

# Your helpful life insurance guide: Life insurance claims



## You may have some questions about

what your loved ones would need to do in the event of making a life insurance claim.

At Amica, we believe helpfulness is what life is all about. With that in mind, we've created this guide to answer common life insurance claims questions and to help you understand the life insurance claims process.



# Filing a claim: What is it?

If you have life insurance or are looking to purchase it, you might not be aware of the steps your family would need to take in the event of your passing.

Typically, when a policyholder passes away, the **beneficiaries** will contact the life insurance company to report the death in order to start the process of acquiring the funds from the policy. This process is called “**filing a claim.**”

First, some general questions about the cause and circumstances of death are asked, and then the beneficiaries need to fill out some simple forms. A dedicated Amica representative is available to assist and make this process as easy as possible.

## IF YOU HAVE A LIFE INSURANCE POLICY, HERE ARE A FEW IMPORTANT THINGS TO REMEMBER ABOUT BENEFICIARIES:

- 1 Make sure the beneficiaries, their addresses, Social Security numbers and other important information is up to date.
- 3 Discuss methods to provide funds for minors. For example, creating a trust is one way to provide funds for their benefit, or naming a custodian for the minor under a specific state’s Uniform Transfers to Minors Act – since, as a general rule, we cannot legally pay proceeds directly to a minor beneficiary.

- 2 Be clear when naming your beneficiaries. If someone has a common name, such as John Smith, having the correct personal and contact information will ensure we can connect with that individual.
- 4 Tell your beneficiaries that they are named on your life insurance policy. Also, let them know the name of the company, since this will make the process easier if you pass away unexpectedly.

To identify the right coverage for your unique needs and to see how affordable life insurance can be, give us a call today at **844-753-5433**.

## HELPFUL LIFE INSURANCE TERMS:

**Beneficiary:** After the insured dies, this person (sometimes more than one), trust, charity or other is designated to receive the payment of a life insurance policy. When the policy is first purchased, the owner typically chooses the beneficiary and can change it as desired.

**Filing a claim:** Process started by the insured's beneficiary(ies) with the life insurance company, in order to receive the life insurance benefits from the insured's policy after they have died.

# Filing a claim: What you need to know

We understand how difficult thinking about this process can be and want to give you and your beneficiaries some more information when it comes to filing a claim with us. At Amica, we make the process as easy as possible.

## How to report a claim

After your passing your beneficiary or beneficiary's representative can file a death claim in one of two ways:

**1** Call **844-753-5433** and select **Life Claims**. Your beneficiary or their representative will speak to a helpful Amica representative, who will take a personal and sensitive approach in helping them file the claim.

**2** Report it online using our easy claims form on **Amica.com**.  
<http://www.amica.com/en/claim-center/report-a-claim.html>

## Information needed to file a claim

Let beneficiaries know they should have the following to begin the claims process:

- The insurance policy number
- Information regarding the manner and cause of death
- A certified copy of the death certificate

It may also be helpful for your beneficiaries to have your doctor's contact information, because in some instances medical history information may need to be obtained.

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## How long does it take to receive benefits?

Once we are notified of a loved one's passing, we will provide the beneficiary with the instructions and necessary claim forms typically within one to two business days. It depends on the circumstances of the death. However, we will proceed with the settlement of the claim typically within one to two business days from receipt of the claim forms.

## How life insurance funds and benefits are taxed

Typically, life insurance death benefits given to a beneficiary in one payment are not taxed. This is because these funds are not considered income to the recipient of the life insurance policy. However, the beneficiary has the option to receive benefits as monthly payments, rather than as a lump sum. If this done, interest gained by the beneficiary on the policy payments is taxable.

For example, if the value of the policy is \$100,000 and the beneficiary receives monthly payments instead of one lump sum amount, the additional interest received above the \$100,000 is taxable.

## We're here to help

Please remember, we're always here to assist you or your loved ones to prepare for the future. So don't hesitate to **call us at 844-753-5433**. You'll speak to a knowledgeable Amica representative who will answer any additional questions you may have and walk you the process with understanding, consideration and care.

*"It was such an enormous relief that the one piece that was so vitally important, the life insurance, was easy and I had a check in record time...in the aftermath [of my husband's death]. This was amazing to me. It was just so easy."*

*– Jenna, Amica policyholder*

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# About Amica

What real Amica customers are saying...

"I spoke with a representative at Amica and I thought she was great. She wanted to know how she could help me. She asked me questions about myself, my children and our medical history. Based on those conversations, they determined what was best for me. They asked me what I would need if something was to happen to me or to my children, what would I need to cover in terms of funeral arrangements, any bills that we may still have outstanding, and they took all of that into consideration and helped me determine the amount of life insurance I should get. She gave me different options and then helped me understand what my choice meant to me. That's great service and that's everything."

Brenda C., Quincy, MA

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For more than 100 years, the Amica companies have built a reputation for consistent, high-quality customer service. We offer some of the best term life insurance rates currently available and a variety of options that we'll be happy to explain, to ensure that you have the right coverage. Amica also provides financial strength you can depend on. A.M. Best<sup>2</sup>, a leading authority on insurance company financial stability, has given a rating of A+ (Superior) to Amica. Our dedication to extraordinary customer service has been recognized time after time throughout our long history. Because at Amica, we believe helpfulness is what life – and insurance – is all about.

## GET IN TOUCH

**Monday – Thursday: 8 a.m. – 10 p.m. ET | Friday: 8 a.m. – 8 p.m. ET | Saturday: 9 a.m. – 4:30 p.m. ET**  
**844-753-5433 Fast. Easy. Helpful.**

Visit [PathwaysbyAmica.com](https://www.pathwaysbyamica.com) for helpful information about life insurance and for help on how to protect the ones you love most.

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<sup>1</sup>A.M. Best Company. Jan. 24, 2019. A+ is the second highest of 15 possible ratings. For the latest rating, access [ambest.com](https://www.ambest.com).