



ACCIDENTAL DEATH AND DISMEMBERMENT CLAIM FORM

IMPORTANT INSTRUCTIONS FOR COMPLETING THE CLAIM FORM

To ensure expeditious claim processing, the attached claim forms need to be fully completed and the following instructions must be adhered to. Each claim will be evaluated based on the terms and conditions of the insurance policy. The Insurance Company reserves the right to request additional information and/or documents to help us make this evaluation. The acceptance of these forms by the Insurance Company is not an admission of coverage under an insurance policy.

Part I – Claimant’s Statement

To be completed by claimant or beneficiary in its entirety

Please furnish any newspaper accounts or other pertinent information regarding the claim.

Part II – Attending Physician’s Statement (required for accidental dismemberment claims)

Attending physician must complete this form. Any expense for completion of the form is the responsibility of the claimant.

Miscellaneous – All Claims

Required documents other than the claim form

- Certified true copy of death certificate (Accidental Death Claim)
- Police Report (if applicable)
- Autopsy/Post Mortem & Toxicology report (if applicable)

If the claim proceeds are payable to an estate, Part I must be completed by the executor or administrator of the estate. A copy of the court document appointing the executor or administrator must be attached to this form.

If any designated beneficiary is a minor, Part I must be completed by the custodian or guardian. A copy of the court document appointing the guardian or a similar document must be attached to this form.

For a foreign death, the official death certificate and the Report of the Death of an American Citizen Abroad form must be attached to the claim form.

Helpful information for submitting claims and expediting payment.

- A fully completed Claim Form is required. Claims submitted with incomplete information will not be paid pending receipt of the missing information.
- The acceptance of a claim form by an insurance company is not an admission of coverage. We reserve the right to obtain additional information, as needed, to evaluate the claim.

Mail to:
Administrative Concepts, Inc
994 Old Eagle School Road
Suite 1005
Wayne, PA 19087-1082
www.visit-aci.com



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ACCIDENTAL DEATH & DISMEMBERMENT CLAIM FORM

PART I- Claimant's Statement: Accidental Death & Dismemberment Only. Claim Form for INSURED or DEPENDENT

INSTRUCTIONS: Complete this form if you are applying for death or dismemberment benefits due to an Accident. If a question does not apply, please mark "N/A".

EMPLOYER NAME:

Name of Insured :	Social Security Number
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Name of Deceased or Injured (if different from above)	Address of Insured/Deceased:
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Relationship to Employee:	Date of Birth:	
<input type="checkbox"/> Spouse/Domestic Partner <input type="checkbox"/> Child		

On what date did the accident happen? _____ Where did the accident happen? City _____ State _____
 Please describe all injuries received.

Did accident result in death? Yes No If "Yes", on what date? _____

If claim is for a dependent, is the insured married? <input type="checkbox"/> YES <input type="checkbox"/> NO	If claim is for a dependent, does the insured have children? <input type="checkbox"/> YES <input type="checkbox"/> NO If Yes, provide names and ages of children:
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Describe in detail how the accident occurred.

Name and address of law enforcement agency involved (Please submit copy of Police Accident Report).

List name/address/phone # of all physicians consulted for this injury/death.

List name/address/phone # of all hospitals consulted.

Did the deceased/injured have any chronic disease or physical defect or deformity? Yes No If "Yes", describe in detail:

Was autopsy performed? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", provide name/address/telephone number of coroner, if known	Was an inquest held? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", verdict?
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Name of Beneficiary	Address	Telephone Number	Social Security Number:
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Your date of birth _____ In what capacity are you making claim? _____
 (Note: if other than beneficiary, attach appropriate legal documents substantiating your authority.)

Your address _____ and _____

Telephone number _____ (if different from beneficiary).

Your relationship to deceased or injured _____ Your Social Security Number _____

I authorize any physician, medical professional, hospital, covered entity as defined under HIPAA, insurer or other organization or person having any records, dates or information concerning the deceased or insured's occupation, finances and health including protected health information, individually identifiable health information, summary health information, psychotherapy notes, mental health, HIV and alcohol/drug records to release all such records in their entirety to STARR Indemnity & Liability, and any affiliate of any one or more of these companies (collectively and severally, the "Company"). I understand that I may receive a copy of this authorization, and that this authorization is valid for the entire duration of this claim, and that I may revoke this authorization at any time by sending a request in writing to the Company. I understand that it may be necessary for the Company to provide such information or summaries thereof to the employer, regulatory state agency, or Workers' Compensation carrier. I understand that by signing this form I may be authorizing the use and disclosure of my confidential protected health information to STARR Indemnity & Liability.

