



---

---

## Accelerated Benefit Claim Statement—Insured/Spouse

---

---

**For your protection, the following disclosures are required by state law and are based on the state where you live:**

**If you live in the states of Alaska or Oregon, the following statement applies to you:**

A person who knowingly 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.

**If you live in the states of Arizona or New Jersey, the following statement applies to you:**

A person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**If you live in the states of Arkansas, Louisiana, Maryland, or Rhode Island the following statement applies to you:**

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

**If you live in the state of California, the following statement applies to you:**

Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**If you live in Colorado, the following statement applies to you:**

**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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder 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.**

**If you live in Delaware, Florida, Idaho, Indiana or Oklahoma, the following statement applies to you: WARNING:**

Any person who knowingly 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. In Florida, it is a felony of the third degree.

**If you live in the District of Columbia, Tennessee or Virginia the following statement applies to you:**

**WARNING:** 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.

**If you live in New Hampshire, the following statement applies to you:**

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.

Products and services marketed by Assurant Employee Benefits are underwritten and/or provided by Union Security Insurance Company. In this document, the terms “we,” “us,” “our,” and the like, refer to each as applicable.

**If you live in New York the following statement applies to you:**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act, which is a crime and 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.

**If you live in Minnesota, the following statement applies to you:**

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

**If you live in Texas, the following statement applies to you:**

Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**If you live in a state other than mentioned above, the following statement applies to you:**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.



**PAYMENT OF BENEFITS**

If the amount of the life insurance you accelerated plus interest exceeds the required minimum, a ProviderFund account will automatically be opened in your name. ProviderFund account checks will be supplied upon approval of the claim for benefits allowing you immediate access to your money.

If you are a resident of MS or PA, Assurant Employee Benefits also offers optional payment methods. For a complete discussion of the options available in your state, call your claims representative at **800.451.4531**.

**IMPORTANT FORM W-9 NOTICE**

Under Federal law every financial institution that pays you interest is required to have you certify 1) your Social Security number (or other taxpayer identification number) and 2) whether or not the Internal Revenue Service has notified you that you are subject to Backup Withholding Order on interest and dividends. **It is very important to you** that we have your **Social Security number** (or other taxpayer identification number) and **Backup Withholding status** certification.

Although everyone must file a certification like the form below (if you do not, the IRS can subject you to a \$50 penalty), you are not subject to a Backup Withholding Order unless you have been so notified by the IRS. If you do not file a certification, the IRS automatically requires all financial institutions to withhold at least 31% of all interest and dividends they credit to your account, and send the money to the IRS as a prepayment of your possible tax liability.

Please **immediately** complete the form below, sign it, and return it to us with the completed claim form. If you do not have a Social Security number (or other taxpayer identification number), it is easy to apply for one at a local Social Security office.

**Life Benefit Center  
Substitute Form W-9**

**Certification Form of  
Taxpayer Identification Number**

Please list your Social Security number \_\_\_\_\_ (or other taxpayer identification number).

I certify, under penalty of perjury, that 1) the Social Security number or other taxpayer identification number given above is correct and 2) I have not been notified by the Internal Revenue Service that I am subject to a Backup Withholding Order on interest and dividends. (If you have been notified, please cross out the portion of the sentence beginning with "2").

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

Insured's signature \_\_\_\_\_ Date \_\_\_\_\_

Please print your name \_\_\_\_\_

**Part II To be completed by employer**

1. Full name of insured (Please print.)	2. Certificate number	3. Effective date of insurance: A. on insured B. on dependent	4. Date employed
---	-----------------------	---	------------------

5. Full-time: <input type="checkbox"/> Yes <input type="checkbox"/> No Part-time: <input type="checkbox"/> Yes <input type="checkbox"/> No	6. Usual number of hours worked per week	7. Date insured ceased working usual number of hours per week	8. Reason insured ceased working
---	--	---	----------------------------------

9. Occupation, position or title	10. Basic salary rate as of the policy determination date immediately preceding the date last worked (Please refer to your Group Policy Schedule.) \$ _____ per
----------------------------------	--

11. Legal residence (street, city, town, state)	12. Employer's name and full address
---	--------------------------------------

13A. Full amount of Term Insurance Full amount of Dep. Life Insurance	13B. Date of last increase in the amount of life insurance	14. Accelerated Benefit amount
--	--	--------------------------------

15A. Due date of last premium paid by or on behalf of insured	15B. Mode of Premium Payment: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-annually <input type="checkbox"/> Annually
---	---

16. Group policy no. _____ Group participation no. _____ Account no. _____	Name of group policyholder _____ Telephone number _____ Name of administrator _____ (if other than policyholder) <i>Note: Third Party Administrators must also complete a TPA Form KC3508.</i> Telephone number _____
--	---

**Please forward the original application/beneficiary changes (if maintained by the policyholder).**

17. Have you any additional information relating to this claim? \_\_\_\_\_

18. We hereby certify that the above facts are true to the best of our knowledge.

Signature \_\_\_\_\_ Date \_\_\_\_\_  
AUTHORIZED SIGNATURE OF THE POLICYHOLDER WITH NO FINANCIAL INTEREST IN THE CLAIM

After you have had your Attending Physician complete the Accelerated Benefit Claim Statement—Supplement, pages 5 and 6 of this form, please return to: **Assurant Employee Benefits**, PO Box 973050, El Paso, Texas 79997-3050.



