

## The Cover

Redundancy cover on the policy is limited to no more than £2,000 per employee or a maximum of £4,000 if more than one employee is made redundant per policy period. Notice period is covered (if applicable) up to a maximum of £450 per policy period. A claim can only be made if there are insufficient funds to pay the redundancy in the direct payment account. **We do not look at personal accounts or estates.**

The policy covers redundancy in three situations.

- Funding is reduced or withdrawn.
- Service user goes into full time residential Care.
- Service user Passes away.

You need to notify us within 8 weeks of the redundancy. The reason for this is to limit any additional cost that might occur due to lack of notification of the redundancy to the PA.

## Claims Process

To start the claims process, please contact Supportis:

Telephone: 0330 838 3474

Email: [fish@supportis.com](mailto:fish@supportis.com)

Supportis will review the employment information, calculate the redundancy figures and provide a financial statement within the legal guidance.

You will need to provide:

- Employee name
- Employee date of birth
- Employment start date
- Employment end date
- Date notice was given
- Working notice or PILON (Pay in lieu of notice)
- Notice period
- Annual salary or average weekly earnings over the previous 12 weeks (last 3 payslips)

After this has been completed, please contact Fish Claims, who will require you to provide evidence of the reason for redundancy together with the financial statement provided by Supportis.

Telephone: 0333 331 3763

Email: [claims@fishinsurance.co.uk](mailto:claims@fishinsurance.co.uk)

In all cases, the below evidence is required to confirm a claim:

- Last 3 months bank statements, to confirm insufficient funds.
- Copies of final pay slips for each employee to confirm they have been employed.

Additional evidence may be required, depending on the reason for the redundancy:

- Written proof of the funding being reduced or withdrawn including the reason why. This needs to be provided by the funding body (e.g. an internal email).
- Confirmation from a care home that the service user has gone into full time care. If this is unavailable our claims department will advise on suitable alternative documentation.
- A copy of the death certificate if the service user has passed away. If this is unavailable our claims department will advise on suitable alternative documentation.

Once the above is received we will calculate the amount due and issue a payment to the insured bank account (details will be requested) or the funding body, if advised to do so.

The above steps are required to ensure that we represent the interests of our customers and the Insurer. Fish Insurance has delegated authority to settle claims; we therefore need to be able to evidence that we have collected adequate information to validate every claim.