# LifeSearch 2025 Claims Guide

How LifeSearch supports customers through the claims process

LifeSearch

# Supporting beyond the policy

At LifeSearch, we believe in **protecting people properly,** from helping customers find the right policy to when it matters most.

This guide showcases the impact of our claims support through key statistics and real customer stories. Together, they highlight the difference LifeSearch and our insurer partners can make when customers need it most - working together to help customers navigate the claims process and access the support they need.

## Claims: A 2025 snapshot

**£97,997,322.26**
in claims paid out in 2025

**2,007**
total number notified

**374**
claims assisted

**1,383**
claims paid out

## Insights: Q1 2026 trends

In the first quarter of 2026, we've identified several key insights:

- **Income protection claims remain the most complex**, often requiring specialist support, particularly for self-employed customers.
- **Persistence pays off**, with many successful outcomes achieved through appeals, additional evidence and ongoing advocacy.
- **Life insurance continues to be the most common claim**, followed by critical illness and income protection.
- **Accurate disclosure is crucial**, with most declined claims linked to non-disclosure or misrepresentation at application.
- **Protection matters at every age**, with claims made by customers as young as 21.
- **Demand for claims support remains high**; we have managed 600 claims across the first four months of 2026, with one in four requiring customer support from our team.

# Meet Lisa Kelly

LifeSearch has a dedicated Claims Team that supports customers through some of life's most challenging moments.

Led by Lisa Kelly, the team of claims experts manages more than 100 active claims at any one time. With empathy, expertise and reassurance, they help customers navigate the claims process, providing guidance and support every step of the way.

Learn more about the Claims process by watching this video.

> *"There are real people behind every policy, with real fears, hopes and concerns. I ask customers the tough questions and have honest conversations, so each individual gets the support and outcome that's right for them."*
>
> – Lisa Kelly, **Claims Expert**

## How Lisa Supports Customers

Lisa works closely with customers and insurers to:

- Guide customers through the claims process
- Support customers through claim appeals where appropriate
- Liaise directly with insurers on customers' behalf
- Explain complex information in plain English

### Award-Winning Support

Our experts have been widely recognised in the protection industry:

- **Hero in the Middle Award 2025 & 2026** - L&G Business Quality Awards
- **Unsung Hero** - Intermediary at the Women in Protection and Health Awards 2026
- **Woman of the Year, Claims** - COVER Women in Protection and Health Awards 2022

LifeSearch

Trustpilot
Rated "Excellent"

# Customer Stories

**Names have been changed to protect customer anonymity.*

## £800,000 PAID OUT FOR SUDDEN DEATH CLAIM

**Product:** Business Protection

**Clients:** Joe & Jane

**SUMMARY:** Joe, 61, and Jane - his wife and business partner - wanted life cover to protect both their family and their business. After speaking to LifeSearch Business Protection specialist Alex Strachan they arranged index-linked Relevant Life policies with Legal & General, written in trust to provide a tax-efficient solution they were unlikely to have found without expert advice.

**HOW WE HELPED:** Alex set up tax-efficient policies: £200,000 relevant life for a 21 year term and £600,000 relevant life for a 13 year term.

**THE OUTCOME:** £800,000 was paid out when Joe passed away from a heart attack.

This case highlights how expert advice can make a lasting difference - not only by recommending the right protection solution, but by ensuring it's structured correctly and provides ongoing support when it's needed most.

> “The biggest thing was that dealing with LifeSearch was always super easy and always very responsive. In the horrendous time of having to claim on it, the most important thing for me was having you to act as a buffer between me and Legal & General.
>
> "Without that buffer I don't know how I would have coped. It was a relief to know everything had been set up properly so there were no issues when it came to finally getting paid out."
>
> **– Jane, Business Owner**

# Customer Stories

**Names have been changed to protect customer anonymity.*

## UNEXPECTED REVIEW CALL LEADS TO £30,000 PAYOUT

**Product:** Income Protection

**Customer:** Sarah

**SUMMARY:** A routine policy review uncovered a potential critical illness claim the customer didn't realise she could be entitled to. With specialist guidance and reassurance throughout the process, LifeSearch helped secure a £30,000 payout.

**HOW WE HELPED:** During a routine policy review, Sarah mentioned she had experienced a Transient Ischaemic Attack (TIA) in 2020 but had never considered making a claim because she questioned the original diagnosis. After reviewing her circumstances, LifeSearch identified that she may have grounds for a claim and worked with Aviva and her consultant to gather the medical evidence needed to assess her eligibility.

Throughout the process, Sarah was concerned that making a critical illness claim could affect her existing income protection policy. LifeSearch provided ongoing reassurance, answering her questions and explaining how the policies worked, giving her the confidence to continue.

**THE OUTCOME:** The claim was approved in April 2026, resulting in a £30,000 payout.

This case highlights the value of expert advice beyond the point of sale - by recognising a potential claim during a review and guiding the customer through the process, LifeSearch helped secure financial support the customer didn't realise they were entitled to.

> "It's such a relief and very reassuring. I get very stressed and confused about financial situations, so thank you for answering all my questions and putting my mind at rest.
>
> I can confirm I received £31,160 today. Thank you for all your help with my claim, and for giving me reassurance and peace of mind."
>
> – **Sarah**

LifeSearch

Trustpilot
Rated "Excellent"

# Customer Stories

**Names have been changed to protect customer anonymity.*

## £215,000 PAID OUT AFTER JUST 11 MONTHS

**Product:** Terminal Illness Cover

**Customers:** Lucy & David

**SUMMARY:** When administrative issues threatened to delay a £215,000 terminal illness claim, LifeSearch stepped in to resolve the problem, securing the payout after the policy had been in place for just 11 months.

