

Accidental Death Benefit

For financial adviser use only. Not to be given to your clients.

Accidental death benefit acts as short-term cover whilst your client is waiting for a decision on their life protection application. This can reduce financial stress on your client and their loved ones during that time.

At Beagle Street, we provide your client with accidental death benefit automatically when we receive their life protection application, at no extra cost. We think it's important that your clients have peace of mind that they have some protection in place while waiting for a decision on their application.

There are certain circumstances where we might not be able to give an instant decision on their application. In a small number of cases we might ask extra questions to clarify information that has been provided, or request further medical information.

We do our best to make a decision as soon as we've received the additional details, so your client is not kept waiting longer than necessary.

How accidental death benefit can help

Accidental death benefit keeps your client covered while we're making a decision on their life protection application, lifting some of the financial burden on them and their loved ones.

The cover expires once the decision has been made. Our decision will be to either accept, postpone, or reject your client's application. You can also let us know if they no longer wish to proceed.

Features of Beagle Street's accidental death benefit:

- There is nothing for your client to do, it starts automatically if we're unable to give an instant decision on your client's application
- This is a free benefit
- It covers against accidental death, but not death through a pre-existing medical condition or suicide
- We'll pay out up to £100,000, or the amount of cover your client applied for, whichever is lower

What does accidental death benefit cover?

Accidental death benefit provides your client with cover when a bodily injury is sustained and caused by accidental, violent, external and visible means, and is confirmed as the sole cause of their death.

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What's not covered by accidental death benefit?

Beagle Street's accidental death benefit would not cover the following instances:

- Suicide, intentional and serious self-injury or an event where, in our reasonable opinion, your client took their own life
- Taking part or attempting to take part in a dangerous sport or pastime
- Taking part or attempting to take part in an aerial flight other than as a fare-paying passenger on a licensed airline
- Committing, attempting or provoking an assault or criminal offence
- War (whether declared or not), riot or civil commotion
- Complications and/or effects where there is a known and understood risk of surgical/medical procedures/medications
- Taking alcohol or drugs (unless these drugs were prescribed by a registered doctor in the United Kingdom)
- Being in control of a motor vehicle and acting in a dangerous or reckless manner, or drink and/or drug driving
- Where your client's application is to replace an existing policy with us, while they remain covered under the existing policy
- Accidents that happened before your application

Accidental death benefit claim process

Accidental death benefit claims are slightly different to making a life insurance claim, as the policy technically hasn't begun yet.

If you're notifying us of a claim, please have the following information ready:

- The application reference
- Applicant's personal details
- Executors or administrators contact details
- Information relating to the accident
- Confirmation if the full death certificate has been received

Our claims team will then review the claim and will contact your client's executors or administrators if they need any more information, such as medical consent forms or further information about the accident. If the claim is successful, we'll make the payment directly to the executors or administrators of your client's estate.

We have bereavement-trained specialists to support your client's loved ones throughout the process of making a claim. If they have any questions about the process, please contact our UK-based help centre.