

Understanding insurance

A guide to different types of insurance
and making a claim



**Marie
Curie**

Care and support
through terminal illness

Introduction

If you're living with a terminal illness, you may be able to make a claim on any insurance policies you have. This could be for medical bills, payments to make up for lost earnings, or an income for your family after you die, depending on the type of insurance.

This booklet is for people who have existing life, health or other types of insurance policies. It may also be useful for people who need to manage insurance policies for a partner or relative. We've included a short chapter on finding travel insurance, which can be challenging if you have a health condition.

Whatever your situation, it's a good idea to speak to a financial adviser about your options. There's a list of organisations on pages 32-34 that can help.



For further information and support, visit mariecurie.org.uk/money or call the Marie Curie Support Line on **0800 090 2309***.

* Calls from landlines are free, but there may be a charge if you're calling from a mobile. Check with your mobile provider for details. Calls from any type of phone will be free from 1 July 2015.

Contents

Financial jargon buster	6	Travel insurance	29
		Help getting insurance	29
Types of insurance you may be able to claim	7	European Health Insurance Card (EHIC)	30
Critical illness cover	7		
Income protection insurance	8	How we can help	31
Payment protection insurance (PPI)	8		
Mortgage payment protection insurance (MPPI)	9	Useful organisations	32
Accident, sickness and unemployment (ASU) cover	10		
Private medical insurance	10	Further information	35
Health cash plans	11		
Life insurance	11		
Insurance through your employer	12		
Types of life insurance and how they work	13		
Term insurance	13		
Whole-of-life insurance	15		
Other types of life insurance	15		
Single and joint life policies	16		
Add-ons	17		
Drawing on life insurance early	17		
Transferring insurance policies	19		
Car insurance	19		
Home insurance	20		
Pet insurance	20		
Making an insurance claim	22		
If you're ill	22		
Accessing someone's life insurance	24		
What to do if your claim is rejected	26		

Financial jargon buster

The insurance industry is full of jargon. Here's what some of it means.

- **Deferment period:** This is the period you have to wait before you're entitled to payments from your policy.
- **Estate:** This includes everything the person who died owns, minus any debts.
- **Excess:** This is the amount of money you have to pay towards any claim you make on an insurance policy. There are often excesses on health insurance.
- **Exclusions:** This is something that's specifically not covered by your insurance.
- **Premium:** This is the amount you have to pay for insurance. You usually have to pay a monthly premium for health and life insurance, and if you stop paying it your policy becomes invalid.
- **Probate:** The legal process to decide who has a right to deal with a person's estate.
- **Qualifying period:** This is the initial period on an insurance policy where your ability to make a claim is restricted to prevent fraud.
- **Waiver of premium:** This is when the premiums are paid for you if you're unable to work due to ill health.

Types of insurance you may be able to claim

There are several types of health and life insurance to choose from. This chapter outlines the details of what you might have and what you might be able to claim.

Critical illness cover

This insurance pays out a tax-free lump sum if you're diagnosed with a critical illness that's covered by your policy. A critical illness may include a heart attack, stroke, certain types of cancer and conditions such as kidney failure and multiple sclerosis. A terminal diagnosis in itself may not result in a payout unless it's for one of the illnesses specified in your policy. Most policies also pay out if you become permanently or totally disabled. Cover varies so check your policy.

While these policies don't pay out if you have an illness that isn't specified in your policy, some include life insurance, and this may include terminal illness cover. In this situation, you can often claim on the life insurance element of the policy early and get a payout.

Critical illness insurance can be taken out on its own or you may have it attached to your mortgage. In this case, if your claim is successful, the money will be used to pay off your outstanding mortgage.

Some employers also offer critical illness cover as part of their employment package.

Income protection insurance

This insurance pays you a monthly income if you're unable to work due to illness or disability. It doesn't pay out if you have a terminal illness, unless you're no longer able to work as a result.

The amount of income you get and when it will be paid will have been agreed when the policy was first taken out. Typically, you'll be paid 50% to 70% of your lost income and the payments won't start until between one and 12 months after you've stopped work. The timing depends on the terms of your policy. The payments may continue until you return to work, retire or die.

