

PLEASE EMAIL YOUR CLAIM FORM TO: [admin@cardifpinnacle.com](mailto: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**

## 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

## D - Your Self Employment Details

POLICYHOLDER TO COMPLETE

What date did you start working on a Self Employed basis?  /  /

How many hours per week did you work?  HRS

Please confirm whether you are a:

☐ Sub Contractor

☐ Sole Trader

☐ Other  PLEASE STATE OTHER

What date did you last work?  /  /

What is your occupation?

Why did your employment end?

### If you are a Sole Trader

and do not have an accountant, please ensure you provide the following:

- Last two years trading accounts or evidence of the last two years gross income, if not available, please confirm why.
- Cessation of Trading Accounts plus any HMRC acknowledgement letters.
- Last six months trading bank accounts.

### If you are a Sub Contractor - Please provide the following:

- 6 months business/personal bank statements.
- 6 months sub-contracting statements.

E - Your Tax Office Details

POLICYHOLDER TO COMPLETE

E - Your Tax Office Details

POLICYHOLDER TO COMPLETE

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➔ IF YOU ARE RECEIVING JOBSSEKERS ALLOWANCE COMPLETE SECTION F(A)  
➔ IF YOU ARE RECEIVING UNIVERSAL CREDITS COMPLETE SECTION F(B)

**➡ IF YOU ARE RECEIVING UNIVERSAL CREDITS COMPLETE SECTION F(B)**

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

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

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

Yes ☐ No ☐

**Please attach any letters regarding cessation/suspension of benefit**

3. If YES, please provide:

(a) Date benefits ceased   /   /

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(c) Reason benefits ceased?

**IF YOU ARE NOT ENTITLED TO RECEIVE JOBSSEKERS ALLOWANCE,  
PLEASE SEND COPIES OF ANY DOCUMENTATION CONFIRMING THE  
REASON FOR THIS**

**F(B) - To be completed if you are receiving **UNIVERSAL CREDITS**** **POLICYHOLDER TO COMPLETE**

**F(B) - To be completed if you are receiving **UNIVERSAL CREDITS**** **POLICYHOLDER TO COMPLETE**

Yes ☐ No ☐

(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 JOBSSEKERS 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:

**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?

- |   |   |   |   |   |   |   |   |   |  |   |   |  |   |   |   |   |  |   |   |   |   |   |   |   |   |   |   |  |  |  |  |  |  |  |  |
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- TO BE COMPLETED BY YOUR ACCOUNTANT

- |   |   |
|---|---|
| If YES, what percentage of shareholding did your client have? | % |
|---|---|

- TO BE COMPLETED BY YOUR  
ACCOUNTANT

TO BE COMPLETED BY YOUR ACCOUNTANT

Postcode

- TO BE COMPLETED BY YOUR ACCOUNTANT

- |                             |  |
|-----------------------------|--|
| 18. VAT Registration Number |  |
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COMPLETED BY YOUR ACCOUNTANT

COMPLETED BY YOUR ACCOUNTANT

Date 

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## H - Data Protection

POLICYHOLDER TO COMPLETE

Except as authorised in the declaration below, Cardif Pinnacle will not discuss your claim with anyone else without your permission. This includes your spouse, any other relative or friend, or your legal advisor. If you want to give us permission to talk to another person, you can authorise up to 3 people. Please provide their details below.

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.

Security Password

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

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms First Name(s)

Surname  Relationship

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms First Name(s)

Surname  Relationship

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms First Name(s)

Surname  Relationship

## I - Declaration and Authority

POLICYHOLDER TO COMPLETE

If you are claiming or intending to claim with any other insurer for your present unemployment, then please give details of the Insurer, Policy Number and Claim Number:

Insurer Details	Policy Number	Claim Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

If you have made any previous claims against this policy, then please give details:

I declare that I am unemployed as defined in the policy and have not been working in any capacity or doing paid work during the period given. I declare that the statements I have made are true and agree that if they are found to be untrue Cardif Pinnacle will have the right to reclaim all claim payments made to me as a result of my dishonesty (in accordance with the policy wording and the Insurance Act 2005).

I authorise Cardif Pinnacle and any of its agents to make any enquiries and obtain any information they may consider relevant from me, my last or previous employer(s), any Government Body, other insurers and licensed Credit Reference Agencies who may create a record of our search.

I understand that my personal information will be held on computer or other files by Cardif Pinnacle or its agents for the purposes of administering this insurance, including carrying out customer surveys, claims handling and fraud prevention.

I agree to my personal information being disclosed to the agent/party responsible for the sale of this insurance policy. Cardif Pinnacle will not disclose your medical information to the selling agent/party without your consent.

I understand it is my responsibility to give all necessary information to the Tax Authorities and to meet any tax demands I may have from my claim being paid.

Signature

YOUR SIGNATURE

Print Name

PLEASE PRINT YOUR FULL NAME

Date  /  /

## What to do now

Make sure that (please tick):

- ☐ you have enclosed a letter confirming you have been awarded benefits from Jobcentre Plus (*NOT your agreement letter*)
- ☐ you have answered all the questions on the form that apply to you
- ☐ you have signed the form
- ☐ you have 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 Accountant has completed Section G
- ☐ If you are satisfied with the content of this form, please read, sign and date the declaration and authority above

Email everything to:

**admin@cardifpinnacle.com**

At Cardif Pinnacle, we are committed to helping you return to work. Visit our support site for more details:

**www.support.cardifpinnacle.com**

**POLICY TERMS MAY VARY, BUT YOU SHOULD RETURN YOUR CLAIM FORM AS SOON AS YOU STOP WORKING**

**IMPORTANT: PLEASE BE AWARE THAT ANY CALLS YOU MAKE TO US MAY BE RECORDED FOR TRAINING AND MONITORING PURPOSES**

**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:**

## 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.

## What evidence do I need to provide to support my unemployment claim?

The claim form is designed to gather as much information as possible regarding your unemployment from your Accountant and the Benefit Office to enable us to ascertain the validity of your claim, additionally; we also require the following documents:

- Copies of the last two years Trading Accounts or evidence of the last two years gross income, if not available, please confirm why
- Copies of cessation of Trading Accounts plus any HM Revenue
- Copies of your last six months' Trading Bank Statements

## 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 Accountant, 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.
- If we need confirmation of the date you ceased trading from HM Revenue & Customs.
- You have not provide us with sufficient details regarding yourself employment.
- Important information is missing e.g. your Accountant has 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 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 do not cease to trade.

**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

## **What evidence do I need to send each month for further payments?**

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.
- 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 I need to send monthly to prove I am 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 I 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.

## **What do I do if I 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.

## **What happens if I become medically unfit to work whilst claiming?**

Please telephone our offices to discuss as we will need to ensure you have sickness cover on your policy. Once we have confirmed you have this cover, we will arrange for a sickness claim form to be issued. It will be necessary for this form to be completed by your doctor to confirm the reason you are medically unfit. It will be necessary to suspend your unemployment claim whilst we await your sickness claim form. Once your sickness claim has been received, we will assess and if valid, payments will recommence without the need for any new wait periods.