



# LIFE INSURANCE | CLAIM FORM

FOR QUESTIONS, CONTACT CUSTOMER SERVICE AT 1-800-370-5856,  
MONDAY THROUGH FRIDAY, 8:00 AM TO 5:00 PM CST.

## WHERE TO SUBMIT YOUR CLAIM:

Attention: Claims Department

Mail: PO Box 1650 | Little Rock | AR | 72203

Email: claims@usablelife.com | Fax: 501-235-8416

## EMPLOYEE INFORMATION

INFORMATION FOR INSURED EMPLOYEE

_____		<input type="checkbox"/> FEMALE   <input type="checkbox"/> MALE		_____	_____
LAST NAME, FIRST NAME, MI		GENDER		SOCIAL SECURITY NUMBER	BIRTH DATE (MM/DD/YY)
_____		_____	_____	_____	_____
ADDRESS		CITY	STATE	ZIP CODE	

## INSURED INFORMATION

INFORMATION FOR COVERED INDIVIDUAL WHO SUFFERED THE LOSS

_____		<input type="checkbox"/> FEMALE   <input type="checkbox"/> MALE		_____	_____
LAST NAME, FIRST NAME, MI		GENDER		SOCIAL SECURITY NUMBER	BIRTH DATE (MM/DD/YY)
_____		_____		_____	_____
<input type="checkbox"/> SELF   <input type="checkbox"/> SPOUSE   <input type="checkbox"/> CHILD		<input type="checkbox"/> YES IF YES, SUBMIT POLICE AND TOXICOLOGY REPORTS   <input type="checkbox"/> NO		_____	
RELATIONSHIP EMPLOYEE		WAS LOSS DUE TO ACCIDENT?		DATE OF LOSS (MM/DD/YY)	

## EMPLOYER STATEMENT

_____		_____		_____		_____	
EMPLOYER NAME		USABLE LIFE POLICY NUMBER		EMPLOYER TELEPHONE NUMBER		EMPLOYER FAX NUMBER	
_____		_____	_____	_____	_____	_____	
EMPLOYER ADDRESS		CITY	STATE	ZIP CODE			
_____	_____			<input type="checkbox"/> YES IF YES, PROVIDE SALARY INFORMATION   <input type="checkbox"/> NO		\$ _____	
HIRE DATE (MM/DD/YY)	EMPLOYEE MOST RECENT JOB TITLE			IS BENEFIT BASED ON SALARY MULTIPLE?		EMPLOYEE SALARY	
_____	_____			<input type="checkbox"/> DEATH   <input type="checkbox"/> DISABILITY   <input type="checkbox"/> RETIREMENT   <input type="checkbox"/> EMPLOYMENT TERMINATED			
SALARY EFFECTIVE DATE (MM/DD/YY)	DATE LAST PHYSICALLY AT WORK (MM/DD/YY)			REASON EMPLOYEE WAS NOT ACTIVELY AT WORK AT TIME OF LOSS			
<input type="checkbox"/> GROUP LIFE \$ _____		<input type="checkbox"/> VOLUNTARY GROUP/SUPPLEMENTAL LIFE \$ _____		<input type="checkbox"/> ACCIDENTAL DEATH \$ _____		<input type="checkbox"/> DEPENDENT LIFE \$ _____	
WHAT BENEFITS IS THE INSURED ENROLLED IN? PROVIDE BENEFIT DOLLAR AMOUNTS IN SPACES BESIDE APPLICABLE BENEFITS							
<input type="checkbox"/> YES   <input type="checkbox"/> NO IF NO, GIVE DATE DISCONTINUED: _____		<input type="checkbox"/> YES IF YES, SUBMIT BENEFICIARY DESIGNATION FORM   <input type="checkbox"/> NO		<input type="checkbox"/> SPOUSE   <input type="checkbox"/> MINOR   <input type="checkbox"/> TRUST   <input type="checkbox"/> ESTATE   <input type="checkbox"/> OTHER			
ARE PREMIUMS PAID-TO-DATE FOR THIS INSURED?		WAS A BENEFICIARY DESIGNATED?		BENEFICIARY TYPE			

**▼ SIGN AND DATE BELOW**

I attest to the fact that the information furnished above is to the best of my knowledge, complete and accurate.

