

# Claims

## Frequently Asked Questions

### How long will it take to process a claim for the death benefit proceeds?

- Upon initial notification a claim packet will be mailed in approximately five calendar days.
- Upon receipt of the last requirement the claim for the death benefit proceeds will be processed within 10 calendar days. Processing time may be extended if additional review is required.

### What are the requirements for my claim for the death benefit proceeds?

- North American requires a death certificate issued by the state in which the deceased passed away. We require cause and manner of death to be listed on the death certificate.
- Completion of the [Claimant's Statement](#) form by the beneficiary
  - If the death benefit proceeds are payable to a beneficiary in which an attorney-in-fact is signing the Claimant's Statement form, a [Certificate of Power of Attorney](#) is required.
- Additional requirements may be needed dependent on the type of beneficiary.

Examples are:

- If the death benefit proceeds are payable to a Trust, a completed [Certification of Trust](#) form is required.
- If the death benefit proceeds are payable to the Estate, a document from the Court appointing an individual(s) authorized to act on behalf on the Estate may be required.

### What are the requirements for a contestable claim?

- North American requires an original certified death certificate issued by the state in which the deceased passed away. We require cause and manner of death to be listed on the original certified death certificate.
- If a claim is contestable, North American will require additional forms to be submitted to our office. This includes the [Claimant Statement](#) (completed by the beneficiary), [Claimant Statement II](#) (completed by next of kin), [HIPAA form](#) (completed by next of kin), [Writing Agent Statement for Routine Contestable Claim Investigation](#) (completed by the agent).
- A routine investigation will be conducted on all contestable claims for the death benefit proceeds. The processing timeframe is dependent upon the investigation.
- Additional requirements may be needed depending on the type of beneficiary.

### What are the requirements for my foreign claim?

- North American requires an original certified death certificate issued by the country in which the deceased passed away. We require cause and manner of death to be listed on the original certified death certificate.
- Completion of the [Claimant Statement](#) (completed by the beneficiary).
- [Foreign Death Questionnaire](#) form
- Report of Death of American Citizen Abroad. This document is issued by a U.S. embassy or consulate upon its receipt of the foreign death certificate or finding of death by a local competent authority.

### Cause of Death - Homicide

- North American requires a death certificate issued by the state in which the deceased passed away. We require cause and manner of death to be listed on the certified death certificate.
- Completion if the [Claimant Statement](#) (completed by the beneficiary).
- Name, address, and phone number of investigating officer handling the homicide and a written statement from investigating officer confirming whether or not the investigation is ongoing and whether or not the beneficiaries have been excluded as potential suspects in the investigation

### Does my claim earn interest?

- Any applicable interest (and how it accrues) is determined pursuant to state regulations and the terms of the Policy.
- While interest may apply, applicable rates are subject to change without prior notice.

### What is the phone number to the Claims Customer Contact department if I have questions on my claim?

Life Claims: 800-733-2524

### How can I send documents to North American to be reviewed?

- Items can be emailed, faxed or sent via regular mail.
- Fax: Life Claim – 877-841-6706
- Email: [claims@sfgmembers.com](mailto:claims@sfgmembers.com)
- Mailing Address:  
North American Company for Life and Health Insurance®, Life Division  
One Sammons Plaza  
Sioux Falls, SD 57193  
(If mailing priority - 5400 S. Solberg Ave., Sioux Falls, SD 57108)

### Waiver of Premium Claim:

- Requirements for North American to process this claim are:
  - Completion of Claimant's Statement/Employer's Certificate
  - Completion of HIPAA Authorization for Release of Information
  - Completion of the Attending Physician's Statement
  - If applicable, a copy of Initial Award Statement from Social Security Disability
  - If applicable, a letter of explanation as to why the company was not notified within one year of becoming disabled
  - Upon receipt of the last requirement the claim will be processed in three to five calendar days

### Accelerated Benefit Rider/Endorsement:

- Requirements that will be needed for North American to process this claim are the following:
  - Accelerated Benefit Worksheet and Payment Notice
  - Application for Election of Accelerated Benefits
  - Attending Physician Statement
  - Authorization for Release of Information for Claims Administration
  - We may also require copies of your medical records, which should document your current treatment, the stage of your condition, and a statement of prognosis from your doctor.
- Benefits under this rider/endorsement may or may not be taxable. Whether or not the owner or the beneficiary incurs a tax liability when benefits are advanced depends on how the IRS interprets applicable portions of the tax code. As with all tax matters you should consult a personal tax advisor to assess the impact of this benefit.
  - Upon receipt of the last requirement the claim will be processed in three to five calendar days

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