

Life Claim Checklist

The following is a checklist of documents you need to submit with your life insurance claim form. Depending on your claim, some of these documents may not apply.

1. Copy of the Certified Death Certificate (CDC)

If the total claim coverage amount is more than \$500,000, please submit the original certified death certificate with the raised seal. We will return it to you upon request after our verification process.

Most funeral homes will provide the family with the certified death certificate. You can also order a certified death certificate and/or additional copies from VitalChek.com.

2. Copy of the Obituary

3. Copy of Funeral Home Assignment Itemized Statement (if applicable)

If there is a Funeral Home Assignment (FHA), please submit a copy of the itemized statement, including the tax ID. The FHA must be signed by all beneficiaries who are participating in the assignment, and it must be notarized.

4. Additional Beneficiary Documentation (if applicable)

If the beneficiary is:

- A minor or an estate**, please provide an original court order appointing a legal representative or guardian to handle financial affairs of the beneficiary.
- Unable to handle his or her financial affairs**, the legal representative handling the financial affairs must submit a power of attorney.
- Deceased**, please provide proof of death with a copy of the final certified death certificate.
- A trust**, please provide documentation verifying the existence of the trust, documentation that the trust has been named as the beneficiary and the tax ID number of the trust.
- Residing outside the U.S.**, please complete, sign and date the IRS Form W-8BEN. Any beneficiary residing outside the U.S. must complete, sign and date the IRS form W-8BEN. There are specific requirements for completing line #5 U.S. Taxpayer Identification Number (SSN or ITIN) as follows: If the beneficiary is not a U.S. citizen or a resident and does not conduct any business or receive compensation for any personal services in the U.S., line #5 is not required (SSN or ITIN). The IRS Form W-8BEN can be found on the IRS.gov website.
- A non-U.S. citizen residing or doing business in the U.S. and doesn't have a Social Security number**, he or she must file for a TIN (Tax Identification Number) with the IRS. The TIN confirmation letter must be submitted with the IRS Form W-8BEN. The IRS Form W-8BEN can be found on the IRS.gov website.

5. Proof of Accident (if applicable)

If your loved one's death was the result of an accident, please submit the following documents:

- Official completed police report
- Accident report
- Proof of seatbelt/airbag use (if applicable)
- Newspaper clipping(s) of the accident (if applicable)
- Coroner's report, findings and/or toxicology report