

Equitable Life of Canada

Death Claim Requirements Schedule

Face Amount of Insurance Per Insured

Years In Force (Post Issue or Reinstatement)	<\$10,000	\$10,000 to \$250,000	\$250,001 to \$750,000	> \$750,000
Greater Than 10 Years	*Express Claim If Qualifies	Claimant's Statement (Form 682TC, 682WU, 682ENT(WL & UL) Original Proof of Death - Death Certificate or Funeral Director's Statement		Claimant's Statement (Form 682TC, 682WU, 682(WL & UL) Physician's Statement Proof of Age (if not on file)
5 to 10 Years	Original Proof of Death - Death Certificate or Funeral Director's Statement Proof of Age (if not on file)	Claimant's Statement (Form 682TC, 682WU, 682ENT(WL & UL)	Claimant's Statement (Form 682TC, 682WU, 682ENT(WL & UL) Physician's Statement Proof of Age (If not on file)	
3 to 5 Years	Claimant's Statement (Form 682TC, 682WU, 682ENT(WL & UL) Physician's Statement Proof of Age (If not on file)			
Less Than 3 Years	Claimant's Statement (Form 682TC, 682WU, 682ENT(WL & UL) Physician's Statement Proof of Age (If not on file) Provincial Authorization for Government Health Plan (GHIP) Including Joint Insured(s) for Joint Coverages			
All Claims	Coroners Report at the Discretion of the Claims Adjudicator (Suicide/Accidents etc.). The Claims Adjudicator reserves the right to request additional requirement on any claim where deemed necessary			

*Express Claims

No claim documents are required if all of the following conditions are met:

- * There is a living named beneficiary (ies)
- * Policy has been in force 10 years or more
- * Policy has not been reinstated within the last 10 years
- * If the death was accidental policy does not have an accidental rider

Note: the Life Claims Adjudicator reserves the right to request additional requirements on any claim where deemed necessary.

If all of the above conditions are met, the advisor will need to confirm to the Claims Team the following:

- * Beneficiary (ies) is alive
- * Address of Beneficiary (ies), Executor's Name and Address for Estate Beneficiaries
- * Funeral Home Details – Name, City, Telephone #, Website – Claims Department will confirm with Funeral Home
- * Quebec Policies only – Confirmation of relationship of named beneficiary (ies) to deceased