

Requirements Based on Face Amounts

Face Amount of Insurance (Per Life Insured)				
Years Inforce (Post Issue or Reinstatement)	Up to \$10,000	\$10,000 to \$250,000	\$250,001 to \$750,000	\$750,001 or greater
10+ Years	“Schedule A” (Express Payment) Living bene, no reinstatement in 10+ years, no accidental death	A, C	A, C	A, B, F
5+ to 10 Years	A, C, F	A, C, F	A, B, F	A, B, F
3+ to 5 Years	A, B, F	A, B, F	A, B, F	A, B, F
Less Than 3 Years	A, B, D, F,	A, B, D, F	A, B, D, F	A, B, D, F
Possible Requirements				
<input type="checkbox"/> A	Claimant’s Statement - Form # 682TC (FR) , 682WU (FR) , 682ENT (FR)			
<input type="checkbox"/> B	Physician’s Statement - Form #683 (FR)			
<input type="checkbox"/> C	Original Proof of Death – Death Certificate or Funeral Director’s Statement			
<input type="checkbox"/> D	Authorization form for Government Health Insurance Plan (GHIP). Forms vary by province and are dependent on if the insured died intestate.			
<input type="checkbox"/> F	Proof of Age (if not in file).			
<input type="checkbox"/>	If Rider Continuation Coverage – New Beneficiary and Banking Information.			
<input type="checkbox"/>	If Contestable Joint Policy, ensure to request Proof of Age and Medical records on the surviving Joint Life.			
<input type="checkbox"/>	EXPRESS PAYMENT \$10,000 or Less -If Obituary not found request death certificate.			
NOTE: The Claims Adjudicator reserves the right to request additional requirements on any claim.				