



FINANCIAL  
PROTECTION

# Life insurance

## What you need to know about filing a life insurance claim



We are committed to helping you and your family navigate the emotional and financial process that follows the loss of a loved one. Our goal is to provide clear and caring assistance throughout the claim process.

### How to file a claim

1. The first step is to notify the employer about the death of the person covered by the life insurance plan.
2. After being notified, the employer or plan sponsor will give you forms to complete, as well as a list of the documents required for the claim to be processed. The following forms must be completed and returned to the employer:
  - **Proof of Death form:** You are required to complete Section 1 of this form
  - **Certified Death Certificate:** This must be the original legal document, with a raised seal or color stamp certification. A copy cannot be accepted
  - **Preference Affidavit:** Complete this form only if there is not a beneficiary specified and you are the closest relative of the deceased
  - **Proof of accidental death (if applicable):** If the death was accidental, please provide a police report, coroner's report or autopsy, a newspaper account of the accident, witness statements or other material confirming the accident
  - **Funeral assignment (if applicable):** This form is provided by the funeral home and must be submitted to the employer if you want the insurance payout sent directly to the funeral home
3. After you provide the required forms and documents, the employer will submit the following documents to us on your behalf:
  - **Proof of Death form:** The employer must complete Section 2
  - **Certified Death Certificate:** The original document you provided
  - **Proof of accidental death (if applicable):** Any documents you provided
  - **Copy of the Enrollment Form (if applicable):** This form may be required if the life insurance coverage was voluntary, which means purchased by the employee at his or her discretion, rather than purchased by the employer
  - **Copy of the Beneficiary Designation form (if applicable):** May be required if a beneficiary was designated
  - **Funeral assignment (if applicable):** The form you provided

We encourage you to submit your materials as soon as possible after the death so your claim can be processed as quickly as possible. If you have any questions about the information you need to provide, please call us at **1-888-299-2070**.

## **What happens when your claim is reviewed?**

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When we've received all the information we need to review your claim, we will:

- 1.** Inform you by phone or letter that we have received your claim and are reviewing it.
- 2.** Request additional information, if needed.
- 3.** Ensure your claim receives a thorough, fair and objective evaluation.
- 4.** Upon approval, we will send benefit proceeds to you as designated.

For specific information about your life insurance plan, please refer to your Certificate of Coverage.

This brochure is intended to provide general information and does not change any terms of the Life Insurance Certificate of Coverage or Summary Plan Description. In the event of a conflict between the language in this brochure and your Life Insurance Certificate of Coverage or Summary Plan Description, the Certificate of Coverage and Summary Plan Description will prevail. Please refer to your Certificate of Coverage.

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