



SLI
SPECIALTY LIFE
INSURANCE™
CLAIMS PROCESS

Claims

Each case is different

We will investigate the Insured's health, smoking and personal history prior to the date of policy issue – regardless of the cause of death. We are required to confirm that the answers the Insured gave in the original application were true and complete and that the policy issued was legally valid. These investigations can take some time as we must obtain records from doctors, hospitals and the provincial health programs. The good news is that most of the time, everything is fine and the claim is paid.

We also request the return of the original policy, if available.

The Claimant is responsible for any fee(s) related to the completion of any claim forms. Claim interest will not be paid on the final claim proceeds.

Guaranteed Protection

Requirements include:

- A Claimant's Statement
- Death Certificate (Provincial or Funeral Directors)
- A copy of the Insured's birth certificate or similar proof of age

Policies less than 2 Years old – we will only refund premiums

Standard Protection

Requirements include:

Policies less than 2 Years old – we will only refund premiums

- A Claimant's Statement
- Death Certificate (Provincial or Funeral Directors)
- A copy of the Insured's birth certificate or similar proof of age

Policy age 2-5 years

- A Claimant's Statement
- Physician's Statement – Proof of Death
- A copy of the Insured's birth certificate or similar proof of age

Policy age 5+ years – face amount below \$250,001

- A Claimant's Statement
- Original or notarized copy of the death certificate (Provincial or Funeral Directors) will be accepted OR a Physician's Statement
- A copy of the Insured's birth certificate or similar proof of age

Policy age 5+ years – face amount \$250,001 and over

- A Claimant's Statement
- Original or notarized copy of the Provincial death certificate will be accepted OR a Physician's Statement
- A copy of the Insured's birth certificate or similar proof of age

Preferred Protection

Requirements include:

Policies less than 2 years old

- A Claimant's Statement
- Physician's Statement – Proof of Death
- A copy of the Insured's birth certificate or similar proof of age

Policy age 2-5 years

- A Claimant's Statement
- Physician's Statement – Proof of Death
- A copy of the Insured's birth certificate or similar proof of age

Policy age 5+ years – face amount below \$250,001

- A Claimant's Statement
- Original or notarized copy of the death certificate (Provincial or Funeral Directors) will be accepted OR a Physician's Statement
- A copy of the Insured's birth certificate or similar proof of age

Policy age 5+ years – face amount \$250,001 and over

- A Claimant's Statement
- Original or notarized copy of the Provincial death certificate will be accepted OR a Physician's Statement
- A copy of the Insured's birth certificate or similar proof of age

Foreign deaths

In addition to the proof of death requirements described above, we will request completion of a Foreign Death Questionnaire and ask for all original documents pertaining to the Insured's travel to the country where they died. An additional investigation may be required. Contact the ivari Claims adjudicator to find out what will be needed for the claim.

Any death that occurs outside of Canada and the United States may be investigated, especially cases where the Insured's remains are not returned to Canada. This is due to the high incidence of international insurance fraud. As noted above, we do require additional information from the Claimant. We must confirm that the Insured did travel to the foreign country, did die there and that the proof of death documents we receive from the foreign country are legitimate.

Medically-Assisted Death

Any claim submitted for a medically-assisted death will be treated the same as an ordinary death when processing a claim, provided that all applicable Canadian legislation (Federal and Provincial) and medical association and other guidelines were followed in the process. In such circumstances, a medically-assisted death is not considered a suicide and does not fall within the suicide clause wording in a policy.

Any claim submitted will be assessed based on our normal procedures. In all cases we will confirm that the medically-assisted death was not related to any illness or other circumstance that had been specifically exempted from coverage at the time the policy was issued. If such a death occurs during the first 2 years of the policy being issued, when a death claim is considered "contestable", we will conduct our regular investigation process into the client's complete medical and other applicable history.

ALL DOCUMENTS MUST BE ORIGINAL OR NOTARIZED COPIES. EXCEPTIONS MUST BE PRE-APPROVED BY THE IVARI CLAIMS ADJUDICATOR.

NOTE: Where the beneficiary is the "estate", we also request a notarized copy of the Will or Notarial Will (Québec). The Claimant's Statement is to be completed by the executor.

Making a claim should be a simple, straightforward process...

When your client needs to make an insurance claim, it's usually because they have suffered a sad personal loss. During this difficult time, they may turn to you, their advisor, for guidance on how to handle their claim. We know that this can be a very challenging time, so we'd like to help make the process as easy as possible by providing detailed information about making a claim.

ivari – Claims

All claims begin with a full review of the Insured's file from the date of issue to the date of claim to ensure the claim is in good order. Claims documents are reviewed from both a legal and medical standpoint to confirm that all requirements are satisfied and that the documents are original or have been certified as true documents. Investigation of the Insured's health history or the circumstances surrounding the cause of the claim may be required.

All SLI claims will be adjudicated by ivari. All claim forms should be sent to ivari for adjudication at ivari- Claims Department, 500-5000 Yonge Street, Toronto, ON M2N 7J8.

Making a Claim – What you need to know

First and foremost, contact Specialty Life directly for what you need to do and what forms are required.

Toll Free: 1-888-818-1963
E-Mail: admin@slinsurance.ca
Fax: 1-888-818-8119

When the insured calls or emails to report a new claim, SLI will ask for:

- Policy Number (s)
- Name of deceased
- Date of death
- Cause of death (accident or illness)
- Country of death (yes, it is important)
- Beneficiary name and contact number or e-mail address