You may have taken out income protection cover yourself, or your employer may provide it as part of your employment package. If you arrange the policy yourself, the income is tax-free. If cover is provided through your employer, the income is taxed in the same way as your pay.

Payment protection insurance (PPI)

This insurance is usually attached to a particular debt such as a mortgage (see MPPI on the next page), bank loan, credit card or store card. It covers your monthly repayments if you're unable to work due to illness, accident or redundancy. These policies typically pay out for one or two years at most. There's usually a waiting period of one or two months before they pay out, but payments may be backdated to the start of your claim.

PPI is often bought when you first take out a loan, credit card or store card, or you may have bought it at a later date.



Layton Thompson/Marie Curie

Mortgage payment protection insurance (MPPI)

This insurance covers your monthly mortgage repayments if you're unable to work due to illness, accident or redundancy. You may have taken out a little extra insurance to cover other household bills, like your gas and electricity. You usually have to wait 30 or 60 days before the payments start, but these may be backdated to when you first became entitled to them.

Payments from MPPI policies usually last for up to one or two years or until you return to work, whichever is sooner. You usually have to keep up the payments on your policy while you're claiming, although

you may have waiver of premium cover (see page 17) in which case these payments will be made for you.

MPPI is usually bought when you take out a mortgage, although you may have bought it at a later date.

You may also be entitled to help from the government with the interest payments on your mortgage. Visit **GOV.UK** for more information.

Accident, sickness and unemployment (ASU) cover

This is also known as short-term income protection (STIP) and is similar to PPI but isn't linked to a particular debt. The policy pays you an agreed monthly amount if you're unable to work due to illness, accident or redundancy and you can then use this money how you choose.

Payments often don't start until you've been off work for at least a month and the benefits are typically paid for a maximum of one or two years.

You might have bought this insurance when you took out a loan, through your credit card provider or online.

Private medical insurance

This insurance pays some or all of your medical bills if you're treated privately. It enables you to get treatment in private and NHS hospitals without having to wait. If you're terminally ill, your policy won't normally cover the costs of treatment, but it may pay for tests and medicines that aren't normally available on the NHS. It may also

pay a donation to a hospice or charity if you have in-patient care. Check your policy for details.

You may have taken out private medical insurance yourself or your employer may offer it as part of your employee benefits package.

Health cash plans

These plans are also known as hospital cash plans. In return for a monthly premium these plans pay the cost of any routine dental or eye care treatment you get. There will be a maximum amount that you can claim each year. Some policies also pay towards the cost of other treatment such as chiropody, osteopathy and physiotherapy. You may be able to claim some cash, around £20 a night, if you have to stay in hospital overnight. Some policies also will pay towards the cost of parking at NHS hospitals and towards any drugs your specialist recommends, which aren't available on the NHS.

Life insurance

There are several types of life insurance. Some pay out a lump sum on death, while others will provide your family with an income (family income benefit) for a set period of time. Another type is an endowment policy, which you may have taken out to pay off your mortgage. Life insurance can also be attached to or included in other types of insurance, like critical illness cover.

Some life insurance policies include terminal illness cover. This means that if you have a terminal illness and aren't expected to live for more than 12 months, they will pay out. You decide how to spend the money, but this will be the end of the policy and there will be no payout on death. If your policy has 12 months or less to run, terminal illness cover won't be available.

Over 50s policies may include terminal illness cover too. These are life insurance policies that pay out a small amount, usually to cover the cost of a funeral.



See pages 13-18 for more information about the different types of life insurance.

Insurance through your employer

Your employer may have taken out insurance for you as part of your salary package. For example, you may have critical illness or private medical insurance through your employer or death-in-service benefit, which pays out a lump sum if you die while working for the organisation. The life insurance may include terminal illness cover.

As this insurance was set up by your employer it will be up to them to make any claim and then pay you the benefits. Tell your employer or HR department if you need them to make a claim.

