

Family Heritage Life Insurance Company of America

P.O. Box 470608 Cleveland, Ohio 44147

Please read the following information before completing this form.

WARNING: Any person who knowingly and with intent to injure, defraud, or deceive 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.

Arkansas, Louisiana, Rhode Island, Texas and West Virginia: 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.

Alaska: A 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.

Arizona: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

California: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: 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.

District of Columbia: 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.

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

Hawaii: For your protection, Hawaii law requires you to be informed that any person who presents a fraudulent claim for payment of a loss or benefit is guilty of a crime punishable by fines or imprisonment, or both.

Idaho: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

Indiana: Any person who knowingly and with intent to defraud an insurer, files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Kentucky: Any person who knowingly or 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.

Maine: 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 or a denial of insurance benefits.

Minnesota: Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire: 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.

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

New Mexico: 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 civil fines and criminal penalties.

Ohio: Any person who, with 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.

Oklahoma: WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

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

Pennsylvania: 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.

Tennessee, Virginia and Washington: 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.

FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA

P.O. Box 470608, Cleveland, OH 44147, (440) 922-5151

FIRST OCCURRENCE BENEFIT FORM

As described in your policy, the First Occurrence Benefit is payable when you are diagnosed for the first time, while insured under this policy, as having any **internal cancer**. To receive prompt processing, please complete this form. Send this form, **along with a copy of your Pathology Report showing the diagnosis of your internal cancer**, to us. A Pathology Report is available from your physician and shows the results of your biopsy surgery.

Mail this form and Pathology Report to: Family Heritage Life Insurance Company of America
ATTENTION: Claims Department
P. O. Box 470608
Cleveland, Ohio 44147

Section I: CLAIMANT'S STATEMENT

Policy Number: _____ Claimant's Social Security #: _____

Policyowner's Name: _____ Claimant's Birth Date: _____

Claimant's Name: _____ Daytime Phone Number: _____

I hereby authorize any legally licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, pharmacy benefit manager or prescription data base, including prescription drug records, insurance company, or MIB, Inc. to furnish to Family Heritage Life Insurance Company of America or its representative or permit said insurance company or its representative to review for the purpose of evaluating claims for benefits any information with respect to any illness or accident, medical history or medical records. I understand that a photostatic copy of this authorization shall be considered as valid as the original and shall remain valid 30 months from the date signed. I further understand that I or my authorized representative may request a copy of this authorization.

Signature of Claimant or Guardian: _____ Date: _____

IMPORTANT NOTICE: Any person with the intent to defraud or knowingly facilitates a fraud against an insurer, submits an application or files a claim containing false or deceptive statements may be guilty of insurance fraud

Section II: PHYSICIAN'S STATEMENT (to be completed by Physician's Office)

Physician Name: _____ Specialty: _____

Address and Phone Number: _____

INITIAL CANCER CLAIMS:

1. When was cancer of **any** type first diagnosed? _____ Diagnosis Code(s): _____

2. Was the most recent cancer diagnosis made from a surgical biopsy? YES NO

Please provide CPT procedure code(s) used to diagnose this cancer. _____

3. What type of cancer was diagnosed? _____

4. When was the patient first consulted for this condition? _____

5. Has the patient ever been diagnosed with AIDS/ARC? YES NO If YES, when? _____

6. Do you have records on the patient's past medical history? YES NO

If NO, please list family physician: _____

Physician's Signature: _____ **Date:** _____