



Guide to Death Claims

What is the process for an accidental death claim for MultiProtect?

As part of the claims process, due to the value of the lump sum for Accidental Death benefit, the claims team require the executors/personal representatives of the estate (or someone such as a firm of solicitors acting on their behalf) to submit either a Grant of Representation ('Grant') or Letters of Administration ('Letters').

The **Grant** (obtained where there is a Will) or **Letters** (where there is no Will) are court issued documents; they might be referred to as a Confirmation in Scotland.

MetLife then pay the benefit in accordance with the instructions of the named executor or representative.

If there is a Will in place, we would also need to see a copy of the Will. We will also require photo ID and evidence of home address of the beneficiary before any benefit can be paid.

For more information on the Grant of Representation here is a government link:
<https://www.gov.uk/wills-probate-inheritance/overview>

What is the process for a funeral benefit claim for MultiProtect?

For funeral benefit payments, we send out a '**Form of Discharge**' with the claim form.

We pay the benefit to the person named on the Form of Discharge, who should be the personal representatives of the deceased's estate.

There are different types of Forms of Discharge depending on whether there is a Will in place or whether the personal representatives want the benefit to go direct to a funeral director.

If there is a Will, we would also need a copy of this.

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