



Claims Frequently Asked Questions

Can I download claims forms?

Yes, you can download claims forms at [Americo.com](https://www.americo.com). Download the proper form, life insurance or annuity by selecting the state of residence of the beneficiary in the drop down.

How does the claims process work? What steps do I need to take?

1. Although not required, you should notify us as soon as possible of the death of the insured to start a claim. You can do this by completing our online [notification of death form](#).
2. When the death certificate with a final cause and manner of death is available, send to us along with a claimant statement completed by each beneficiary. These can be uploaded on our [website](#). If there are multiple beneficiaries, we only require 1 death certificate.

If the policy is \$150,000 or more, we will require a certified death certificate and a copy will not be accepted. The forms and death certificate can be mailed to us at:

Regular Mail

Americo
PO Box 410288
Kansas City, MO 64141-0288

Overnight Mail

Americo
300 W. 11th Street
Kansas City, MO, 64105

3. We will review the submitted documents, the policy, and other information. If we have questions or other information is needed, we will contact the beneficiary or person assisting them.

How long does it take to process a claim?

We strive to process claims as quickly as possible. The time it takes to process a claim depends on several factors, such as the type of policy, the completeness and accuracy of the claim forms and documents, and whether additional information or investigation is required. We will keep you informed of the status of your claim throughout the process. Most claims are paid within 3 weeks of our receipt of all documents necessary to pay the claim. Some claims take longer and some may be able to be expedited. Three weeks is the average.

How can I check on the status of my claim?

You can check on the status of your claim by [sending a message](#) through our website or by calling us at 800.231.0801 (Press 4 in prompts). Please have your policy number and the insured's name ready if you contact us by phone.

What are some common reasons for delays in processing claims?

Some common reasons for delays in processing claims are:

- Missing or incomplete claim forms or documents
- Illegible or unclear information on claim forms or documents
- Discrepancies between policy records and claim forms or documents
- Pending investigation or verification of information
- Multiple beneficiaries or complex beneficiary designations
- Contested claims or legal issues

How can I avoid delays in processing my claim?

You can avoid delays in processing your claim by following these tips:

- Review your policy and claim package carefully and follow all instructions
- Complete all sections of the claim forms and sign them where required
- Provide clear and accurate information on all claim forms and documents
- Return all claim forms and documents as soon as possible
- Keep copies of all claim forms and documents for your records
- [Contact us](#) if you have any questions or need assistance

If the beneficiary's name has changed since the last beneficiary designation, what do I provide to validate the name change?

If a beneficiary's name has changed because of marriage or divorce, you should send a copy of the marriage certificate or divorce decree. If the beneficiary's name has changed because of other reasons, you should submit supporting documentation.

Can the death claim proceeds from the policy be assigned to a funeral home or funeral funding company?

Yes. All designated beneficiaries that wish to participate should complete an appropriate assignment form provided by the funeral home or funding company, and that form must be submitted to us prior to the payment of the claim along with a Claimant's Statement for each beneficiary. If beneficiaries' proportions are not equal, the assignment must advise if assigned is also proportionate or equal. Note that some jurisdictions require a funeral bill to be submitted with the assignment. We also recommend that the funeral home or funding company use our [online verification](#) prior to accepting an assignment.

What is the Financial Access Account?

The Financial Access Account (FAA) is a convenient and secure way to receive your life insurance benefits. If you are eligible with a benefit of \$5,000 or more, you can access your funds through a special account that comes with a checkbook. You can write drafts from the account as you would write checks from a regular bank account. The FAA gives you the freedom and flexibility to manage your money while you explore your financial options. You earn interest on your account every day! The current interest rate is 0.50% and it is compounded daily and credited monthly. Your interest is based on your daily balance. The Company sets the interest rates regularly and can change them at any time. The claim packet contains a Financial Access Account and Life Insurance Disclosure Statement that provides more details about your benefits.

How can I communicate with Americo's claims team?

- You can communicate with us by [sending a message](#) through our website
- Call us at 800.231.0801 (Press 4 in prompts)
- Email us at claims.operations@americo.com