

# 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.

<b>Step 1:</b> Report the death	<ul style="list-style-type: none"><li>✓ When first notified of a death, call <b>(800) 854.3649</b> to report the death to our Client Services team.</li><li>✓ Be prepared to provide the following information:<ul style="list-style-type: none"><li>» Name of deceased</li><li>» Policy number</li><li>» Date of death</li><li>» 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.</li></ul></li></ul>
<b>Step 2:</b> Research begins	<ul style="list-style-type: none"><li>✓ 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"><li>» Designated beneficiary(ies)</li><li>» Required forms</li><li>» Any special requirements that must be met</li></ul></li><li>✓ Research typically takes 5-10 business days.</li></ul>
<b>Step 3:</b> Forms provided to beneficiary(ies)	<ul style="list-style-type: none"><li>✓ Claims sends a letter of instruction and required forms to the beneficiary(ies) or designated contact person.</li></ul>
<b>Step 4:</b> Beneficiary(ies) returns completed forms and death certificate	<ul style="list-style-type: none"><li>✓ Each beneficiary must complete and return all required forms.</li><li>✓ 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.</li></ul>
<b>Step 5:</b> Claim is processed	<ul style="list-style-type: none"><li>✓ Once all required documents are received in good order, the settlement is processed within 5-10 business days.</li></ul>

### 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.

For assistance, please contact **Client Services** at **(800) 854.3649**.