How do I file a life insurance claim?

Life Insurance

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- To begin the claims process:

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To begin the claims process:

- Get several copies of the death certificate.
- Call your insurance agent. He or she can help you fill out the necessary forms and act as an intermediary with the insurance company. (Don?t keep life insurance policies in your safe deposit box. In most states, safe deposit boxes are sealed temporarily upon the death of the owner, which can delay

the settlement.) If you don?t have an insurance agent, or don?t know who the deceased's agent was, contact the company directly.

- Submit a certified copy of the death certificate from the funeral director with the policy claim. Once the claim is submitted, a settlement should be issued to you shortly. Once a life insurance claim is submitted, you must determine how the proceeds will be distributed. These are some of the options available:
    - **Lump sum?**You receive the entire death benefit in a single amount.
    - **Specific income provision?**The company pays you both principal and interest on a predetermined schedule.
    - **Life income option?**You receive a guaranteed income for life. The amount of income depends on the death benefit, your gender and your age at the time of the insured's death.
    - **Interest income option?**The company holds the proceeds and pays you interest on them. The death benefit remains intact and goes to a secondary beneficiary upon your death.

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