



Guideline to RAM Service Standards

All below standards show the maximum time allowance for each stage unless requested differently from the intermediary:

1. **Quotations:** 10 working days upon receipt of quotation request including:
 - Membership Data: including date of birth, gender, salary, multiple, benefit, job title and work location for each member.
 - Scheme History: including sum assured, claims, rates and premiums (where possible) for the previous 5 years +.
 - Details of any previous medical underwriting.
 - All other information relevant to the scheme.
2. **Re-Quotes:** (adjustments to original quotations e.g. benefit basis): 3 working days. This can be completed more urgently in most circumstances, upon request.
3. **Policy Documents:** Issued within 30 days of the inception date **or** upon receipt of the Proposal Form if later than the inception date or in respect of existing business issued within 30 days of the Anniversary Date.
4. **Statements of Accounts:** These will be issued within 10 working days of receiving correct and appropriate membership data.
5. **Claims:** In some circumstances claims may be settled up to 5 days after they are submitted, but our usual practice is to settle claims on the same or next day via bank transfer to the Trustee Bank Account, upon receipt of:
 - A completed claim form signed by an authorised signatory on behalf of the Policyholder (the Trustees of the Scheme).
 - The member's original Death Certificate or the original Coroner's Certificate.
 - Proof of earnings if applicable
 - Any additional information deemed necessary by us.

"Combining the security of Lloyd's with the expertise of RAM"