**HOW WE HELPED:** LifeSearch stepped in to manage the process, acting as a single point of contact, working directly with the insurer to resolve the issue. By coordinating the documentation and removing the administrative burden from the customers during an incredibly difficult time, the claim was successfully approved.

**THE OUTCOME:** The policy had been in force for just 11 months, with total premiums of only £254.87. It paid out £215,000.

This case highlights the value of our expert claims support, ensuring families receive the financial payment they're entitled to, while reducing stress at one of the hardest moments in their lives.

## £25,481 PAID OUT TO SELF-EMPLOYED PHOTOGRAPHER

**Product:** Income Protection

**Customer:** Adam

**SUMMARY:** Adam, a self-employed photographer faced challenges proving his income after being diagnosed with acute kidney cancer. With no formal accounts and only bank records available, his income protection claim required significant medical and financial evidence, alongside navigating a change of GP and uncertainty around his work history.

**HOW WE HELPED:** LifeSearch worked closely with Royal London to help gather the required information and support the customer throughout the process. Despite the complexities, the claim was successfully settled in April 2026, with a £25,481 payout.

**THE OUTCOME:** Despite the complexities, the claim was successfully settled in April 2026, with a £25,481 payout. After recovery Adam returned to photography.

This case highlights the importance of specialist claims support, particularly for self-employed customers, helping overcome complex requirements and ensuring they receive the financial support they're entitled to.

# Customer Stories

**Names have been changed to protect customer anonymity.*

## £25,000 PAID OUT FOR CHILDREN'S CRITICAL ILLNESS CLAIM

**Product:** Children's Critical Illness Cover

**Customers:** Ben & Emily, on behalf of baby James

**SUMMARY:** Ben and Emily's son, James, was diagnosed with a serious heart condition before birth and later underwent major heart surgery. After their critical illness claim was initially declined, LifeSearch requested the case be reviewed, leading to the decision being overturned and a £25,000 payout that enabled the family to focus on caring for James during his recovery.

**HOW WE HELPED:** LifeSearch worked closely with Scottish Widows throughout the claims process, gathering medical evidence and supporting the family at every stage. Although the initial assessment concluded the condition wasn't covered because it had been identified before birth, we believed the case warranted further review and requested it be escalated.

**THE OUTCOME:** A second assessment was done and the claim was accepted in full. The payment meant Ben could take six months away from work to care for James, his partner Emily and their daughter Megan during an incredibly difficult time.

This case highlights the value of experienced claims support. By challenging the initial decision and advocating on the family's behalf, LifeSearch helped secure the financial support they were entitled to when they needed it most.

> "I honestly can't recommend LifeSearch enough. If you don't yet have life insurance, I'd encourage you to speak to them and let them help you find the right cover.
>
> Our family is currently going through a very traumatic time, with our youngest son having spent almost four months in hospital. Throughout it all, Lisa Kelly and the LifeSearch team supported us every step of the way. From our first questions to securing a critical illness payout - even after an initial claim was denied - they never stopped fighting for us.
>
> When we were emotionally exhausted and feeling completely stuck, their empathy, patience and personal support made an incredibly stressful situation feel manageable. They didn't just arrange a policy - they stood by us when it mattered most.
>
> We'll always be grateful."
>
> – Ben and Emily

# Claims Trends

## Highlights of the key themes we're seeing in 2026 so far:

### Claims support is in constant demand

Across the first four months of 2026, we've handled almost 600 claims, with consistently high volumes every month. Around three-quarters of these were provider-notified claims, while around one in four involved customers contacting us directly for hands-on support.

### Claims affect people of all ages

While average claimant ages varied by product, we've supported customers from their early twenties through to later life.

- Youngest income protection claimant: 21
- Youngest critical illness claimant: 26
- Youngest life insurance claim: 29
- Youngest terminal illness claim: 35

It's a reminder that serious illness and loss of income can happen much earlier than many people expect.

### Life insurance remains the most common claim

Life insurance consistently accounted for the highest proportion of claims each month, followed by critical illness and income protection. Terminal illness claims also remained a significant part of our workload, reinforcing the importance of comprehensive protection across every stage of a customer's journey.

### Income protection continues to require specialist support

Many of the most complex claims this quarter involved Income protection, particularly for self-employed customers or where additional medical or financial evidence was needed. These cases often required ongoing collaboration with insurers and regular customer support to reach a successful outcome.

### Persistence makes a difference

Several successful claims this quarter followed lengthy investigations, appeals or requests for additional evidence. From overturned insurer decisions to claims paid after many months of support, these cases demonstrate the value of experienced claims handling and proactive customer advocacy.

### Clear disclosure remains essential

Where claims were declined, the most common reason was non-disclosure or misrepresentation at application. These cases highlight the importance of customers providing complete and accurate information when arranging their cover to help avoid issues at claim stage.

# About LifeSearch

LifeSearch is a leading provider of tailored life insurance solutions, driven by a clear purpose: to protect people properly.

## Protection made easier with LifeSearch – expert help at every step, from cover to claim

With over 25 years of experience, LifeSearch partners with reputable financial institutions and consumer champions to deliver accessible, affordable, and relevant protection to individuals, families, and businesses across the UK.

Dedicated to ensuring financial security for all, LifeSearch offers the right protection when it matters most, regardless of life stage or circumstance. Having helped over a million individuals, families, and businesses secure 1.7 million policies, its commitment to exceptional service is reflected in an 'Excellent' Trustpilot score - highlighting the trust and satisfaction of its customers.

# Contact us


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