

Claims frequently asked questions

How long will it take to process a death claim?

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

What are the requirements for my claim?

- 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. Please reference your letter to determine if an original or copy of a death certificate is required. If an original death certificate is required, we recommend obtaining multiple originals as it will not be returned.
- Completion of the [Claimant Statement](#) by the beneficiary.
- Additional requirements may be needed dependent on the type of beneficiary:
 - If the proceeds are payable to a trust, a completed [Certification of Trust](#) form is required.
 - If the proceeds are payable to the estate, a court certificate of appointment is required.
 - If the proceeds are payable to a charitable trust, a completed [Certification of Charitable Trust](#) form is required.
 - If the proceeds are payable to a beneficiary with a power of attorney a [Certificate of Power of Attorney](#) form is required.

What are the requirements for my foreign claim?

- North American requires an original 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 death certificate.
- Completion of the [Claimant Statement](#) by the beneficiary.
- [Foreign Death Questionnaire](#)
- 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 death certificate.
- Completion of the [Claimant Statement](#) 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 Contract.
- 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?

Annuity claims: 877-880-6367

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

- Items can be emailed, faxed or sent via regular mail.
- Fax: 877-586-0249
- Email: claims@sfgmembers.com
- Mailing address:
 - North American Company for Life and Health Insurance®
 - P.O. Box 14432
 - Des Moines, IA 50306-3432