

# Navigating life after a loss

## A guide for beneficiaries: Required documentation and the death benefit claim process

**After a loved one's passing, both the emotional toll and the practical tasks can be especially difficult.** On top of the grief, the paperwork and loose ends can feel overwhelming. At North American Company for Life and Health Insurance®, our goal is to make filing a claim for life insurance benefits as simple and stress-free as possible. This brief guide outlines what you can expect and what you may need to do after the death, what documents to have on hand, and the steps to take — one at a time — so you can move forward with confidence. When it comes to our life insurance policies, our team is here to help.



### How to file a death benefit claim through North American

- The policy owner or beneficiary would fill out the form to notify the Company on [NorthAmericanCompany.com/report-a-death](https://NorthAmericanCompany.com/report-a-death).
- North American will send a condolence packet within a few days that contains further instructions as well as a form to fill out.
- Beneficiary(ies) need two documents to start the process to file a claim for death benefits. The first is a death certificate issued by the state in which the deceased passed away. The second is a Claimant's Statement completed by each beneficiary. Additional documents may be required.
- Send the packet back to North American. If all required documents are received and in good order, payment will be sent in approximately seven business days. Please be aware that some claims, such as contestable life insurance claims and deaths abroad, require additional review. We will communicate with the beneficiary periodic updates as we conduct our review.



### Compile documents of deceased

- Collect 10-15 copies of the certified death certificate from the state where the death occurred.
- Gather a marriage certificate (if a spouse), Social Security card, driver's license, passport and all creditor or financial institution account numbers.
- You will also need to know the Date of Death (DOD) and Date of Birth (DOB) of the deceased.



### Close accounts/secure cash flow

- Contact credit card companies, ask for the deceased account specialist and close the accounts. Ask about unused rewards points. If there is any debt, it most likely needs to be paid by the estate.
- Cancel auto-renewing charges.
- Check for digital payment and shopping accounts such as PayPal® and Venmo® and close or transfer balances after securing required documents.
- Set up a USPS® mail forwarding to the executor.
- Create a master list of all utilities and other bills and cancel or transfer responsibility to a survivor.
- Compile list of retirement accounts and file a claim form. Speak with a tax professional before moving funds or cashing out.
- Close out or memorialize social media accounts.



## Report death to relevant agencies

- Report the death to the Social Security Administration. This is a service many funeral homes provide, but you'll need to confirm with them. Other agencies to contact (if applicable): Medicare, Internal Revenue Service, U.S. passport, state social service benefits, voter registration, veteran's benefits, military retiree benefits and federal employee benefits.
- Notify the three major consumer credit reporting agencies (Experian™, Equifax® and TransUnion®) to prevent anyone else from opening new credit in the name of the deceased. These agencies will also be notified by the Social Security Administration.



## Determine all sources of life insurance benefits

- Locate all life insurance and accident insurance policies and submit claims (if applicable). Don't forget spouse or family rider coverage on your own policy, as well.
- Contact the deceased's employer to determine if there was a life insurance plan through the company. Many businesses offer this benefit. Check previous employers to find out about pension or profit sharing plans the deceased is entitled to.
- Other potential sources for life insurance: fraternal organizations, credit unions as well as life insurance through credit cards or mortgages.
- If the deceased served in the military, contact the Veteran's Administration for burial payment and, if desired, a marker, as well as the Retired Serviceman's Family Protection Plan (if deceased is survived by a spouse). Active military might be eligible to receive Serviceman's Group Life Insurance.

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