

## General Guidelines for Submitting Death Claims

To assist claimants with prompt settlement of a death claim, strict adherence to the following guidelines is required.

Settlement of a death claim may refer to payment of the death benefit or a refund of all premiums, where the claim is denied, on the basis of misrepresentation or fraud committed by the insured at the time of application for insurance.

The claim process begins when the Life & Disability Claims Unit of Colina Insurance Limited ("Colina") is notified of the death and **all** necessary requirements have been submitted.

- ***It is important to note that after the initial review of the submitted basic requirements, Colina may request additional requirements from the claimant(s) depending on discrepancies identified between information on the application for insurance, our policy systems, and documents presented by the Claimant which affects processing time.***
- ***All contestable claims (where applicable in accordance with the policy contract) are subject to investigation by Colina for a determination of whether or not the claim will be payable. This may require Colina to request additional information from other institutions and can affect processing time.***
- ***Where the beneficiary is named 'Estate', the death benefit will be payable to the attorney representing the Estate or the named Executor/Executrix or Administrator where no attorney was retained, once in receipt of the court-executed probate documents.***
- ***Where the beneficiary is a minor, Colina will retain the death benefit or refund of premiums until the minor attains the legal age of majority or make payment to the trustee or legal guardian, once in receipt of the court approved Letter of Guardianship.***

Please see overleaf ►

**Basic requirements for submission when notifying the insurer of a death claim:  
*Use the following as a checklist to confirm that you have submitted all documents necessary for processing your claim:***

- Original Death Certificate or certified copy of original
- Original Policy contract
- Completed Claimant's Statement.
  - If more than one beneficiary, each beneficiary must complete a separate Claimant's Statement.
  - If beneficiary is a company, corporate seal and two (2) authorized signatures are required on Claimant's Statement.
- If beneficiary is 'Estate' court executed Probate documents or Letters of Administration.
- Completed Physician's Certificate
- Any** of the following valid national photo IDs for the *deceased insured and beneficiary*.
  - Passport
  - Driver's License **along with** a Birth Certificate
  - Voter's Card
- Employer's Certificate for Group Life policies only (**to be completed by the Group Administrator**)
- Letters of Guardianship approved by the court, if parent or guardian is claiming for a minor.

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***All of the above requirements must be returned to the Life & Disability Claims Unit at Colina's Office at #21 Collins Avenue Tel: 396.2100.***

***It is important to note that our claims processing time will vary according to the circumstances surrounding the death of the insured, and how quickly we receive all requirements. We will update you on the progress of your claim and assess information promptly as it is received.***

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**Please forward all Death Claims to the attention of:**

Bianca Seymour  
Life Claims Unit  
Colina Insurance Limited  
#21 Collins Avenue  
Nassau, Bahamas  
Tel: 396-2100