

# Proof of Loss Claimant Statement - Life Insurance

from Union Fidelity Life Insurance Company

Union Fidelity Life Insurance Company  
Administrative Office:  
P.O. Box 40016  
Lynchburg, VA 24506  
Tel: 800 345.4242  
Fax: 434 948.5179  
Hours: M - Th 8:30 AM - 6 PM ET  
Fri. 9 AM - 6 PM ET

Page 1 of 4

- Complete this form to request life insurance benefit payment
- Submit the following documents so we can process your claim
  - A separate claimant statement for each beneficiary
  - An original, raised seal certified death certificate indicating the insured's cause of death
- Other documents may be required depending on the specific circumstances of your claim
- Please refer to our frequently asked questions at [genworth.com/tools-and-forms/claims/life-insurance-claims.html](http://genworth.com/tools-and-forms/claims/life-insurance-claims.html)

## 1. Policy number(s)

List the policy number(s) for all policies under which you are making a claim.

Policy number(s) under which you are making a claim

.....  
.....

## 2. Decedent information

The person who has died.

Full name *first, middle, maiden, last (suffix, e.g Jr., III if applicable)*

.....

Other names *under which the decedent was known*

.....

Resident address *at time of death*

.....

City

.....

State

.....

Zip code

.....

Date of birth

.....

Date of death

.....

Manner of death *Select one*

Natural

Accidental

Suicide

Homicide

## 3. Beneficiary/claimant information

If the beneficiary/claimant is a trust, provide name of **each** current trustee and indicate capacity of each trustee. Example: Sole current trustee or co-trustee. Each current trustee will be required to sign on page 3 unless the trust document confers on one trustee the authority to act alone; if so, the trust document is required to verify authority.

Attach a separate sheet if more space is required for additional trustee names.

Federal income tax withholding is based on IRS Form W-4P if an annuity income option is selected on page 2.

Full beneficiary name, trust name and date of trust or estate

.....

SSN/Trust or Estate Tax ID Number

.....

Trustee name *if applicable*

.....

Trustee name *if applicable*

.....

Trustee name *if applicable*

.....

Trustee name *if applicable*

.....

Address

.....

City, State/State in which trust was established

.....

Zip code

.....

Date of birth/Date of trust agreement

.....

Trust amendment dates *if any*

.....

Phone number

.....

Email

.....

Amendment dates *if any*

.....

Relationship to deceased

.....

## Payment mailing address

Provide the address to which payment(s) should be sent if **different** from the claimant address provided above.

Name (Include business/entity name of addressee, if applicable)

.....

Address

.....

City

.....

State

.....

Zip code

.....

Form must be signed on page 3.

44119CL(UFLIC) 09/20/23

4. Payment of proceeds

The death benefit portion of this option is not taxable. Any interest paid may be taxable.

Death proceeds are paid in one sum unless an alternate settlement option is chosen. Refer to your policy or contact our office using the information above if a settlement option other than one sum is desired. Before electing an alternate settlement option you may wish to contact a tax advisor.

Check here to confirm payment of the entire amount available in a check format

Check here to have your check sent via Federal Express®. The applicable Federal Express® fee will be withheld from your death benefit. A physical address is required. Federal Express® cannot deliver to a Post Office Box.



VA Residents We mail claim checks to attorneys who have represented you during the claims process, and to other representatives at your request. Upon payment of at least \$5,000 in a single check that is mailed to an attorney licensed in the Commonwealth of Virginia, or other representative, we are required to send you a notice of such payment, unless you waive this right. A copy of the required notice will be sent simultaneously to your attorney or representative.

Please choose one of the following:

- I waive my right to receive notice as outlined above. I will follow up with my attorney or representative for my payment on my own.
Please send me notice of payment. This notice will only be sent in the circumstances outlined above.

Substitute Form W-9 (an official IRS Form W-9 with instructions is available by download at IRS.gov)



If you are not a U.S. citizen or other U.S. taxpayer, do not complete this section. You must provide an IRS Form W-8BEN (individual), W-8BEN-E (non-individual), or another applicable IRS form to document your foreign status in order to prevent 30% mandatory withholding. If you do provide the appropriate signed W-8Ben form to us, tax withholding may be as low as 0% and will range up to 30%, depending on any applicable treaty or other agreement.

