

Express claim by telephone**Death benefit of \$50,000 or less and policy in force more than 5 years****Eligible policies**

- Death occurred in Canada and the cause of death is illness or accident
- No reinstatement in the last 5 years
- No change of beneficiary in the last 6 months
- No change of legal status (ex: divorce)
- No assignment or hypothecation of rights on the policy

Notification of death communicated by telephone

- SSQ Insurance Company Inc. communicates directly with the funeral home to confirm the death
- A settlement cheque will be issued within 5 working days.

SSQ Insurance Company Inc. reserves the right to request additional documentation or information.

Standard claim**Death benefit up to \$99,999****Policy in force less than 5 years**

Mandatory documents:

- Declaration of claimant
- Declaration of attending physician
- Copy of an act of death
- Copy of the death certificate from the Directeur de l'État civil (Québec only)
- Authorization to disclose information to the Provincial Health Insurance Corporation
- Copy of the will and/or the two will search requests (Quebec only)

Policy in force 5 years and more

Mandatory documents:

- Declaration of claimant
- Copy of an act of death

Death benefit of \$100,000 and more**Policy in force less than 5 years**

Mandatory documents:

- Declaration of claimant
- Declaration of attending physician
- Copy of an act of death
- Copy of the death certificate from the Directeur de l'État civil (Québec only)
- Authorization to disclose information to the Provincial Health Insurance Corporation
- Copy of the will and/or the two will search requests (Quebec only)

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