I understand that any person who knowingly and with intent to defraud or deceive any insurance company files a claim containing any materially false, incomplete or misleading information may be subject to prosecution for insurance fraud.

SIGNATURE OF PERSON COMPLETING THIS FORM	DATE
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PART II – Attending Physician’s Statement

Required for all accidental dismemberment claims.

Attending physician must complete this form. Any expense for completion of the form will be paid by claimant.

Name of Patient:	Date of Birth:	Address (Street, City, State, Zip Code):
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When did accident happen: (Month, Day, Year)	When did patient first consult you for this condition?: (Month, Day, Year)
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Nature of injury: Please explain in complete detail, including all diagnoses, any dismemberment or loss of use; the cause or incident causing the injury, and all affected body parts.

If injury resulted in severance of a body part, please indicate the precise location of the severance:

Did injury result in the total and irrecoverable loss of hearing in both ears? Yes No Date of loss:

Did the injury result in:			
<input type="checkbox"/> Paralysis	<input type="checkbox"/> Quadriplegia	<input type="checkbox"/> Paraplegia	<input type="checkbox"/> Hemiplegia

In your opinion, was any disease, infection, bodily or mental infirmity an underlying cause in the loss(es) indicated above?

If an operation is contemplated, give approximate date and nature of the operation:

In your opinion, did the loss(es) result from any self-inflicted injury or attempted self-destruction? Yes No

If injury resulted in loss of sight, was the loss total and irrecoverable? Yes No
 Which eye was injured? Right Left
 Was the eye removed? Yes No
 On what date did the total and irrecoverable loss occur?
 If the loss of sight is partial, but irrecoverable, please state amount of vision in each eye with Snellen notations, or Jaeger scale, if pertinent.

Uncorrected		Corrected		Date of Examination
O.D.	O.S.	O.D.	O.S.	

Do you believe vision can be restored in whole or in part by treatment or operation? Yes No

Was patient confined to a hospital? Yes No If "Yes", give name and address of hospital and dates of confinement:

Treatment

Date of first visit	Dates of Subsequent Visits		

Is patient still under your care for this condition? Yes No

If discharged, give date of discharge:

Signature of Attending Physician	Physician’s Name (Please Print)	Degree	Telephone	Date
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Street Address:	City or Town	State or Province	Zip Code
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The laws of some states require us to furnish you with the following notices:

WARNING. Any person who knowingly:

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Alaska: and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona, Arkansas and Rhode Island: presents a false or fraudulent claim for payment of a loss or benefit is subject to criminal and civil penalties, or **specific to AR and RI:** presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

California: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Delaware: and with intent to injure, defraud or deceive an insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida: and with intent to injure, defraud, or deceive any insurer, files a statement of claim or application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Idaho and Indiana: and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information (for Idaho) is guilty of and (for Indiana) commits a felony.

Kentucky, New York and Pennsylvania: and with intent to defraud any insurance company or other person files an application for insurance, or files a statement of claim, containing any materially false information or conceals, for the purpose of misleading, information concerning any material fact thereto commits a fraudulent insurance act, which is a crime, **specific to PA:** subjects such person to criminal and civil penalties and **specific to NY:** shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Louisiana, New Mexico, Texas and West Virginia: presents a false or fraudulent claim for the payment of a loss (or **specific to LA, TX and W VA:** who knowingly presents false information on an application for insurance) is guilty of a crime and may be subject to fines and confinement in state prison, (or **specific to NM:** to civil fines and criminal penalties.)

Maryland: and willfully presents a false or fraudulent claim for payment of loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey: files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Ohio: with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon: and with intent to defraud any insurance company or other person files an application for insurance or a statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material hereto, may be subject to prosecution for insurance fraud.

Puerto Rico: and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand (5,000) dollars and not more than ten thousand (10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. If aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years; if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

WARNING:

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Hawaii: Presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

Maine/Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638.20.

Tennessee and Virginia : It is a crime to knowingly provide false, incomplete or misleading information to an insurer or insurance company for the purpose of defrauding the insurer or insurance company. Penalties include imprisonment, fines and denial of insurance benefits.