

Group Life Master Trust claim

Your guide to what happens next

Following our investigation of the claim;

We have sent you an email confirming that the claim has been accepted. This leaflet sets out what happens next.

This policy is set up under a Master Trust and the Trustees are a specialist, independent company, ZEDRA Governance Limited (ZGL). Their role is to establish the beneficiary or beneficiaries who are entitled to receive the claim payment.

ZGL will contact the deceased's Employer within 24 hours and confirm their next steps.

They may also contact the Personal Representative and Informant, as advised on the Death Certificate, if available.

On average their investigation takes around a month to complete but this can vary depending on the individual circumstances of the claim.

Once the claim beneficiary has been established, payment will be made by ZGL within 3 days and confirmation will be sent to the Employer and (if applicable) the Personal Representative.

If you have any questions, please contact us on 0800 158 2714 or email grouplifeclaims@aviva.com

Our opening hours are Monday to Friday, between 9.00am and 5.00pm. For your protection and ours, calls to and from Aviva may be recorded and/or monitored. Calls to 0800 numbers from UK landlines and mobiles are free or charge. Calls from outside the UK may be charged at international rates.

If you need to speak to ZGL directly about this claim, please contact them on 0303 366 0100 or email ZGL.AvivaClaims@zedra.com

Aviva Life & Pensions UK Limited. Registered in England No. 3253947. Wellington Row, York YO90 1WR
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority Firm Reference Number 185896.

aviva.co.uk

GR01064 01/2026