



**DISMEMBERMENT CLAIM KIT
FOR PROCESSING OF A DISMEMBERMENT CLAIM BY A THIRD PARTY ADMINISTRATOR**

SOME NOTES REGARDING THE DISMEMBERMENT COVERAGE

IF AN INSURED HAS SUSTAINED A LOSS DUE TO AN ACCIDENT, A DISMEMBERMENT CLAIM SHOULD BE FILED. THE LOSS OF HANDS OR FEET MUST BE BY SEVERANCE AT OR ABOVE THE WRISTS OR ANKLES. THE LOSS OF SIGHT MUST BE TOTAL AND NOT RECOVERABLE.

INSTRUCTIONS FOR FILING A DISMEMBERMENT CLAIM

PLEASE SUBMIT THE FOLLOWING:

1. THE CLAIM FORM
 - a. PAGE 2 FULLY COMPLETED BY THE THIRD PARTY ADMINISTRATOR AND EMPLOYER.
 - b. PAGE 3 FULLY COMPLETED BY THE INSURED.
 - c. PAGE 4 FULLY COMPLETED BY THE ATTENDING PHYSICIAN WHO CAN VERIFY THE LOSS.

THIS FORM MUST BE FULLY COMPLETED TO PREVENT UNNECESSARY TIME DELAY IN CLAIM PROCESSING

2. ATTACH TO THE CLAIM FORM ANY APPLICABLE REPORTS (POLICE, MEDICAL, ETC.) WHICH CAN SUPPORT THE CLAIM FOR DISMEMBERMENT BENEFITS.
3. HIPAA AUTHORIZATION FORM SHOULD BE FULLY COMPLETED BY THE INSURED.

IF YOU SHOULD NEED ASSISTANCE IN THE COMPLETION OF THE CLAIM FORM
PLEASE CALL (781) 828-7000 EXT. 417

Please see Fraud Notice

CL12 (W)
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DISMEMBERMENT AND/OR LOSS OF SIGHT CLAIM FORM

Employer's Statement

Name of Employee:		Policy No:	Certificate:
Birth Date:	Date of Employment:		No. Hours worked each week:
Date Employee Enrolled for Insurance:		Annual Earnings:	
Effective Date of Life Insurance Employee _____ Dependent _____	Amount of Insurance Basic _____ Supplemental _____	Dependent Coverage Spouse _____ Children _____	
Was Employee at work on Effective Date? <input type="checkbox"/> Yes <input type="checkbox"/> No		Was Insured Considered an Employee at time of Accident? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Date of Accident:	Date Last Worked:	Occupation:	
Brief Description of Duties:			

I hereby certify that the above named employee was insured under this policy and the coverage was in force with premium paid as of the date of accident.

Date: _____

Signature of Authorized Representative

Employer

Street _____ City/Town _____ State _____ Zip _____

Area Code _____ Telephone _____ Ext. _____

Administrator's Statement

Name of Insured:		Date of Birth:	Date of Accident:
Policy No:	Certificate No:	Effective Date of Insurance:	
Amount of Insurance Basic _____ Supplemental _____	Dependent Coverage Spouse _____ Children _____	Was Insurance subject to Medical Evidence of Insurability? <input type="checkbox"/> Yes <input type="checkbox"/> No	

I hereby certify that the above named insured was covered under this policy and coverage was in force with premium paid as of the date of disability.

Date: _____

Telephone # _____

Signature and Address of Administrator

Expires 3/13

FRAUD WARNING NOTICES

For use with Claim Forms

PLEASE READ THE FRAUD WARNING NOTICE FOR YOUR STATE

ALASKA: 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.

ARIZONA: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

ARKANSAS: 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.

CALIFORNIA: For your protection California law requires the following to appear on this form:
Any person who knowingly presents a 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.

COLORADO: 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.

DELAWARE: 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.

DISTRICT OF COLUMBIA: 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.

FLORIDA: 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.

IDAHO: 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.

INDIANA: 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.

KENTUCKY: 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.

LOUISIANA: 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.

MAINE: 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.

MARYLAND: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

MINNESOTA: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NEW HAMPSHIRE: 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 RSA 638:20.

NEW JERSEY: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

FRAUD WARNING NOTICES (CONT.)

For use with Claim Forms

PLEASE READ THE FRAUD WARNING NOTICE FOR YOUR STATE

NEW MEXICO: 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.

NEW YORK: 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.

OHIO: 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 is guilty of insurance fraud.

OKLAHOMA: WARNING: 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.

OREGON: 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.

PENNSYLVANIA: 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.

PUERTO RICO: 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 with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are 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.

RHODE ISLAND: 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.

TENNESSEE: 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.

TEXAS: Any person who knowingly presents a 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.

VIRGINIA: 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.

WASHINGTON: 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.

WEST VIRGINIA: 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.

ALL OTHER STATES: 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.



NOTICE OF INFORMATION PRIVACY PRACTICES

Boston Mutual Life Insurance Company (Herein referred to as “we”, “us”, “our”)

Your privacy is important to us. We believe in ensuring the privacy of the information you give to us. This notice describes our privacy practices.

We restrict access to your non-public personal information (“*information*”) about you. We restrict it to those employees who have a need to know it. They need it to provide products and services to you. To protect your information, we maintain: physical; electronic; and procedural safeguards.

COLLECTING INFORMATION

We collect financial and health information about you in order to conduct business. Such uses are: to process requests for insurance products; to provide customer service; to process claims; to fulfill legal and regulatory requirements; and for other lawful purposes. We collect this information from you as well as from other sources.

Information we need to collect varies according to the products and services you request. It may include information from:

- your applications and other forms.
- other transactions you’ve had with us.
- consumer reporting agencies.
- your medical providers and health records.
- other sources.

SHARING INFORMATION

We treat the information we have collected about you in a confidential way. We do not disclose information about our customers or former customers to anyone, except as permitted or required by law.

We may share your information with third parties without your authorization as permitted by law. Such information is used to:

- process or service your insurance transactions with us.
- perform underwriting, administrative, account maintenance and claims functions.
- provide customer service or reinsurance coverage.
- protect against fraud.
- or perform other business functions on our behalf.

We may also share your information with:

- a consumer reporting agency in accordance with the Fair Credit Reporting Act.
- a third party to comply with federal, state or local laws, subpoenas or summonses.
- or as otherwise permitted or required by law.

Third parties receiving information from us are required to: keep it confidential; and to comply with all applicable federal and state privacy laws.

Information regarding your insurability will be treated as confidential. Boston Mutual Life Insurance Company or its reinsurers may, however, make a brief report thereon to the MIB, Inc., formally known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901 (*TTY 866 346-3642*). If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is: 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

Boston Mutual Life Insurance Company, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

ADVERSE UNDERWRITING DECISION

You have the right to be advised in writing of the specific reasons for an adverse underwriting decision. Such decisions include:

- declining your application for insurance.
- offers to insure you at a higher than standard rate.
- termination of your coverage.

You must request this information in writing within 90 days from the date we mail you notice of the decision. We will furnish you with a statement of the specific reason for our decision within 21 days of receiving your written request for it.

ACCESS TO YOUR PERSONAL INFORMATION WE HAVE IN OUR RECORDS

You have the right to obtain access to all the information we have on you. You have the right to request: the amendment; correction; or deletion of such information. To do so, write us at the address below.

If you have questions about this notice or wish more information about our privacy policies, please write us at:

Boston Mutual Life Insurance Company
Attention: Privacy Office
120 Royall Street, Canton, MA 02021