_____	_____	_____	_____
LAST NAME, FIRST NAME, MI (PRINTED)	JOB TITLE	SIGNATURE	TODAY'S DATE (MM/DD/YY)

**⚠ FRAUD WARNING:** EXCEPT AS NOTED IN THE SEPARATE FRAUD NOTICE, ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

# LIFE INSURANCE | CLAIM FORM *(continued)*

## BENEFICIARY STATEMENT

ADDITIONAL BENEFICIARY STATEMENTS ON NEXT PAGE

_____		<input type="checkbox"/> FEMALE <input type="checkbox"/> MALE	_____	_____
BENEFICIARY LAST NAME, FIRST NAME, MI		GENDER	SOCIAL SECURITY NUMBER	BIRTH DATE (MM/DD/YY)
_____		_____	_____	_____
ADDRESS		CITY	STATE	ZIP CODE
<input type="checkbox"/> SELF <input type="checkbox"/> SPOUSE <input type="checkbox"/> CHILD <input type="checkbox"/> OTHER _____		_____	_____	
RELATIONSHIP INSURED EMPLOYEE		DAYTIME TELEPHONE	FAX NUMBER OR EMAIL ADDRESS	

**▼ SIGN AND DATE BELOW**

I attest to the fact that the information furnished above is to the best of my knowledge, complete and accurate.

_____	_____	_____
BENEFICIARY/REPRESENTATIVE LAST NAME, FIRST NAME, MI <i>(PRINTED)</i>	SIGNATURE	TODAY'S DATE

## AUTHORIZATION TO OBTAIN INFORMATION

**▼ SIGN AND DATE BELOW**

I hereby authorize any licensed physician, medical practitioner, hospital, clinic, or other medical or medically related facility, insurance company, health maintenance organization, the Medical Information Bureau (MIB), government entity (federal, state, or local), reinsurer, or other organization, institution or person that has information, records or knowledge of me or my health, past or present, to furnish such information to USAble Life (the "Company"), or its agents. I understand that the Company may disclose the information to MIB, other insurance carriers, reinsurers, claim management/investigation firms, agents, employees and others who have a legitimate business interest in obtaining the information in connection with underwriting or claim processing. A photocopy of this Authorization shall be as valid as the original.

_____	_____	_____	_____
NEAREST RELATIVE LAST NAME, FIRST NAME, MI <i>(PRINTED)</i>	RELATIONSHIP TO INSURED	SIGNATURE	TODAY'S DATE

## CLAIM SUBMISSION CHECKLIST

BEFORE SUBMITTING YOUR CLAIM, PLEASE REVIEW THE LIST BELOW FOR ITEMS THAT MAY BE REQUIRED FOR PROCESSING:

- FOR ALL CLAIMS:**  COMPLETED CLAIM FORM  SIGNED FRAUD NOTICE  EMPLOYEE BENEFIT APPLICATION  BENEFICIARY DESIGNATION FORM  DEATH CERTIFICATE\*
- FOR ACCIDENTAL DEATH CLAIMS:**  POLICE REPORT  AUTOPSY REPORT  TOXICOLOGY REPORT
- FOR CLAIMS NAMING MINORS AS THE BENEFICIARY:**  LETTERS OF GUARDIANSHIP  BIRTH CERTIFICATE AND SOCIAL SECURITY CARD OF BENEFICIARY
- FOR CLAIMS WITHOUT APPOINTED BENEFICIARY OR NAMING AN ESTATE AS THE BENEFICIARY:**  LETTERS OF ADMINISTRATION OR TESTAMENTARY
- FOR CLAIMS NAMING A TRUST AS THE BENEFICIARY:**  COPIES OF TRUST AND LETTERS OF ACCEPTANCE FROM THE TRUSTEE WITH THE TRUST ID NUMBER

