



# Frequently Asked Questions

**As an employee of your company, you are covered by an AXA provident insurance policy that guarantees your close relatives the payment of a death benefit. Unless otherwise indicated by you, these benefits shall be paid pursuant to the standard contractual beneficiary clause.**

## 1 How to name your beneficiaries?

**Log in to “Quijeprotège” via [quijeprotege.fr](http://quijeprotege.fr) using an email address** and your mobile phone. To name your beneficiaries, complete the form by ticking the type of designation of your

choice, confirm and sign. The request will have been confirmed once you receive your electronic confirmation no later than within five working days.

## 2 What is a beneficiary clause?

**The beneficiary clause is a key guideline that enables the insurer to pay the death benefits according to your wishes. It provides guidance on how to name the person(s) who will receive the benefits..**

The online beneficiary designation tool allows you to name or update your beneficiary(ies) in just a few clicks.

## 3 How do you name your beneficiaries?

**Naming a beneficiary helps the insurer to pay the benefits according to your wishes.**

In case of any change in your family or personal status, you should update the names of your beneficiaries, so that they are the ones to receive the benefits.

## 4 Who can be a beneficiary?

**Private individuals with or without family ties, entities like non-profit organisations, the Red Cross, the Cancer League, etc.**

There are four kinds of beneficiary clauses:

- **Standard designation** equally known as contractual designation,
- **Specific designation** allows you to state the chronological order and/or how the benefits will be shared between your beneficiary(ies),

- **Personalised designation** that you must write out in full,
- **Designation by notarial deed** that allows you to specify the contact details of your notary who will be responsible for settling your estate.

## 5 What does the AXA compulsory group insurance policy say where there is no named beneficiary?

**Where the insured employee does not name any beneficiary(ies), the policy provides for the “standard or contractual” clause. Kindly refer to the information leaflet provided by your employer.**

The standard clause lists in order of preference the persons (based on their status) whose family ties with the insured employee constitutes a sufficient basis to determine the beneficiaries unequivocally. The contractual benefits will thus be paid to the person with the appropriate status at the date of death of the insured employee.

«My spouse»: Person recognised as the lawful (married) spouse at the date of death. In case of

remarriage, the new spouse shall be the beneficiary.

“My partner in a civil partnership”: Person with whom the insured employee has entered into a civil partnership (PACS) that is undissolved at the date of the insured employee’s death.

### ILLUSTRATION OF HOW TO APPLY THIS CLAUSE:

**Should the spouse die before the insured employee, the benefits shall be shared between the living children at the date of death of the insured employee or otherwise, to the latter’s heirs.**

## 6 How to draft a personalised clause?

The personalised clause allows you to name your beneficiaries differently from the standard clause.

### EXAMPLE:

**My spouse or otherwise, my niece Mrs Valérie X born on DD/MM/YYYY will receive 30% of my benefits and my nephew Mr Sébastien Y born on DD/MM/YYYY will receive 70% of my benefits, or otherwise, my heirs.**

- Take note (**for beneficiary designation on paper**): Do not state the names of your spouse. Actually, considering that the identity (names) shall take precedence over the status of the beneficiary (spouse), a conflict may arise between the first and second spouses where there is a divorce.
- Take note: A common-law partner is not considered as a spouse (a common-law partner is a de facto status, not a legal status unlike civil partnership (PACS) or marriage).
- Take note: Designating your children by name may cause discrimination. As a result, children born after the beneficiaries have been named will be automatically excluded from the beneficiaries. Therefore, unless otherwise intended, it is preferable to word the clause as follows: “my born or unborn children”.

### EXAMPLE OF BENEFICIARIES NAMED ON 01/07/2002:

**“Louis... born on 15/06/1999 and Camille born on 06/01/2001 in two equal shares”.**

**In this case, Jean born in 2004 after the beneficiaries had been named in this example will not be considered when sharing the benefits.**

**Only Louis and Camille will each receive a share of the death benefits.**

## 7 How to designate several beneficiaries by name

You may name several joint beneficiaries. In this case, kindly specify whether the benefits should be shared equally between them or based on a specific percentage allocated to each of them.

### EXAMPLES:

- My spouse and my son Mr X, living or represented, will receive equal shares, or otherwise, my heirs.**
- My spouse will receive 30%, my daughter Miss Z 35% and my son Mr W 35%, or otherwise, my heirs.**
- My spouse or otherwise, my daughter Miss Z, or otherwise, my brother Mr R, or otherwise, my heirs.**

- Take note: Clearly state the beneficiary’s identity or capacity, and where necessary, specify the breakdown of shares of the benefit to be distributed, bearing in mind any subsequent family changes into account.
- Take note: It is recommended that for any designation made in favour of a third party other than the spouse or civil partner, children or parents of the insured employee, the full names, date and place of birth must be specified. These details will enable the insurer to identify the designated beneficiary accurately.

### EXAMPLE:

**My spouse and my born or unborn children, living or represented, in equal shares, or otherwise, my heirs.**

## 8 Should the beneficiary be notified?

**This is possible, but this practice should be avoided. Indeed, where a beneficiary agrees in writing to be designated, it will no longer be possible to change the beneficiaries without his/her consent.**



Should you have any problems logging in to the service call our helpline on **09 69 39 38 36** (Monday to Friday from 9:00 am to 6:00 pm) or email **mesbeneficiaires@quijeprotege.fr**.



Your customer area

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