

What is the ChildMax claims process?

1. Contact Us

If your child suffers a Specific Medical Condition caused by an accident or a Specified Illness, we'll ensure that a senior manager is available to talk.



2. Making a Claim

Once you have the unequivocal medical diagnosis, you can choose to make the claim by phone or email.



3. Medical Information

We'll request and verify the medical information using the Access to Medical Reports Act to ensure compliance with sensitive medical data. This includes seeking your consent to access to your child's medical records.



4. Salary Information

If you are an employee, we'll ask you to provide 3 pay slips, or an HMRC tax return if you are self employed or a director.



7. Claim Accepted*

You must start your Leave of Absence during the policy period, or in the following 10 months after the policy expires.



6. Claim Declined

We'll give you the reasons why the Senior Claims Manager made their decision and declined your claim.



5. Claim Assessment

Our claims team will assess the information and prepare the file for the insurer. A Senior Claims Manager at the insurer will make the final decision in relation to your claim payment.



9. Part-Time or Flexible Work*

If you choose to return on a full-time, part-time or other flexible basis; with our prior agreement we will pay you any shortfall between your Take Home Salary and any lower earnings.



8. Claim Payment

We'll make up to 12 monthly tax-free payments in arrears, enabling you to care for your child.



10. Paid Absence*

If your Leave of Absence coincides with your Paid Absence from Work (e.g. maternity leave) we will pay any shortfall between your Take Home Salary and the amount you receive for your Paid Absence from Work.



*Please read the Insurance Product Information Document and Policy document.
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