You must cross out item 2, if you have been notified by the IRS that you are currently subject to backup withholding because of a failure to report all interest and dividends on your tax return.

The Foreign Account Tax Compliance Act (FATCA) is a Federal tax regulation that extends existing reporting requirements to require Foreign Financial Institutions to comply with IRS request of withholding and reporting on U.S. and unidentified account holders.

IRS regulations require certification of FATCA exemption. FATCA codes apply to certain entities, not individuals.

Check appropriate box for federal tax classification:

- Individual/Sole Proprietor C Corporation S Corporation
Partnership Trust/Estate

Limited liability company Enter the tax classification (C=C corporation, S=S corporation, P=partnership)

Other (see W-9 instructions)

Exemption Code(s) (see form W-9 instructions; generally not applicable to individuals)

Under penalties of perjury, I certify that:

- 1. The number shown on this form (on page 1) is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because:
(a) I am exempt from backup withholding, or
(b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
(c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined in the form W-9 instructions).
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Declaration and signature(s)**

**By signing below, you:**

- Make claim to the proceeds and declare that you have the authority to claim in the capacity you have indicated.
- Declare that all answers recorded in this proof of loss claimant’s statement are true and complete.
- Declare the original and any duplicates or certificates of each policy listed in the Policy information section on page 1 to be lost or otherwise unavailable unless sent to us with this proof of loss claimant’s statement.
- Agree that our furnishing of this proof of loss statement and any supplemental forms is not an admission that insurance was in force on the Decedent’s life nor a waiver of our rights or defenses.

**Current trustee certification**

If signing as a current trustee, you additionally:

- Declare that the named trust is in full force and effect, without change, except as noted.
- Declare that you are a current Trustee of the named trust and have not resigned or been replaced.
- Declare that you are acting within the scope of the authority conferred on you by the named trust.
- Agree that we have no obligation to verify that the named trust is in effect or that you are acting within the scope of your authority.

Please see the “**State fraud notices**” attached for additional information.

Laws in your state may make it a crime to fill out this form with information you know is false or to omit important facts. Criminal and/or civil penalties can result.

For your protection, **California** law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

For your protection, the state of **New York** laws require that we provide you with the following statement:

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 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.

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

If you are signing as a fiduciary or representative, you must **sign in capacity with title in which you are claiming.**

See **Special beneficiary/claimant information and signing in capacity instructions** on page 4 for details.

**X** .

**SIGN HERE** **Beneficiary/claimant signature** (Signature is **MANDATORY**) **Date Signed**

Individual/self     Sole trustee     Co-trustee     Executor/executrix  
 Personal representative     Administrator  
 Custodian     Other .....

**X** .

**SIGN HERE** **Beneficiary/claimant signature** **Date Signed**

Personal representative     Executor/executrix  
 Custodian     Administrator  
 Co-trustee     Other .....

**Special beneficiary/claimant information and signing in capacity instructions**

The following Special claimant information provides details regarding form completion requirements for certain claimant types, and specific circumstances that require additional documentation. The Signing in capacity sections provide instructions regarding which “capacity” or “title” should be included with the claimant’s signature on page 3. **In all cases of a domestic beneficiary or claimant, please provide your tax identification number (TIN) in the appropriate space provided on the form and complete the “Substitute Form W-9” section with your certification in the “Declaration and signature(s)” section.**

**Individual**

Complete the Beneficiary/ claimant information section. If you are not a US Citizen, you will be required to complete an IRS W-8 BEN.

When signing, indicate capacity as Individual. Do not use any other “title” unless claiming in that capacity. If acting as Power of Attorney for another individual, the capacity should read [Your Name] as POA for [Name].

**Trust**

- **Claimant information:** Complete this section with the Trust’s information, providing the trust’s name and date of trust in the “Name” field (e.g., Jane Marie Doe Trust, trust date)
- Provide a Tax Identification Number (TIN) for the Trust for tax reporting purposes. **The applicable IRS W-8 series form is required for a foreign trust.**
- **Signing in capacity:** The trustee(s) must sign and check either the “Sole trustee” or “Co-trustee” selection as appropriate, and have each current trustee sign unless the trust document confers on one trustee the authority to act alone
- If the trust is a Grantor Trust, a Grantor Trust Certification should be completed and returned with this claim form.

