Life Insurance Claims

DEATH CLAIMS:

Basic documents required:

- Death Certificate
- Evidence of Age eg: Birth Certificate / National ID (where not previously submitted)
- Claimant's Statement – provided by Sagicor
- Physician's Statement – provided by Sagicor
- Policy document
- Probate or Letters of Administration – where beneficiary is estate

Accidental Death & Dismemberment: (AD&D)

- Police /Coroner's and Toxicology Reports are required. These are requested and provided by the claimant.

Lost Policies:

- Lost document advertisement must be placed through Customer Service Department.
- Fees for advertisements are borne by the claimant and are paid at the time of submission of the lost document form.
- Advertisement must be run for the appropriate length of time prior to settlement of claim.

Claims where beneficiaries/claimants reside outside of respective territories:

Options available for settlement:

1. Payment by a cheque in local currency delivered to a third party or bank in the respective territories.
2. Payment by bank draft or telegraphic transfer, subject to approval by the appropriate regulatory body in the respective territories.

A letter should be submitting providing instructions.

Option 2 is subject to the claimant agreeing in letter to bear all expenses incurred in this process and that such expenses should be deducted from claim proceeds.

Proof of identity e.g. National I.D, Driver's Licence etc. along with a copy of a bill as proof of residency is required.

All documentation provided must be notarized.

DISABILITY CLAIMS

Initial Disability claim forms should be completed and submitted at the end of six months of disability. Premium payments should be continued until approval of claim.

Documents required:

Initial claim:

- Claimant's Statement – initial disability
- Physician' s Statement

- Employer's statement

Continuation of claim:

- Claimant's Statement – continued disability
- Physician's Statement

DISMEMBERMENT CLAIMS

Documents required:

- Claimant's Statement of Disability
- Physician's Statement of Disability
- Police Report
- Sworn statement from an eye witness if Police Report is not relevant.

LIFE PROTECTOR CLAIMS

Documents should be submitted at end of survival period in contract and at end of period provided for continuation of neurological deficits if relevant.

Documents required:

- Claimant's Statement
- Physician's Statement (each covered illness has a particular physician statement. Please choose the appropriate one)
- Policy

Any other information warranted by criteria for particular illness (please refer to contract)

NOTES:

All forms must be thoroughly completed.

Original documents must be presented for all claims; The originals will be copied and returned to claimant.

Translation of documents not in English should be provided by claimant.