



FAQ

- **Does your claim meet the definition of an accident*?**

Injury sustained by the insured, which is the direct result of an accident, occurring independently of disease, bodily infirmity, or any other cause while this policy is in force.

If Emergency Treatment is necessary, it must be received from: an emergency room; a hospital as an outpatient or as an inpatient for a period of 12 hours or less; a clinic; an ambulatory surgical center; or the office of a physician or surgeon. Such treatments must be received within 48 hours of the injury. (Georgia allows 72 hours.)

- **What is Liberty National Quick Claims?**

Quick Claims is Liberty National's way of helping its policyholders' Accident claims get processed and approved quickly.

- **What types of claims can Quick Claims be applied to?**

Accident policies: Accident Protector Max, Accident Protector Plus, and Accident (ACB) claims.

- **How does it work?**

Submit your claim online through Liberty National's Customer Login. Upload all required supporting documentation electronically by 2pm Central time zone. Liberty National reviews and processes the claim by the following business day†.

- **How do I submit the required documentation?**

Required documentation must be uploaded electronically (not faxed or emailed) through LibertyNational.com by clicking on Customer Login, logging in or registering through the Customer Login. Documents can be scanned and then uploaded.

- **How do I submit required documentation if I don't have a scanner?**

No scanner, no problem! You can upload the documentation by taking a picture of it on your smart phone and emailing the picture to yourself; then save the picture to your computer and upload it to the Customer portal.

- **How will I receive my claim payment?**

You can choose to receive your claim payment by direct deposit or conventional mail.

- **Is there a fee or service charge for Quick Claims?**

No, there is no cost for Quick Claims.

* Definition of an accident may vary by policy.

† Liberty National Quick Claims is available for most properly documented accident claims with an emergency room (ER) benefit. The claim must be submitted online through our Customer Login portal Monday through Friday and the required documentation must be uploaded by 2pm Central time zone in order to be reviewed in one business day. Processing time is based on business days and after all required documentation needed to render a decision is received and no further validation and/or research is required. The claims payment must be \$50,000 or less to qualify for Direct Deposit. If you are submitting multiple accident claims on the same day then the sum of payments must be \$50,000 or less to qualify for Direct Deposit.



Quick Claims: How It Works

Liberty National Quick Claims is our way of making sure eligible Accident claims are processed quickly. Here's how it works.

1. Use Customer Login

Go to LibertyNational.com and click on Customer Login. Enter your login info or complete your registration.

Liberty National Quick Claims applies to claims submitted through the Customer Login portal for Emergency Room benefits.

Liberty National Quick Claims is available on claims filed under these policies:

- Accident Protector Max
- Accident Protector Plus
- Accident (ACB)

2. Upload Documents

Upload all required supporting documentation electronically (JPEG, PDF, TIF, GIF, BMP, PNG).

To qualify for Liberty National Quick Claims, the Customer Login portal must be used and required documentation will need to be uploaded electronically; do not fax or email.

Documents can be scanned and then uploaded. Policyholders may take pictures of their documents, email to themselves, save to their computers, and then upload.

3. Submit by 2pm Central time zone

We will have it processed within a business day*.

Claims submitted after 2pm Central time zone or on holidays or weekends will be reviewed and processed the following business day.

4. Direct Deposit

For the fastest claims payment, encourage policyholders to enroll in Direct Deposit through the Customer Login portal.

Liberty National Quick Claims are based on how quickly Liberty National will process claims (based on above qualifications in Steps 1-3); it does not account for the time it takes banks to post the funds as available, as unfortunately we cannot assume bank processing times and/or banking holidays. The claims payment must be \$50,000 or less to qualify for Direct Deposit.

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