How to submit a life insurance claim

No one is ever prepared for the loss of a loved one. We realize this is a stressful time for you and your family. We're here to help walk you through the claim process, and answer any questions you may have along the way.

STEP 1: COMPLETE AND SUBMIT CLAIM FORM

Complete a claim form. Forms can be accessed via the websites listed to the right. Sign, date and select a payment option. **Upload, fax or mail in your completed claim form along with the deceased insured's death certificate and any other claim documents you may have.**

STEP 2: CLAIM ASSIGNED

Within 1-2 weeks*

Your claim will then be assigned to a claims associate who will begin the review process. They may send an acknowledgment letter or request additional information for review.

STEP 3: ADDITIONAL INFORMATION

We will continue to reach out to you as the claimant, and/or contact a named funeral home, or a beneficiary.

Requested document examples: divorce decree with property settlement agreement, estate paperwork, trust paperwork

STEP 4: CLAIM DETERMINATION

Within 1-2 weeks*

Once all requested information is received, your claims associate will review the documents and make a decision on your claim. If you're eligible for benefits, any proceeds due will be sent via payment in the mail for Washington National or Colonial Penn customers. If the policy is with Bankers Life, you may be contacted by a Bankers Life agent for delivery of your payment.

*Time frames provided are estimates only, are dependent upon obtaining necessary claim documentation in a timely manner, and may vary based on State regulations.



Contact information



Bankers Life and Casualty Company Life Claims Department P.O. Box 1937 Carmel, IN 46082-1937 Phone: (800) 621-3724 Fax: (312) 396-6629 My.BankersLife.com



Washington National Insurance Company Life Claims Department P.O. Box 1917 Carmel, IN 46082-1917 Phone: (800) 525-7662

Fax: (317) 817-4431 My.WashingtonNational.com



Colonial Penn Life Insurance Company Life Claims Department P.O. Box 1918 Carmel, IN 46082-1918 Phone: (800) 523-9100 Fax: (215) 928-6052 www.MyColonialPenn.com

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