

LIFE AND AD&D CLAIMS TIMING AND SUBMISSION INFORMATION

LIFE AND AD&D

Guardian Life Insurance Company
 Guardian Group Life Claims
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PROCESS FOR SUBMITTING LIFE AND AD&D CLAIMS

Life and AD&D claims can be submitted to Guardian in one of the following ways: fax, mail or email

Claim form and copy of enrollment and/or beneficiary change form is sent to Life claims department.

- Claim form is completed by employer and eligible beneficiary
- A legible copy of the death certificate is also needed*

If death is due to an accident, the Life claim will typically be processed first. The AD&D claim usually takes longer to obtain the necessary proof of loss needed to complete the investigation. Examples of acceptable proof of loss are: Autopsy, Medical Examiner's Report, Toxicology Report and Police Reports will be required. Additional reports or documentation may also be required depending on the cause of death.

LIFE AND AD&D CLAIMS TIMING

Accident and Non-Accident Claims: 5 - 7 business day (average) for initial claim review.

Claims Decision for Non-Accident: 20 business days (average).

Claims Decision for Accident: 15 business days from receipt of all documentation needed to make a claim decision.

ONLINE RESOURCES

Life and AD&D customers can access benefit overviews, claims forms and more conveniently through our Guardian website: www.guardiananytime.com.

CONTACT YOUR GUARDIAN GROUP SALES REPRESENTATIVE FOR MORE INFORMATION.

WWW.GUARDIANANYTIME.COM



The Guardian Life Insurance Company of America
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We reserve the right to ask for the original death certificate. Guardian Group Life Insurance underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. AD&D Contract #GP-1-R-ADCL1-00, et al. Life Contract#GP-1-R-LB-90, GP-1-R-EOPT-96. The Guardian Life Insurance Company of America(Guardian).