

# Frequently Asked Questions

## ⊖ Can the death claim proceed be assigned to a funeral home?

Yes. All designated beneficiaries must complete an assignment form provided by the funeral home. The assignment form for each beneficiary and a funeral invoice must be submitted to Sagicor.

## ⊖ How can I send my paperwork to Sagicor for review?

Claim paper work can be faxed or sent by mail. **Please note we require an original death certificate so that must be mailed.**

- Fax: (480) 425-5128
- Mailing Address: Sagicor Life Insurance Company  
Attn: Claims Department  
8660 E Hartford Drive, Ste 200  
Scottsdale, AZ 85255

## ⊖ How do I report a death claim?

You may notify us of a death either by phone, e-mail, fax or mail.

- Phone: Contact us at [888-724-4267](tel:888-724-4267) Option 2 (Claims), then Option 1 (Report a new Death)
- E-mail: [claims@sagicorlifeusa.com](mailto:claims@sagicorlifeusa.com)
- Fax: (480) 425-5128
- Mailing Address: Sagicor Life Insurance Company  
Attn: Claims Department  
8660 E Hartford Drive, Ste 200  
Scottsdale, AZ 85255

## ⊖ How long will it take to process a death claim?

- Upon initial notification a claim packet will be sent within 3 business days.
- Upon receipt of the last requirement the claim will be processed within 7 business days (Non-Contestable Claims). Processing time may be extended if additional review is required.

## ⊖ What if I make a mistake on the Claimant Statement?

If a mistake is made, please do not use correction fluid. Cross through, initial and date any corrections or changes.

## ⊖ What if the beneficiary has passed away?

If a beneficiary has passed away, a certified death certificate for the beneficiary must be provided. Photocopies are acceptable.

## ⊖ What if the beneficiary is a minor?

- The following options are available to a minor:
  - **UTMA (Uniform Transfer to Minors Act)** — UTMA payment may be possible if the benefit amount including interest is under the amount permitted by the state in which the minor beneficiary resides. Please note this amount varies by state.
  - **Guardianship Papers** — The minor's custodian may obtain formal guardianship papers for the minor's estate. These legal guardianship documents must be obtained prior to the release of the benefit. Please contact an attorney if you need more information about the collections of funds for a minor.

## ⊖ What if the beneficiary's name has changed?

If the beneficiary's name has changed from that stated in the policy or beneficiary designation, please provide legal documentation to verify the change. Examples marriage certificate, divorce decree or court order.

## ⊖ What requirements are needed to file a death claim?

- Original Death Certificate with cause of death listed on the certificate.
- Claimant Statement completed by all beneficiaries. A copy is acceptable.
- Additional documentation may be needed dependent on the type of beneficiary.
  - If the proceeds are payable to a trust, a copy of the trust or trust certificate is required.
  - If the proceeds are payable to the estate, legal documentation verifying their authority to act on behalf of the state is required. For more information, please contact an attorney or your local bar association.