Making a donation

Hospice care and the Marie Curie Nursing Service are free to anyone who needs them. However many insurance policies will make a donation to services like this on your behalf if you ask them to. You can contact your insurer for more information.



You'll find more information about planning ahead at mariecurie.org.uk/planningahead or call the Marie Curie Support Line on **0800 090 2309***.

Term insurance

This type of life insurance covers you for a set number of years, known as the term, and after this the policy ends. If you die during the term, the policy pays out, but there's no payout if you die after the term ends.

There are different types of term insurance:

- **Level term insurance** pays out a fixed amount if you die during the term. This is often taken out by people with dependants or who have a mortgage. A dependant may be your husband, wife or children.

- **Decreasing or reducing term insurance** pays out a reduced amount over time. This is often taken out with a repayment mortgage where the amount of life cover falls over time as you pay off your mortgage.
- **Family income benefit** pays out a regular tax-free income (rather than a lump sum) if you die and this income is paid until your policy ends. So if you take out a 20 year policy and die in the ninth year, the income is paid for the remaining 11 years of your policy.



Layton Thompson/Marie Curie

Whole-of-life insurance

This type of insurance policy pays out on death (regardless of when you die), providing you keep up the payments. It's usually more expensive than term insurance, depending on the policy, and with some policies the premiums increase over time.

These policies are typically taken out by people who want to pass on money to their heirs (the people who will inherit the estate) or who want the payout from the policy to cover any inheritance tax that may be due on the estate when they die. Whole-of-life policies build up an investment value over time and can be cashed in before death, but the cash you get may be reduced by early payment (surrender) charges.

Whole-of-life policies are often written in trust so that the payout from the policy can be paid directly to the beneficiary without any inheritance tax being due on the money from your estate.



For more information about trusts and inheritance tax visit mariecurie.org.uk/help/money or call the Marie Curie Support Line on **0800 090 2309***.

Other types of life insurance

Endowment policies

These are life insurance policies with a fixed term that pay out if you die within the term but also pay out at the end if you survive. They can be sold on their own or, as used to be more common, alongside a mortgage.

If you have an endowment mortgage and die before your mortgage is repaid, then your endowment policy will pay off your

mortgage. It also builds up an investment value that is intended to pay off the mortgage at the end of its term.

You can cash in an endowment policy early but you may not get much for it, especially in the early years. Another option is to sell your policy on the second-hand market through a specialist firm. This way you get some cash straightaway. The new owner is then responsible for the monthly payments and gets the eventual payout.

To find out more, contact the Association of Policy Market Makers – see page 32 for details.

Travel insurance policies

These often include some life insurance. See pages 29–30 for more information.

Critical illness cover

This isn't a form of life insurance but life insurance is often sold along with it. So if you have critical illness cover you may have life insurance too.

Accident, sickness and involuntary unemployment cover

This is not a type of life insurance and is intended to pay out if you have to stop work due to illness or redundancy. However, sometimes life insurance is added on.

Single and joint life policies

Single life policies cover one person. Joint life policies cover two people, usually on a 'first death' basis, which means the policy pays out when the first person dies.

Joint policies are often taken out by people who have a joint mortgage or dependants so that if one of them dies the other gets a lump sum to help them manage financially. You can get joint life policies that pay out on the second death, which can be useful if you want the money to cover any inheritance tax bill you and your partner leave behind. Joint policies tend to be cheaper because they pay out only once.

Single policies will pay out on each death and are usually more expensive. However, you may find single policies suit you better. For example, if one of you already has some life insurance with your employer or the loss of one of your incomes would be more difficult to manage without than the other, then you may want separate policies with different levels of cover.

Add-ons

Terminal illness cover is often added to or included in life insurance policies. This means the policy will pay out early if you're not expected to live for more than 12 months.

Waiver of premium cover can be included in your policy for a small amount and means that if you're unable to work due to illness or injury, your premiums will be paid for you. However, this cover often only starts when you've been off work for at least 26 weeks.

