



Bankers Fidelity Life Insurance Company®

4370 Peachtree Road NE, Atlanta, Georgia 30319

Phone: (866) 458-7499

A Guide for Successfully Completing the Accident Claim Form (Off Job Only)

Bankers Fidelity Life Insurance Company appreciates the opportunity to provide you with valuable protection. We rely on the information you provide on this form to effectively determine if you qualify for benefits.

This guide provides information and instruction to help you successfully complete and submit the claim form. You may also submit the claim online for a more expedited experience.

What You Need to File a Claim

- Claim Form
- Authorization to Release Personal Information
- Attending Physician Statement
- Proof of services (some examples below):
 - Emergency room, physician or urgent care report
 - Operative/surgical report
 - Scan/imaging report for major diagnostic imaging
 - HCFA 1500 (itemized non-hospital bill)/UB04 (itemized hospital bill)
 - Physician office notes

Guidelines for Claim Form

Section 1 – Insured’s Information

This section is to be completed by you, the Insured. Dates should include the month, day and year. In order to be considered complete, the form must be signed by you.

- Policy number will consist of ten digits which will come after “005”

Section 2 – Hospital/Physician Information

- Admission Date is the first day you were admitted as an inpatient to the facility.
- Discharge Date is the day you were discharged as an inpatient from the facility.
- Initial Date of Treatment is the date you first sought medical care because of the accident/injury/condition.
- Medical records from your providers may be needed in order to make a determination on your claim. A completed authorization form will be needed to obtain them. To avoid any additional delays in the claim, please be sure to complete and submit the authorization forms with your claim application.

Section 3 – Accident Claim

- Have your physician complete **Attending Physician Statement**
- Motor Vehicle Accident Report (if applicable) - If the injury was a result of an auto accident, you are required to submit a copy of the policy report.

Payment Method

- If no payment method is selected, a check will be mailed.

(Continued on next page)

Authorization to Disclose Personal Information

This authorization is to be completed by you, the Employee. Dates should include the month, day and year. In order to be considered complete, the form must be signed by you or your legal representative.

- Medical records from your providers may be needed in order to make a determination on your claim. A completed authorization form will be needed to obtain them. To avoid any additional delays in the claim, please be sure to complete and submit the authorization forms with your claim application.
- If the name on any of your medical records differs from the name provided on the form, provide any alternate names. This might occur in the event of a name change due to marriage or adoption.

Guidelines for Attending Physician Statement

This section is to be completed by the Attending Physician. Dates should include the month, day and year. In order to be considered complete, the form must be signed by the Attending Physician.

Submitting Your Claim

Email: claims@bflic.com

Mail: Bankers Fidelity Life Insurance Company
Attn: Claims Department
4370 Peachtree Road NE
Atlanta, Georgia 30319

Claims Questions

Phone: (866) 458-7499

Email: Ancillaryclaims@bflic.com



Mail To: **Bankers Fidelity Life Insurance Company®**
 4370 Peachtree Road NE, Atlanta, Georgia 30319
 Phone (866) 458-7499

ACCIDENT CLAIM FORM

Has a Claim been filed before for this loss? Yes No

Section 1 – Insured Information			
Name (First, Middle & Last)		Policy Number	
Address		City	State Zip
Home Telephone Number	Cellular Telephone Number		SSN
Email Address			Date of Birth
Section 2 – Hospital/Physician Information			
Attending Physician Name (First, Middle & Last)		Hospital Name	
Hospital Address		Hospital City	Hospital State Hospital Zip
Hospital Telephone Number		Hospital Fax Number	
Admission Date	Discharge Date	Initial Date of Treatment	Last Date of Treatment
Section 3 – Accident Claim			
Name of Claimant (First, Middle & Last)		Patient Relationship (Employee, Spouse, Child)	
Date of Accident/Injury	Injury/injuries Sustained		Did this accident/injury happen at work? <input type="checkbox"/> Yes <input type="checkbox"/> No
Please provide an exact description of the accident (including date, time, location, environmental conditions, etc.).			