\*DEATH CERTIFICATE MUST CONTAIN ORIGINAL SEAL FOR CLAIMS EXCEEDING \$50,000

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# LIFE INSURANCE | CLAIM FORM *(continued)*

## ADDITIONAL BENEFICIARY STATEMENT

\_\_\_\_\_  FEMALE  MALE \_\_\_\_\_  
BENEFICIARY LAST NAME, FIRST NAME, MI GENDER SOCIAL SECURITY NUMBER BIRTH DATE (MM/DD/YY)

\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_  
ADDRESS CITY STATE ZIP CODE

SELF  SPOUSE  CHILD  OTHER \_\_\_\_\_  
RELATIONSHIP INSURED EMPLOYEE DAYTIME TELEPHONE FAX NUMBER OR EMAIL ADDRESS

**▼ SIGN AND DATE BELOW**

I attest to the fact that the information furnished above is to the best of my knowledge, complete and accurate.

\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_  
BENEFICIARY/REPRESENTATIVE LAST NAME, FIRST NAME, MI (PRINTED) SIGNATURE TODAY'S DATE

## ADDITIONAL BENEFICIARY STATEMENT

\_\_\_\_\_  FEMALE  MALE \_\_\_\_\_  
BENEFICIARY LAST NAME, FIRST NAME, MI GENDER SOCIAL SECURITY NUMBER BIRTH DATE (MM/DD/YY)

\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_  
ADDRESS CITY STATE ZIP CODE

SELF  SPOUSE  CHILD  OTHER \_\_\_\_\_  
RELATIONSHIP INSURED EMPLOYEE DAYTIME TELEPHONE FAX NUMBER OR EMAIL ADDRESS

**▼ SIGN AND DATE BELOW**

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\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_  
BENEFICIARY/REPRESENTATIVE LAST NAME, FIRST NAME, MI (PRINTED) SIGNATURE TODAY'S DATE

## ADDITIONAL BENEFICIARY STATEMENT

\_\_\_\_\_  FEMALE  MALE \_\_\_\_\_  
BENEFICIARY LAST NAME, FIRST NAME, MI GENDER SOCIAL SECURITY NUMBER BIRTH DATE (MM/DD/YY)

\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_  
ADDRESS CITY STATE ZIP CODE

SELF  SPOUSE  CHILD  OTHER \_\_\_\_\_  
RELATIONSHIP INSURED EMPLOYEE DAYTIME TELEPHONE FAX NUMBER OR EMAIL ADDRESS

**▼ SIGN AND DATE BELOW**

I attest to the fact that the information furnished above is to the best of my knowledge, complete and accurate.

\_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_  
BENEFICIARY/REPRESENTATIVE LAST NAME, FIRST NAME, MI (PRINTED) SIGNATURE TODAY'S DATE



## USABLE® LIFE | FRAUD NOTICE

### FOR YOUR PROTECTION, THE LAWS OF SOME STATES MAY REQUIRE US TO FURNISH YOU WITH THE FOLLOWING NOTICE:

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. Please see below for special notices required by state law.

**AL Residents Only:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

**AK Residents Only:** Any person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

**AZ Residents Only:** Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**CA Residents Only:** Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**CO Residents Only:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**DE, ID, IN, OK Residents Only:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

**DC Residents Only:** Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**FL Residents Only:** Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**KS Residents Only:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and subject to fines and confinement in prison as determined by a court of law.

**KY Residents Only:** Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**ME and TN Residents Only:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines and denial of insurance benefits.

**MD, RI, TX Residents Only:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**MN Residents Only:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**NH Residents Only:** Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

**NJ Residents Only:** Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**OH Residents Only:** Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**OR Residents Only:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and subject to fines and confinement in prison.

**PA Residents Only:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**VT Resident Only:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

**VA and WA Residents Only:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.



### SIGN AND DATE BELOW

I have read and understand the Fraud Warning that applies to my state of residence.

\_\_\_\_\_  
LAST NAME, FIRST NAME, MI (PRINTED)

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
TODAY'S DATE