Drawing on life insurance early

Before taking benefits early from any life insurance you have, you might want to consider these questions:

- Do you want or need the money now or would you rather it went to your family later?
- Will this money affect any state benefits you receive?
- Are there any tax implications if you take the money now?

If your life insurance has been written in trust (you name beneficiaries on the policy who would get the money when you die) then the payout is usually not liable for inheritance tax. However, if the policy pays out early, making the money yours, any cash you don't use will form part of your estate and could be liable for inheritance tax.

You may have an over 50s policy that pays out a lump sum on death. The payouts on these policies are often quite small and are usually designed to cover funeral costs. If you're terminally ill you can often claim on these policies, but you must have paid into the policy for a minimum period of time (typically two years) to qualify.

People who are terminally ill aren't able to take out any new life insurance policies.

Transferring insurance policies

You may have insurance for your home or possessions that you'd like your partner to take over. Different insurers let you do different things, so you need to check with your insurer for details.

Car insurance

If you develop a health problem that may affect your driving, you should tell the Driver and Vehicle Licensing Agency (DVLA) (**0300 790 6801**) or the Driver and Vehicle Agency (DVA) in Northern Ireland (**0845 4024 000**). It will decide if you're medically fit to drive. If the DVLA or DVA restricts your driving licence, you must tell your insurer as this may affect your cover.

You can usually add a named driver to your insurance so they can also drive your car. You may have to pay extra for this. If you die, the named driver will no longer be covered and will have to arrange their own insurance.

If you get a no claims discount on your insurance, any named driver on your policy may be able to get the same discount on any new car insurance policy they later take out.

If you no longer plan to use your car you'll still need to tax and insure it, unless you take it off the road and make a SORN (Statutory Off Road Notification). You can do this online at **gov.uk/sorn-statutory-off-road-notification** or call **0300 123 4321**.

Home insurance

You may want to transfer your home (building and/or contents) insurance into the name of someone you live with. Some insurers will let you do this but others won't, in which case the person will have to take out a new policy.

Home insurance doesn't stop immediately when someone dies. Providing the premiums are still paid, the cover may continue until the home is either inherited or sold. However, there may be conditions, especially if the home is left empty, and there will be a time limit on how long cover is available.

Pet insurance

You can't usually transfer your pet insurance into someone else's name. Instead, they must take out a new policy in their name to cover your pet. If they do this with the same insurer they may be able to get the same cover you had when you first took out the policy. You may also want to consider rehoming your pet if you think you'll be unable to take care of it.



You can read more about pet rehoming at mariecurie.org.uk/help or call the Marie Curie Support Line on **0800 090 2309***.



Layton Thompson/Marie Curie

Making an insurance claim

If you're ill

If you're ill and have health insurance that you can claim on, such as critical illness, income protection or payment protection insurance, it's a good idea to do so as soon as possible. This is because there's often a time limit (usually six months) within which you can make a claim.

Who to contact

- If you took out the insurance through a financial adviser, contact them as they should help you with your claim. If you're unable to locate the adviser, contact the insurer directly.
- If you bought the cover direct from an insurer, contact its helpline (the number will be in your policy documents or on its website) and find out what the claims process is.
- If you have cover through your employer's insurance scheme, contact your HR department at work and it will make the claim on your behalf and pass on any benefits.

Ensuring your claim is valid

Your insurer will want proof that your claim is valid (true). If you're claiming on an income protection or payment protection policy you're likely to need medical evidence from your doctor. Your insurer may also want you to be examined by another doctor before it will pay out.

If you're claiming on a critical illness policy, your insurer will need to contact your doctor for written confirmation of your illness.

If you want to claim on private medical insurance and hospital cash plans, check first that you're covered before going ahead with any treatment.

Life insurance claims

Life insurance policies often have a terminal illness clause that allows you to claim on your policy early. For insurance purposes, a terminal illness is an illness that is incurable and leaves you with a life expectancy of less than 12 months.

Your insurer will want written evidence of this from a medical specialist. This can sometimes be difficult to get, as your doctor or consultant may not be willing to set down in writing what they estimate your life expectancy to be.

