



# **Your guide to making a claim for *Personal Benefits* Life Insurance**

When there is a death in the family, having access to money to meet pressing needs is a common concern. At Manulife, we know how important it is to provide that financial security, so we do all that we can to help make claiming for Personal Benefits Life Insurance as simple and efficient as possible. This guide will help you through the process of making a claim and will answer many questions you may have. If you need more information, we'll be glad to help.



## Step one:

### Complete the paperwork

- Complete the relevant Personal Benefits Life Claim forms found at [www.manulife.ca/mypersonalbenefits](http://www.manulife.ca/mypersonalbenefits)
- The attending physician's statement is required if the policy has been in effect less than two years.

### When the deceased is a resident of Quebec

For benefits of \$50,000.00 or less we will accept a letter from the hospital. Over \$50,000.00, we will accept an original or certified or notarized copy of the Death Certificate, Physician's Proof of Death, Death Declaration, original or certified or notarized copy of the Funeral Director's Statement, or a Form SP3 (provided by the hospital) when death occurs in a hospital, signed by a doctor and certified by the hospital.

### In the following cases some additional information is required if:

- the claim is \$300,000 and over, or
- the beneficiary is a minor, or
- the death occurred outside Canada, or
- the death occurs within first 2 years of policy start date, or
- the life insurance is payable to the deceased's Estate, or
- a beneficiary died before the insured person.

Please contact Manulife at the number listed below for more specific details in these instances.

The period of time after the death of a loved one is very difficult, and we want to do all we can to help ease the burden and stress. The sooner a claim is submitted, the sooner we can provide the financial support that was intended by the life insurance. Under the Personal Benefits contract you must file your claim within 12 months. We encourage you to file your claim as soon as reasonably possible.

## Step two:

### Submit the claim

Once the claim forms have been completed and you have gathered any other necessary documents required you should send them directly to the Manulife Group Life Claims office at the address noted below.

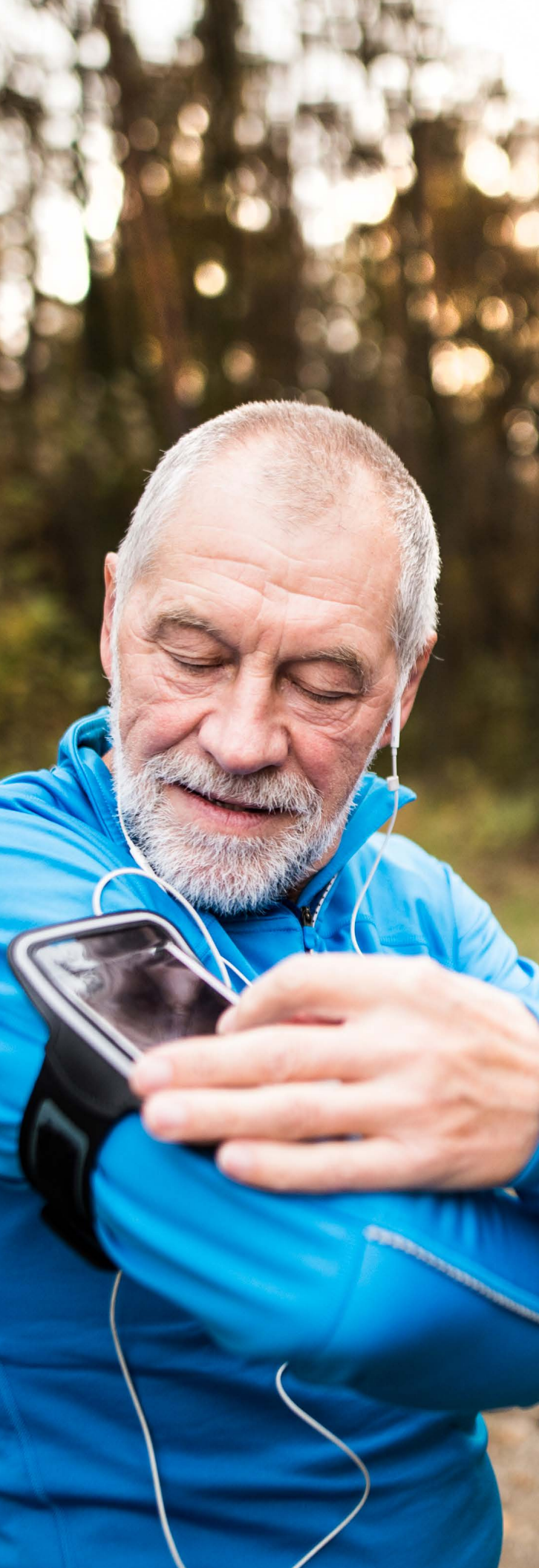
**Manulife Financial Group Life Claims Office**  
**PO Box 400 STN Place d'Armes**  
**Montreal QC H2Y 3H1**

Tel: 1 877 481-9169  
Fax: 1-866-292-9050

#### **If sending by courier:**

**Manulife Financial Group Life Claims Office**  
2000 Mansfield, Suite 220  
Montreal QC M3A 2Y8





## Step three:

### Assessing the claim

Once all of the necessary claim documents have been received in Manulife's claims office, we will make a decision within five business days. In most cases, the forms submitted provide enough information to make a decision on the claim. If we need further information, we will contact you to request it.

## Step four:

### Payment

#### Payment of life insurance

Payment of life insurance claims can be made to beneficiaries by cheque or direct deposit.

To request a direct deposit, please complete the banking information section of the Claim Form, and include a sample cheque marked VOID, or a bank print-out containing pre-printed account information and name of the account holder. The account holder must be the named beneficiary, Estate account, or Trust Account for a minor beneficiary.

If you need help with your claim, please contact our Personal Benefits Life Claims Office at the number below.

#### Interest and tax information

##### Is interest paid on the life insurance amount?

Our service standard is to process a life claim within five business days of receiving the necessary claim documents. If it takes longer than 30 days to process your claim from the date we receive all necessary documents, interest will be paid from the date all documents are received to the date of payment.

##### Are life insurance proceeds taxable?

Life insurance proceeds are not taxable, provided the named beneficiary is a person, and not the 'Estate'. If proceeds are payable to the 'Estate', they may be subject to probate fees. You should discuss the tax implications with your personal financial advisor. While the life insurance proceeds are typically not taxable (as above), the interest paid is taxable. At the time of settlement, you will be issued a T5 (and Relevé 3 if you are a resident of Quebec) if the interest paid is \$50.00 or more.

## Living Benefits

The Living Benefit provides a one time advance payment in the unfortunate event that you or your spouse are diagnosed with a fatal illness. To make a Living Benefit claim, please call our Claims office directly at 1-877-481-9169 and we will answer any questions that you have and assist you in making your claim. Please note, that you must contact us within thirty (30) days of the date of the prognosis.



## Support for you

There are resources that may be able to help assist you during your time of loss. Organizations such as the Canadian Mental Health Association\* ([www.cmha.ca](http://www.cmha.ca)) may help you to locate resources available in your community.

Should you have access to grief counseling through an Employee and/or Family Assistance Program, you may wish to contact them to find out more about the services that they may provide.

\*Please be advised that these statements are made for information and educational purposes only.



## Questions?

If you have questions regarding your Personal Benefits life insurance, the amount payable, the claim process or documents, our Group Life claims team will be glad to help.

**Contact us Monday to Friday from 8 a.m. to 5 p.m. (EST) at (877) 481-9169 or at [group\\_disability\\_claims@manulife.ca](mailto:group_disability_claims@manulife.ca)**



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