



How To Make A Life Insurance Claim: A Step-by-Step Guide

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Making a life insurance claim can be a daunting process during a difficult time. This guide provides a clear, step-by-step approach to help you navigate the process smoothly.

Step 1: Gather the necessary basic information

- **Policy number:** Locate the policyowner's life insurance policy number.
- **Death certificate:** Obtain a certified true copy of the death certificate, which is typically required for processing claims.
- **Personal identification:** Proof of identity of claimant and beneficiary, such as a NRIC or passport.

Step 2: Review the policy

- **Understand the policy coverage:** Review the terms of the life insurance policy to understand the coverage amount and any specific requirements for filing a claim.
- **Check for designated beneficiaries:** This will impact who can file the claim and receive the claim payout.

Step 3: Contact the insurer immediately

- **Reach out promptly:** To notify them of the policyholder's death and initiate the claims process.
- **Enquire about the claims process:** Inquire about the specific documents and forms required for filing the claim.

Step 4: Complete the claim forms

- **Obtain relevant claim forms:** Request the necessary claim forms from the insurer, either online or through a Financial Adviser Representative.
- **Complete the claims forms:** Carefully complete the claim forms, providing accurate and complete information with any additional documentation requested by the insurer.

Step 5: Submit the claim and follow up closely

- **Compile required documents:** Refer to Step 1 and gather all necessary documents required for the claims processing.
- **Submit the claim:** Submit the completed claim forms and required documents to the insurer and ensure you keep a duplicate of all submissions for your records.
- **Stay in touch:** Regularly check in with the claims department for updates on the status of your claim. Be prepared to provide any additional information they may request.

Step 6: Receive the payout

- **Review the Settlement:** Once the claim is approved, you will receive the claim payout. Review the settlement details to ensure everything is correct.
- **Ask about payment options:** Enquire about how the payout will be made (lump sum, instalments, etc) and discuss any tax implications with a Financial Advisor Representative if necessary.

You may find out more information on our Life Insurance Claim Requirements [here](#).

Conclusion

By following the steps outlined in this guide, your claims will be processed promptly, allowing you to focus on what truly matters—caring for your loved ones during a challenging time. At China Taiping Singapore, our [life insurance plans](#) are designed to provide the financial security and support you need through all of life's stages. Rest assured, with us, you are in good hands.