If you're unable to get this, some insurers will let you have your case reviewed by independent medical experts to decide if they'll pay your claim.

How long will it take?

It can take several weeks for an insurance claim to be paid. To help speed up the process, make sure you claim as soon as possible and have all the relevant paperwork to hand.

If your claim is rejected, be prepared to appeal against the decision and if necessary make a complaint. For more on what to do if this happens, see pages 26-27.

Tracking down lost policies

If you think you may have some insurance policies you can claim on but you can't track them down, start by looking at your bank and credit card statements for any regular payments to insurers. For more ideas on how to track down lost insurance policies, contact the Association of British Insurers (see page 32).

Accessing someone's life insurance

Life insurance pays out a tax-free lump sum or income when someone dies. This money can then be used by whoever it's left to for things like mortgage or tax payments. If you're included on someone's life insurance policy and they die, you may be entitled to a payout. Insurance companies are used to dealing with life insurance claims so the process can be quite straightforward.

We have more information about the different types of life insurance on pages 13-18.

Tracking down life insurance policies

If you think your partner or a member of your family had life insurance but you don't know who with, you may be able to find out from their bank statements. Alternatively, you can contact the Unclaimed Assets Register (see page 34) and for £25 it will track down any assets, like savings or insurance policies, that a person had.

Claiming on a life insurance policy

Step one

Let the insurer know you plan to make a claim. The quickest way to do this is by phone. The number should be in the policy documents or you can find it online. Alternatively, you can contact the insurer by email or post.

The insurer will need to know the name of the person who had the policy, the cause of death, who you are, your relationship to the person and the policy number.

Step two

The insurer will send you a claim form and will tell you what information and documents you need to send them. This is likely

to include the original death certificate and the person's birth certificate (or some other proof of their age).

Step three

Once the insurer has agreed to pay the claim, payment can be made within days.

Claiming after a suicide or assisted dying

In the case of suicide or assisted dying (which is illegal in the UK), many insurers will only pay out a claim if a certain amount of time has passed between the policy being taken out and the policyholder dying. This can be 12 months or more. Some insurers may not pay out at all depending on the rules of the policy. The insurer will be able to give you more information.

Who gets the insurance payout?

If you've been named as the beneficiary of a life insurance policy and this has been written in trust then the insurer will pay you directly. You don't have to wait for probate and there's no inheritance tax to pay on the insurance payout.

If the life insurance policy wasn't written in trust, then the money will form part of the estate and will be dealt with by whoever is sorting this out. This usually takes around six months but can be longer.

If the life insurance was through the person's employer, then the employer will sort out the insurance claim and decide who gets the money.



For more information about probate and inheritance tax, visit mariecurie.org.uk/help or call the Marie Curie Support Line on **0800 090 2309***.

What to do if your claim is rejected

If your insurance claim is rejected there are steps you can take to challenge the decision. These include speaking to your insurer directly, getting advice from a financial adviser or contacting the Financial Ombudsman Service.

There are several reasons why a claim might be rejected:

- You may not have sent in the right documents or filled in the claims form correctly.
- You may have given the insurer incorrect information when you first took out the policy or you may not have given relevant information while the policy was active, such as a change of job.
- You may have claimed for something your policy doesn't cover. This is one of the most common reasons for critical illness claims being rejected.
- Your insurer may think you haven't met the criteria for your policy to pay out.
- When you were sold the policy you may have been misled about what it covers.

What to do next

Find out from your insurer why your claim was rejected. You may then want to go through your policy documents to:

- see if you've been given an acceptable reason
- check (and mark up) any wording in your policy that supports your claim
- find copies of any correspondence you've sent the insurer telling them about any change to your circumstances (if relevant)

Taking your complaint further

Once you've done this, either speak to one of the insurer's complaints handlers or write a formal letter to its complaints

department. You can find the address on the insurer's website or any policy documents. The Money Advice Service website (moneyadviceservice.org.uk) has a template letter that you can use, plus tips on what to say in your letter.

