

Advisors – Parameters for a death claim request Individual Insurance

Express claim by telephone

Death benefit of \$50,000 or less per insured (for all policies)

As of June 1, 2021: Due to the new legislative requirements under Canada's anti-money laundering regime, Universal Life contracts will **NO LONGER** be eligible for express claim process.

Eligible policies	<ul style="list-style-type: none"> • Policies (Universal Life excluded) in force or reinstate since 5 years or more • Death occurred in Canada and the cause of death is illness or accident • No change of beneficiary in the last 6 months • No change of legal status (e.g., divorce) • No assignment or hypothecation of rights on the policy
Notification of death communicated by telephone	<ul style="list-style-type: none"> • Beneva Inc. communicates directly with the funeral home to confirm the death. • A settlement cheque will be issued within 5 working days. <p>Beneva Inc. reserves the right to request additional documentation or information.</p>

Standard claim

	Death benefit up to \$99,999	Death benefit of \$100,000 and more
	Mandatory documents:	Mandatory documents:
Policy in force less than 5 years	<ul style="list-style-type: none"> • Declaration of claimant • Declaration of attending physician • Copy of an act of death • Authorization to disclose information to the Provincial Health Insurance Corporation • Copy of the will and/or the two will search requests (Quebec only) 	<ul style="list-style-type: none"> • Declaration of claimant • Declaration of attending physician • Copy of an act of death • Authorization to disclose information to the Provincial Health Insurance Corporation • Copy of the will and/or the two will search requests (Quebec only)
Policy in force 5 years and more	<ul style="list-style-type: none"> • Declaration of claimant • Copy of an act of death 	<ul style="list-style-type: none"> • Declaration of claimant • Declaration of attending physician • Copy of an act of death

In all cases, Beneva Inc. reserves the right to request additional documentation or information even for policy in force for more than 5 years.

Effective June 1, 2021 - Anti-money laundering: For all Universal Life insurance contracts, if an amount of \$10,000 or more is in the transitory account on the date of the insured's death, additional documents will be required to verify the identity of the beneficiaries PRIOR to payment of the death benefit, according to the type of life insurance coverage, the type of beneficiary (individual, corporation, or other entity) and the beneficiary's place of residence.

To learn more, contact your Beneva representative.

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