



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:** Payment is made by electronic transfer to the Policyholder (Trustees) on the death of a member within 10 working days, 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"