



Frequently Asked Questions

As a company employee, you are covered by an AXA personal protection policy that includes the payment of a death benefit to your loved ones, in case of death. Unless otherwise indicated by you, this sum will be paid in accordance with the policy's standard beneficiary clause.

How can I designate my beneficiaries?

Connect to the service at quijeprotege.fr using your email address and mobile phone. To designate your beneficiaries, complete the form, choose the type of designation you prefer, validate, and sign.

Within five working days, you will receive an email confirmation signifying that your designation request has been validated.

What is the beneficiary clause?

The beneficiary clause is an essential instruction telling the insurer how you would like the death benefit to be distributed. It designates the person or persons who will receive the death benefit.

The online service makes it easy for you to designate or update your beneficiaries in just a few clicks.

Why should I designate a beneficiary?

When you designate your beneficiaries, you ensure that the insurer will pay the benefit in accordance with your wishes.

Any change in your family or personal situation should prompt you to update your beneficiary designation and ensure it reflects your wishes.

Who can I designate?

You can designate individuals, whether or not they are related to you, or entities, such as a non-profit organization or charity.

You have four choices for your beneficiary designation:

- the standard designation called the “contractual designation”
- a specific designation enabling you to indicate the order of precedence and/or the distribution of capital among your beneficiaries
- a customized designation, which you write entirely yourself
- a designation via a notarial act, for which you enter the name and contact information of the notary in charge of the settlement of your estate

What does the AXA compulsory group policy say where there is no designated beneficiary?

If the insured employee does not designate a beneficiary, then the policy's standard, or contractual, designation will apply. For more information, refer to the policy information provided by your employer.

The standard clause designates persons by family relationship and in order of precedence. The beneficiaries are those whose relationship to the insured employee enables them to be unambiguously identified. The death benefit is therefore paid to the person in the designated family relationship on the date of the death of the insured employee.

“My spouse”: this is the person who is your legal (married) spouse on the date of death. If you have remarried, then the new spouse will be the beneficiary.

“My civil union partner under a PACS”: this is the person with whom you have entered a civil union partnership (PACS) that has not been dissolved on the date of death.

ILLUSTRATION OF THE APPLICATION OF THIS CLAUSE:

If the spouse dies before the insured employee, the death benefit will be distributed among the insured employee's living children at the date of his or her death or, if none, to his or her heirs.

How should I write a personalized clause?

A personalized clause allows you to designate beneficiaries differently from the standard clause.

EXAMPLE:

My spouse; otherwise, 30% to my niece Mrs. Valerie X born on DD Month YYYY and 70% to my nephew Mr. Sebastian Y born on DD Month YYYY; otherwise, my heirs.

- Note: do not indicate your spouse's name. Identity (first and last name) takes precedence over the relationship to the beneficiary (spouse). In case of divorce, a dispute may arise between a former and current spouse.
- Note: domestic partners are not considered spouses (a domestic partnership is a de facto status and does not have the legal status of a civil union under a PACS or a marriage).
- Note: naming your children may lead to unfair treatment. Children born after the designation date, since they are not named, will be excluded as beneficiaries of the death benefit. Unless that is in fact your wish, it is better to word the clause as follows: “my existing and future children”.

ILLUSTRATION OF A DESIGNATION WRITTEN ON 1 JULY 2002:

“Louis... born on 15 June 1999 and Camille born on 06 January 2001 in equal shares among them.” Jean, born in 2004, after the date of the designation, will not receive any share of the death benefit. Only Louis and Camille will receive the death benefit, in equal shares.

How can I designate multiple beneficiaries by name?

You can designate multiple joint beneficiaries. In this case, specify whether the benefit should be divided equally among them or based on other percentages.

EXAMPLES:

1. My spouse and my son Mr. X, living or represented, in equal shares among them; otherwise, my heirs.
2. 30% to my spouse, 35% to my daughter Ms. Z, and 35% to my son Mr. W; otherwise, my heirs.
3. My spouse; otherwise, my daughter Ms. Z; otherwise, my brother Mr. R; otherwise, my heirs.

– Note: accurately indicate the identity or relationship of the beneficiary, and if applicable, specify the share to be allocated to each beneficiary. Keep in mind that there may be subsequent changes to your family situation.

– Note: Should you designate any beneficiary other than your spouse, your civil union partner under a PACS, your children or your parents, it is recommended that you specify the beneficiary's full name and date and place of birth.

This information will enable the insurer to correctly identify the designated beneficiary.

EXAMPLE:

My spouse and my existing and future children, living or represented, in equal shares among them; otherwise, my heirs.

Should I notify my beneficiaries?

It is possible to do so, but it should be avoided. If your beneficiary accepts the designation in writing, you will no longer be able to change the beneficiary designation without his or her consent.



For any problems connecting to the service, telephone assistance is available at **+33 (0)1 42 49 78 26** (Mon-Fri, 9 am-6 pm, Paris time) or by emailing mesbeneficiaires@quijeprotege.fr.



Access your services, accounts and policies in **your Employee Account**