Section 4 – Payment Method			
Payment method: <input type="checkbox"/> Check <input type="checkbox"/> Electronic Funds Transfer (EFT)			
For EFT, complete the following bank information			
Bank Name	Bank City	Bank State	Bank Zip
Bank Account Number	Bank Routing/Transit Number	Type of Account (<i>check only one</i>) <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
<p>Notice regarding electronic funds transfer: When you select electronic funds transfer as your payment method, we may receive and contribute customer account and payment account data to a third party consumer reporting agency to confirm the feasibility of a transaction to your account.</p>			
Section 5 – Payment Authorization and Signature			
Payment Authorization			
<p>I understand and agree that it is my responsibility to ensure that all bank information reported on this form is accurate and correct for the appropriate deposit of my payment(s) and that Bankers Fidelity Life Insurance Company® and its subsidiaries, affiliates, and related companies (collectively referred to as “Bankers Fidelity”) can rely on this information and will have no obligation to ensure the correctness of the information. Completion of this form is not a guarantee that benefits will be paid. I further understand and agree that any payment(s) made into an incorrect bank account pursuant to the information reported on this form, will be forfeited by me and that Bankers Fidelity has no obligation to retrieve those funds or make replacement payment(s) to me. I further understand and agree for myself, my heirs, executors and estate to indemnify and hold Bankers Fidelity harmless from any and all loss or damage of any nature whatsoever, including costs or attorney’s fees incurred by reason of said bank acting pursuant to this Authorization. I further understand and agree that Bankers Fidelity is not responsible for any bank charges or other costs associated with or arising out of this agreement. I further understand that if my bank is not able to accept EFTs, check(s) will be mailed to my residence. I reserve the right to revoke and cancel this authorization. Such revocation and cancellation shall be effective within 5 business days following Bankers Fidelity’s receipt of the notice.</p>			
Dated: _____		Signed: X _____	

Fraud Warnings:
Before signing this form, please see next page, STATE EXCEPTION FRAUD WARNINGS, for the state where you reside, and the state where the group policy and certificate for which you are claiming a benefit were issued.

Printed Name: _____ Policy Number: _____

Signed: X _____ Dated: _____

STATE EXCEPTION FRAUD WARNINGS

WARNING: 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 may be committing a fraudulent insurance act, which is a crime and could subject such person to criminal and civil penalties. *(Applicable for all other states.)*

Alabama Residents Only

WARNING: 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 Residents Only

WARNING: 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.

Arizona Residents Only

WARNING: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Arkansas Residents Only

WARNING: 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.

Colorado Resident Only

WARNING: 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.

Delaware Residents Only

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive an insurance company, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia Residents Only

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.

Florida Residents Only

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

Idaho Residents Only

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive an insurance company, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

Indiana Residents Only

WARNING: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Kentucky Residents Only

WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

Louisiana Residents Only

WARNING: 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.

Maine Residents Only

WARNING: 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.

Maryland Residents Only

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

Minnesota Residents Only

WARNING: 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 Residents Only

WARNING: 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.

New Jersey Residents Only

WARNING: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New Mexico Residents Only

WARNING: 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 civil fines and criminal penalties.

Ohio Residents Only

WARNING: Any person who, 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 Residents Only

WARNING: Any person who knowingly, 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 Residents Only

WARNING: Any person who knowingly presents a false statement in an application for insurance or statement of claim may be guilty of a criminal offense and subject to penalties under state law.

Pennsylvania Residents Only

WARNING: 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.

Rhode Island Residents Only

WARNING: 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.

Tennessee Residents Only

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

Texas Residents Only

WARNING: 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.

Virginia Residents Only

WARNING: Any person who, with the 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 may have violated state law.

Washington Residents Only

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

West Virginia Residents Only

WARNING: 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.