If you took out the insurance through a financial adviser they should help you with this. If your employer arranged the insurance it should deal with the insurer.

Your insurer should look into your complaint and get back to you within eight weeks. If it doesn't or you don't think your complaint has been handled fairly, you can take it to the Financial Ombudsman Service.

The Financial Ombudsman Service

This is a free, independent service set up by law to sort out complaints against financial firms. The Ombudsman has the power to overturn decisions made by insurers.

To make a complaint you can either download a complaint form from its website or call it (see page 33) and someone will help you fill in the form over the phone. You'll need to sign the form and send in any relevant documents.

Your complaint will then be reviewed. The Ombudsman's findings are final and binding on the insurance company. This means the insurance company must do what the Ombudsman says. If you're still not happy with the outcome you can take your case to court.



Layton Thompson/Marie Curie

Travel insurance

You don't have to take out travel insurance when you go on holiday or a trip, but it can offer financial protection if you have to cancel your holiday, need medical treatment while abroad, injure someone or damage their possessions, or if your luggage is stolen.

If you want to buy travel insurance but already have a health problem, it's called a pre-existing condition. Depending on the insurer and your circumstances, you may be able to take out travel insurance to cover a pre-existing condition, but you may have to pay extra. In other cases, you may only be offered limited cover, for example, the insurer may only agree to pay for things like lost luggage, but not medical treatment. Or you may be refused insurance altogether.

When deciding whether to offer you insurance, companies will look at how likely it is that you'll make a claim and how much this could cost them.

Help getting insurance

There are some insurers that may offer you cover if you're ill. You can find a list of these on the Macmillan Cancer Support website at macmillan.org.uk or the Cancer Research UK website at cancerresearchuk.org

You may find it easier to get travel insurance through a specialist insurance broker. Brokers don't offer insurance themselves but they can help you find an insurer that may offer you cover. The British Insurance Brokers' Association (BIBA) can put you in touch with a qualified broker in your area – see page 33 for contact details.

Make sure you find out exactly what you need to tell the insurer. If you don't tell them something you should, your policy could be invalidated, which means it wouldn't pay if you made a claim.

Before you go on any trip check with your doctor that you're medically fit to travel. Your insurer may want a certificate from them confirming this before it will offer you cover. Your insurer is likely to want to know about any medical treatment you're getting and if this changes. So, if you get any test results or your medication changes between the time of taking out the insurance and travelling, you should tell your insurer.

European Health Insurance Card (EHIC)

If you plan to travel to Europe, it's a good idea to take an EHIC card with you. In fact, some travel insurers insist you do this.

This card gives you the same rights to state-provided healthcare in Switzerland and the European Economic Area (that's all EU countries plus Iceland, Norway and Liechtenstein) as residents of the country you're visiting. However, an EHIC is not a substitute for travel insurance. For example, you may have to pay for emergency treatment abroad (not many EU countries offer the same level of free healthcare as the UK) nor does the EHIC cover any private medical costs or for help getting home in an air ambulance.

You can apply for a free card – see page 33 for contact details.

How we can help

We help everyone affected by a terminal illness get the information and support they need, whether you have an illness yourself or you're a family member or friend.

Marie Curie Support Line

0800 090 2309*

Ask questions and find support. Open 9am to 5pm Monday to Friday. (Your call may be recorded for training and monitoring purposes.)

* Calls from landlines are free, but there may be a charge if you're calling from a mobile. Check with your mobile provider for details. Calls from any type of phone will be free from 1 July 2015.

Marie Curie Community

community.mariecurie.org.uk

For anyone affected by terminal illness to share experiences and support each other. Available 24 hours a day.

More information and further support

We also have an extensive range of information materials available to view online or in print. Visit **mariecurie.org.uk/help** where you can also find film guides, information about our services, and links to further support.

