

Be prepared

to help your clients during a time of loss



When clients come to you during a time of loss, make sure you're prepared to walk them through the death claim process. These step-by-step instructions will help you understand the most efficient way to assist your clients.

Step 1: Report the death	<ul style="list-style-type: none">✓ When first notified of a death, call 800-854-3649 to report the death to our Client Services team.✓ Be prepared to provide the following information:<ul style="list-style-type: none">» Name of deceased» Policy number» Date of death» Contact information for the person to receive forms, including name, phone number and mailing address. We can also send forms via fax or encrypted email if preferred over standard mail.
Step 2: Research begins	<ul style="list-style-type: none">✓ Client Services forwards the report of death to our Claims department. Claims begins researching the file to identify the following:<ul style="list-style-type: none">» Designated beneficiary(ies)» Required forms» Any special requirements that must be met✓ Research typically takes 5-10 business days.
Step 3: Forms provided to beneficiary(ies)	<ul style="list-style-type: none">✓ Claims sends a letter of instruction and required forms to the beneficiary(ies) or designated contact person.
Step 4: Beneficiary(ies) returns completed forms and death certificate	<ul style="list-style-type: none">✓ Each beneficiary must complete and return all required forms.✓ A certified copy of the death certificate must be submitted with the forms. A certified copy will have a raised seal from the state of issue.
Step 5: Claim is processed	<ul style="list-style-type: none">✓ Once all required documents are received in good order, the settlement is processed within 5-10 business days.

Things to keep in mind

- » A settlement cannot be processed until **all** beneficiaries complete and return required forms.
- » Our Claims department will follow-up with beneficiary(ies) or designated contact person every 30 days for outstanding requirements.

If you need assistance, please call **800-854-3649**.