy as possible therefore, if you do have a successful claim and you have provided your mobile number, we will send you a text confirming payment.

Why do I need to register with the Jobcentre?

All policies require you to be registered with the Jobcentre and either receiving Job Seekers Allowance or Universal Credits, unless you are exempt, (if exempt, we would ask for documentary evidence). Please note that your claim can only start from the date of registration, or the end of your payment in lieu of notice, whichever is latest.

The Jobcentre is a recognised third party used for the confirmation of unemployment. Your registration will evidence that you are unemployed and looking for work and this will be a requirement throughout the lifetime of your claim. Any delay in registering with the Job Centre can impact the start date of your claim with us.

What evidence do I need to provide from Jobcentre Plus?

Please ensure when returning your unemployment claim form you send the following documentation to support your claim:

- Letters/screen prints confirming that you have been awarded benefits from Jobcentre Plus (If you are receiving Universal Credits, this would be a copy of your journal)
- Letters/screen prints regarding any cessation/suspensions of benefit (if applicable)
- Letters/screen prints confirming courses attended, schemes i.e. Compatibility for Employment (if applicable)

If you are not entitled to receive Jobseekers Allowance/Universal Credits, please send copies of any documentation confirming the reason for this.

Is it important to check the information provided by any third parties who complete my claim form?

Yes, it is vitally important that you check the information on your claim form provided by third parties e.g. your employer, as these details will be used when we assess your claim. Any inaccuracies may result in your claim being declined unnecessarily and although you do have the right to appeal any decisions we make through our appeals procedures this will inevitably delay your claim.

Why would it be necessary to request further information, if I have already sent you a fully completed claim form?

Sometimes we need to obtain more specific information that was not detailed on the claim form, below is an example of when it would be necessary to write for further information:

- You have not provided evidence for Jobcentre Plus to confirm the date you registered.
- Important information is missing e.g. your employers have not completed sections of the claim form vital for the assessment of your claim.
- If we require a more detailed explanation of a point contained on the original claim form.

If we do need further information from any third parties we will always attempt to call to obtain information verbally, unfortunately, sometimes they request we put this in writing. If we do need to write to a third party, we will let you know what information is required as soon as possible. If the information we have requested from a third party is not immediately forthcoming, we will continue to chase for a response on a regular basis and keep you fully informed on our progress.

Is it important that my employers stamp the claim form with their official company stamp?

Yes. Please ensure your employer stamps their section of the claim form, if they do not have a stamp, they must attach a signed compliment slip. Without this evidence, we will need to write to your employer to validate your claim.

Is it possible that my claim will not be accepted?

Yes, it is possible. You will need to refer to your policy documentation to check if any exclusions apply to you, but an example of a common exclusion for unemployment would be if you resigned rather than were made involuntarily unemployed.

Continued ➡

Continued ➡

CLAIMS GUIDE

If my claim is accepted, when will I receive my first payment?

You will be notified when your claim has been accepted and we will confirm the date your first benefit is due to be paid. Some policies have an initial wait period during which you will not be paid any benefit, if this is the case, we will advise you accordingly.

The duration of this wait period will depend on your policy and will be noted in your policy schedule/document, but see the example provided below for further clarification.

Here is an example of a typical payment schedule

- A claim occurs on the 01/06/18 (If unemployment this date will be the date you registered as unemployed or the date your wages in lieu of notice expired)
- The initial wait period is 30 days 02/06/18- 01/07/18
- The first payment will cover the period 02/07/18 - 31/07/18
- The first payment of benefit will be due on or after the 31/07/18, as payments are made in arrears

Here is an example of a typical payment schedule, where wages in lieu of notice were paid

- Customer employment ends and they register with Jobcentre Plus 02/06/18
- Wages in lieu of notice were paid for the period 02/06/18 - 01/07/18
- The initial wait period is 30 days 02/07/18 - 31/07/18
- The first payment of benefit will be due on or after the 30/08/18, and will cover the period 01/8/18 -30/8/18 as payments are made in arrears

Monthly continuing claim forms

Once your claim is accepted, each month you will be asked to complete a continuing claim form, please ensure the form is not completed prior to the date specified:

- Provide us with your mobile phone number, so that we can text you each month when a payment has been made.
- Complete the form on or after the date specified on the form, this will ensure we have sufficient evidence to make payment on your claim, although we do allow the form to be completed five days prior to this date.
- Confirm if you have worked at all since your claim began, and provide evidence from Jobcentre Plus to support your dates of registration before and after you worked.
- Confirm the date you last registered with Jobcentre Plus (unless we are aware that you are exempt).
- Ensure the declaration and authority is signed and dated (please do not pre-date).
- Ensure you have completed the form providing us with the names and addresses of the companies you have approached on the form provided.

What do you need to send on a monthly basis to prove that you are actively seeking employment?

We require the names and addresses of the companies you have approached for employment, along with the position you have applied for, the date you applied and whether you were offered the job.

Please note that there is no set amount of job applications you must supply, we just need you to complete the form provided, each month to show that you are actively seeking work during the period the claim payment covers.

If you do not provide this evidence or an explanation, payment on your claim may be delayed. We would ask that you do not send newspaper cuttings.

Once my unemployment claim is accepted, what if I am offered temporary employment?

We do allow customers to undertake temporary employment. The maximum period we allow temporary work is 12 months and your claim will be suspended for the duration. We would ask that you send through evidence of your signing off date (copy of your P45 from Jobcentre Plus).

Once your temporary employment ends, contact our offices and we will arrange for a continuing claim form to be issued, this will need to be completed 30 days after you re-registered with Jobcentre Plus. We would also ask that you provide evidence that you have re-registered with Jobcentre Plus, a copy of your award letter after re-registering will suffice.

What to do if you return to permanent employment

Please provide us with a copy of your P45 (issued by Jobcentre Plus) along with your continuing claim form, clearly stating the date you have returned to work. If you are on Universal Credit, please provide a copy of your journal.

What to do if you go on holiday or have breaks in registration with Jobcentre Plus

Payments can only be made for periods where you are actively seeking employment, therefore any breaks in your registration with Jobcentre Plus will be suspended.

When submitting your continuing claim form, please provide evidence from Jobcentre Plus to support your registration dates before and after your holiday or break in registration.