Marie Curie Nurses

Marie Curie Nurses work night and day, in people's homes across the UK, providing hands-on care and vital emotional support. If you're living with a terminal illness, they can help you stay surrounded by the people you care about most, in the place where you're most comfortable.

mariecurie.org.uk/nurses

Marie Curie Hospices

Our hospices offer the reassurance of specialist care and support, in a friendly, welcoming environment, for people living with a terminal illness and their loved ones – whether you're staying in the hospice, or just coming in for the day.

mariecurie.org.uk/hospices

Marie Curie Helper

We know the little things can make a big difference when you're living with a terminal illness. That's where our trained Helper volunteers come in. They can visit you regularly to have a chat over a cup of tea, help you get to an appointment or just listen when you need a friendly ear.

mariecurie.org.uk/helper

Useful organisations

Association of British Insurers (ABI)

abi.org.uk

The website offers information that could help you trace an insurance policy and understand the different types of insurance products available. The ABI can't provide legal or financial advice, or mediate in disputes with companies.

Association of Policy Market Makers

0845 643 5124

apmm.org

Contact the association if you'd like to buy or sell a second hand endowment policy.

British Insurance Brokers' Association (BIBA)

0870 950 1790

biba.org.uk

The association can help you find a broker to arrange travel insurance on your behalf.

Citizens Advice

03454 04 05 06 / 03454 04 05 05 (Welsh language line)

adviceguide.org.uk

Provides information on your rights, including benefits, housing and employment, and on debt, consumer and legal issues. Search the website for your nearest bureau in England, Wales, Scotland and Northern Ireland.

European Health Insurance Card (EHIC)

ehic.org.uk

Apply for a free EHIC online. This isn't a replacement for travel insurance but some insurers will insist you have one before they cover you.

Financial Conduct Authority

0800 111 6768

fca.org.uk

The FCA regulates financial services in the UK, including banks, building societies, mortgage and insurance brokers, and financial advisers.

The Financial Ombudsman Service

0800 023 4 567

financial-ombudsman.org.uk

The ombudsman will review complaints about financial institutions, including insurers. It's free to consumers.

Money Advice Service

0300 500 5000 / 0300 500 5555 (Welsh language line)

moneyadvice.service.org.uk

A free, independent service set up by the government to help people manage their money. You can call its telephone helpline or book a face-to-face appointment.

Unbiased

unbiased.co.uk

A website listing experienced, regulated and independent financial advisers and other financial professionals. It features a postcode search so you can find an adviser near you.

Unclaimed Assets Register (UAR)

0844 481 81 80

uar.co.uk

For £25, the UAR will find any lost assets and put you in touch with the financial provider to reclaim any money you may be entitled to.

Further information

This booklet was produced by Marie Curie's Information and Support team. It has been reviewed by financial professionals and people affected by terminal illness.

If you'd like the list of sources used to create this information, please email review@mariecurie.org.uk or call the Marie Curie Support Line on **0800 090 2309***.

Notice

The information in this publication is provided for the benefit and personal use of people with a terminal illness, their families and carers.

This information is provided as general guidance for information purposes only. It should not be considered as medical or clinical advice, or used as a substitute for personalised or specific advice from a qualified medical practitioner. In respect of legal, financial or other matters covered by this information, you should consider seeking specific professional advice about your personal circumstances from a qualified and regulated practitioner; Marie Curie does not provide legal, financial or investment advice or services.

While we try to ensure that this information is accurate, we do not accept any liability arising from its use. Please refer to our website for our full terms and conditions.

Did you find this information useful?

If you have any feedback about the information in this booklet, please email us at review@mariecurie.org.uk or call the Marie Curie Support Line on **0800 090 2309***.

Marie Curie – what we're here for

We're here for people living with any terminal illness, and their families. We offer expert care, guidance and support to help them get the most from the time they have left.

Marie Curie Support Line

0800 090 2309*

Ask questions and find support. Open 9am to 5pm Monday to Friday. (Your call may be recorded for training and monitoring purposes.)

mariecurie.org.uk/help

You can also visit **community.mariecurie.org.uk** to share experiences and find support by talking to people in a similar situation.

* Calls from landlines are free, but there may be a charge if you're calling from a mobile. Check with your mobile provider for details. Calls from any type of phone will be free from 1 July 2015.

