

**When you are faced with the unexpected, we are here to help.**

If you need assistance, please contact the Claims Department at 440-922-5151.

**Before you start, you will need:**

- Policy Number
- Policyowner's Name
- Insured's Name and Address
- Insured's Date of Birth
- Agent Number

**To file a claim, you will need:**

- Beneficiary/Claimant's Name and Address
- Beneficiary/Claimant's Date of Birth
- Beneficiary/Claimant's Phone Number
- Beneficiary/Claimant's Relationship to the Insured
- Supporting Documents

**Please obtain the following supporting documents if applicable to your claim:**

**Life Claim**

- Life Claim Form** (download and print if mailing or faxing your claim)
  - For policies less than 2 years old, complete the claim form in its entirety
  - For policies more than 2 years old, complete sections 1, 2, and 4, only
- Original, certified death certificate** (must be submitted by mail only)
- Obituary** (if available)
- The original policy** (If lost or destroyed, you must certify this on a separate sheet of paper)
- Documentation of insured or beneficiary name change**

**Accidental Death Claims also require:**

- Accident and police reports
- Alcohol and toxicology reports
- Autopsy report and certified copy of the coroner's report
- News articles and reports