

## Frequently Asked Questions Regarding the Life Insurance Claims Process

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### **Q. Where do I send my claim information?**

- A. Please send your completed claim form and one original certified death certificate, along with additional required documentation, to:

EMC National Life  
PO Box 9197  
Des Moines, IA 50306-9197

### **Q. Can my claim information be faxed to you?**

- A. You can fax the claim form and any additional documentation, unless otherwise noted; however, we do not accept a faxed death certificate if the total death benefit proceeds exceed \$25,000.00 on all policies. Our fax number is 515-237-2282.

### **Q. What makes it a certified death certificate?**

- A. Certified death certificates have either a raised seal or a multicolored signature seal from the county, city or state that issued the certificate. In addition, the original death certificate should contain the signature of an appropriate officer of the county, city or state.

### **Q. Will you accept a certified death certificate with a pending cause of death?**

- A. We must receive a certified death certificate with the final cause of death.

### **Q. If a primary beneficiary is deceased, can I send a copy of the certified death certificate for the deceased beneficiary?**

- A. Yes, a copy is acceptable. If a copy of a death certificate is not available, we may accept an obituary, funeral program or mention in another's obituary.

### **Q. What is an incontestable claim?**

- A. A claim is considered incontestable when the insured's death occurs two years or more after the issue date of the policy, reinstatement date or effective date of any rider.

### **Q. What is a contestable claim?**

- A. A claim is considered contestable when the insured's death occurs within two years of the insurance date, reinstatement date or effective date of any rider.

### **Q. What is a funeral home assignment?**

- A. A funeral home assignment is a binding contract between a contract owner or beneficiary and a funeral home. If a beneficiary signs an assignment form authorizing us to direct payment for all or a portion of the proceeds to a funeral home and the assignment is received prior to the claim being settled, we are obligated to honor the assignment and pay the funeral home accordingly. In some instances, a collateral assignment may have been made prior to the insured's death.

**Q. What is needed to process an assignment to a funeral home?**

A. A copy of the signed assignment request and a copy of the final bill showing the outstanding balance due from the funeral home is required to process the assignment.

**Q. My name has changed since the last beneficiary designation. What do I need to provide to validate the name change?**

A. If a beneficiary's name has changed due to marriage or divorce, a copy of the marriage or divorce decree is preferred. If the name has changed due to any other reason, we require a court document with the name change from the birth name to the requested name.

**Q. Why does a beneficiary, estate or trust need to provide their Social Security Number or Taxpayer Identification Number?**

A. The claim cannot be processed without this information. Interest is paid on some claims from the date of death until the claim is paid. The Social Security Number or Taxpayer Identification Number is required to report interest payments to the Internal Revenue Service.

**Q. What is a form 1099-INT?**

A. Form 1099-INT is utilized to report to the Internal Revenue Service interest payments made to an individual or entity during any calendar year. Form 1099-INT is mailed to an individual or entity in January of the year following the interest payments and informs the individual or entity of the interest paid to be reported on their tax return. You will receive a form 1099-INT if the interest paid on your claim is \$10.00 or greater.

**Q. What happens if there is no guardian named for the minor child beneficiary?**

A. The Uniform Transfers to Minors Act (UTMA) or Uniform Gifts to Minors Act (UGMA) permits disbursement of funds to a minor child without guardianship papers. There are certain guidelines and limitations determined by each state regarding disbursement of funds to a minor under these acts. Contact EMC National Life for specific information.

**Q. What if a beneficiary wants his or her Attorney-in-Fact (Power of Attorney) to complete the claim form on his or her behalf?**

A. The Power of Attorney document must be submitted with the claim form and certified death certificate. When the claim form is completed by the Attorney-in-Fact, the signature should include his or her proper title reflecting the fiduciary relationship. All information on the claim form should be completed on behalf of the beneficiary.