**Estate of insured**

- **Claimant information:** Complete this section with the estate’s information, providing the estate name in the “Name” field (e.g., Estate of Jane Marie Doe)
- Provide a Tax Identification Number (TIN) for the Estate for tax reporting purposes. **The applicable IRS W-8 series form is required for a foreign estate.**
- **Signing in capacity:** Sign and check either the “Personal representative,” “Administrator” or “Executor/executrix” selection as appropriate
- Submit a copy of the Letters of Administration/Testamentary or other court document appointing the estate’s Personal Representative
- **Important Note – Small Estates:** The estate may qualify as a “small estate” under the Small Estate statute or another similar statute of the decedent’s state of residence. If the estate qualifies as a “small estate,” we require a copy of the properly prepared affidavit or other form required by the state. State laws vary. Please consult your attorney or tax advisor for more information on “small estates”

**Corporation**

- **Claimant information:** Complete this section with the corporation’s information, providing the corporation name in the “Name” field (e.g., ABC Corporation)
- **Signing in capacity:** Sign and check the “Other” selection, and write in the title by which you are authorized to act on behalf of the company (e.g., Name: Jane Marie Doe, Capacity: ABC Corporation President)
- **Provide a Tax Identification Number (TIN) for the Corporation for tax reporting purposes. The applicable IRS W-8 series form is required for a foreign corporation.**

**Business Partnership**

- **Claimant information:** Complete this section with the partnership’s information, providing the partnership name in the “Name” field (e.g., ABC Partnership)
- **Signing in capacity:** All partners must sign, or the general or managing partner must sign, and check the “Other” selection and write in their capacity as Managing Partner or Partner as appropriate
- **Provide a Tax Identification Number (TIN) for the business partnership for tax reporting purposes. The applicable IRS W-8 series form is required for a foreign business partnership.**

**Minor/child**

**Reminder:** the custodian of the minor’s “person” is not necessarily the custodian of the minor’s estate/property.

- **Claimant information:** Complete this section with the minor’s information, providing the minor’s name in the “Name” field (e.g., Jane Marie Doe, minor)
- Submit a copy of the court document appointing the custodian/guardian of the minor child’s property/estate (not required if claiming under the Uniform Transfers/Gifts to Minors Act (UTMA))
- If claiming under the UTMA, sign and check the Custodian selection, indicate relationship (father, mother, etc.) as “Custodian of (name of child) under the (name of resident state) Uniform Gifts/Transfers to Minors Act.” If you were not named as Custodian under UTMA in the policy’s beneficiary designation but are the child’s legal custodian or guardian, you may sign and check the Custodian selection, and indicate relationship (mother, father, etc.) as “Custodian of the estate/property of (name of child), minor.” Please be aware that if you were not named Custodian under the UTMA and have not been court appointed as custodian/guardian of the minor’s property, there may be additional claim requirements.

# State Fraud Notices

Page 1 of 2

For your protection, some states' laws require that we provide you with the following statements.

<b>Alabama</b>	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.
<b>Alaska</b>	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.
<b>Arizona</b>	Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.
<b>Arkansas, Rhode Island, West Virginia, Louisiana</b>	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.
<b>California</b>	Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
<b>Colorado</b>	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.
<b>Delaware</b>	Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.
<b>District of Columbia</b>	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.
<b>Florida</b>	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.
<b>Idaho</b>	Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.
<b>Indiana</b>	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.
<b>Kentucky</b>	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.
<b>Maine</b>	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.
<b>Maryland</b>	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.
<b>Minnesota</b>	A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.
<b>New Hampshire</b>	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 NH Rev. Stat. Ann. §638:20.
<b>New Jersey</b>	Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.
<b>New Mexico</b>	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.

**State Fraud Notices** *For your protection, some states' laws require that we provide you with the following statements.*

---

Page 2 of 2

<b>New York</b>	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 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.
<b>Ohio, Oregon</b>	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 may be guilty of insurance fraud.
<b>Oklahoma</b>	<b>WARNING:</b> 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.
<b>Pennsylvania</b>	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.
<b>Puerto Rico</b>	Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand (5,000) dollars and not more than ten thousand (10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years; if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.
<b>Tennessee, Virginia, Washington</b>	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.
<b>Texas</b>	Any person who knowingly presents 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.

---