

Life insurance policies provide beneficiaries with necessary financial benefits upon the death of a loved one. Lincoln eases the claims process and expedites payments.

Express life claims

Quick turnaround, faster payments

A convenient service when it's needed most

The death of a loved one is often a difficult time, and managing practical matters such as life insurance can add to the stress. Lincoln Financial Group's express life claims service offers beneficiaries a quick and easy way to file a claim and receive payment — without having to wait for a death certificate.

Here's how it works:

When an employee, spouse, or dependent with life insurance passes away, the employer must submit a claim, and a death certificate is typically required. However, obtaining a death certificate can take weeks or even months, delaying the claims process.

With Lincoln's express life claims service, Lincoln can bypass the death certificate requirement on a per-claim basis so payments are quickly processed. Once the employer submits the claim, beneficiaries can simply access claim documents through our claims portal or request them through regular mail. Once completed, all completed forms can be sent to Lincoln via email, fax, or regular mail.

Criteria for eligible claims:

- Combined employee and employer paid death benefit must be less than $1,000,000.
- Claim must be reported by the employer, or if submitted by the beneficiary, the information must be validated with the employer.
- Beneficiary must be a person, not an entity such as a trust, estate, or corporation.
- Death must occur in the United States.
- Manner of death must be natural and not due to suicide, homicide, or accident.
- Coverage must not be contestable.
- Beneficiary of coverage must be confirmed and undisputed.

Verification:

We require two independent sources to verify the death of the insured. These may include:

- Funeral home
- Newspaper obituary
- Social Security Death Master File
- Medical examiner
- Physician

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Lincoln Financial Group®

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