

How to File a Life Insurance Claim



Consumers 1-800-686-1526 • OSHIIP 1-800-686-1578 • Fraud & Enforcement 1-800-686-1527

Working through the process of grieving the loss of a loved one and working through the claim filing process may be difficult. The Ohio Department of Insurance has prepared this information to help you file a life insurance claim.

- Obtain several certified copies of the death certificate. This is the standard documentation required for filing a life insurance claim.
- Contact your life insurance agent. The agent who sold the policy can help fill out necessary forms and act as an intermediary with the insurance company. However, if you do not know the name of the loved one's agent, contact the life insurance company directly.
- In the case of a group life insurance policy, such as coverage offered by an employer, first contact the group plan sponsor or the human resources office directly. If you are unable to contact the employer, you may contact the life insurance company directly.
- Submit a certified copy of the death certificate from the funeral director with the policy claim.
- If a claim is being filed during the contestability period — that is, within the first two years of the effective date of coverage — there may be a delay in the settlement because the company has the right to investigate. The company will contact medical providers to verify the cause of death was not due to a pre-existing condition and all application questions were answered accurately.
- Companies are required by statute to process death benefits within two months of receiving all required claim documents.

Contact Information:

Ohioans with questions about life insurance can call the Department's consumer hotline at **1-800-686-1526**. A life insurance informational toolkit is also available on the Department's website at www.insurance.ohio.gov. The toolkit provides tip sheets, publications and links to other helpful websites.