

## Customer Service Frequently Asked Questions (FAQs)

### Payment / Billing

#### **Q: How do I make a payment on my Boston Mutual policy?**

A: There are multiple options for making a premium payment. You can pay your premium with an electronic funds transfer set up directly from your financial institution, or you can pay by mail:

- To set up an Electronic Funds Transfer (EFT):
  - Please complete the EFT Authorization Form found in the [forms section](#) on our website, <http://www.bostonmutual.com>, under the Policy Change Forms drop down.
  - You will need to include verification for your bank account as well as to call our Client Services Department at (877) 624-2249, option 2, to find out if you will need to send a payment with your request before you send in your form.
  - Send the completed form along with the required supporting documents to the mailing address or fax number on the form.
  
- To mail your check or money order, please send it to:
  - Boston Mutual Life Insurance Company  
PO BOX 55551  
Boston MA 02205-5551
  - Make sure to include policy number on your payment when sending by mail.

#### **Q: I received a letter indicating I have a missed deduction. I am on payroll deductions through my employer. What does that mean?**

A: Sometimes your payroll deductions may fall behind if your employment situation changes (such as leaving a job). A missed deduction letter is sent to make you aware of the missed payments and provide the opportunity for you to pay your policy to prevent a future lapse. You can mail a check or money order for that missed deduction payment to:

Boston Mutual Life Insurance Company  
PO BOX 55551  
Boston MA 02205-5551

#### **Q: I recently left my employer. How can I pay for my policy going forward?**

A: Your options for paying your premium include:

- Set up an Electronic Fund Transfer (EFT):
  - To pay your premium directly from your financial institution, please complete the EFT Authorization Form found in the forms section on our website, <http://www.bostonmutual.com>, under the Policy Change Forms drop down.
  - Please call our Client Services Department at (877) 624-2249, option 2, to find out if you will need to send a payment with your request before you send in your form.
  - Send the completed form along with the required supporting documents to the mailing address or fax number on the form.
  
- Request a direct bill be sent to you
  - Options include quarterly, semi-annual or annual payment methods.

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- Please complete the Mode Change form located under the Policy Change forms drop down on our website, <http://www.bostonmutual.com>, under the Policy Change Forms drop down. Send form to the mailing address or fax number on the document.
- In the interim of electing your billing method, you can mail a check or money order to:  
Boston Mutual Life Insurance Company  
PO BOX 55551  
Boston MA 02205-5551  
Please be sure to include your policy number on the payment.

In some cases, your policy paid-to date may be behind due to payroll cycles. Please contact our Client Services Department at (877) 624-2249 to confirm your policy paid-to date and amount due.

## **Q: I received a notice in the mail indicating an “Automatic Premium Loan” was taken. What does that mean?**

A: The Automatic Premium Loan provision in your policy is the non-forfeiture option on the application that was selected when it was filled out. This option pays any premium that is 45 days overdue by taking premium loans secured by the cash value of the policy. It prevents the policy from lapsing due to a late or lost payment.

Loan interest is charged on the policy anniversary and appears on your annual statement. If this interest is not paid, the interest amount is added to the loan balance.

An Automatic Premium Loan is never taken unless the premium is overdue. If a payment was received just after an Automatic Premium Loan was taken, it would be applied to the next premium.

You may repay the loan by making payments on any schedule and in any amounts you choose. Simply send a check to the address below, or add the amount to your next premium payment. Make sure your check is marked with your policy number and a note is enclosed asking that the payment be applied to the loan balance.

Mailing address:  
Boston Mutual Life Insurance Company  
120 Royall Street  
Canton, MA 02021

## **Policy Status / Changes / Cancellation**

### **Q: How do I get a copy of my policy?**

A: To obtain a copy of your policy certificate:

- Complete the Policy Information Change Form found in the forms section on our website, <http://www.bostonmutual.com>, under the Policy Change Forms drop down.
- Complete the form and send it to Boston Mutual:
  - Email: [clientservices@bostonmutual.com](mailto:clientservices@bostonmutual.com)
  - Fax: (781) 770-0575
  - Mail: Boston Mutual Life Insurance Company, 120 Royall Street, Canton, MA 02021

Please be aware a lost policy certificate can be ordered at no cost. If you wish to obtain a duplicate copy

of a complete policy, there is a \$10 charge that must be mailed with your Policy Information Change form request.

**Q: How do I make a change to my Boston Mutual life insurance policy?**

A: To make a change to your policy, such as updating an address or beneficiary, you can begin by downloading the appropriate form on our website, <http://www.bostonmutual.com>, in our Services and Forms section.

Options to change your policy include:

- Beneficiary change
- Policy information change (name change, address change, etc)
- Change of ownership
- Set up electronic funds transfer
- Elect a mode change for your direct billing method

Completed forms can be returned via emailed to [ClientServices@bostonmutual.com](mailto:ClientServices@bostonmutual.com), faxed to (781) 770-0575, or mailed to: Boston Mutual Life Insurance Company, 120 Royall Street, Canton, MA 02021.

If you have any questions regarding form completion, please contact one of our customer service representatives by calling (877) 624-2249, option 1.

**Q: I need to cancel my life insurance policy. How do I do that?**

A: If you wish to cancel your policy, you can begin by downloading and completing the cash surrender form on our website, <http://www.bostonmutual.com>, under the "Request for Funds" drop down.

To avoid any delay in processing your request, it is important that you take the time to review the information and instructions on the form, and to fill out the form completely, including the bankruptcy section and all required signatures.

Completed forms can be returned via emailed to [ClientServices@bostonmutual.com](mailto:ClientServices@bostonmutual.com), faxed to (781) 770-0575, or mailed to: Boston Mutual Life Insurance Company, 120 Royall Street, Canton, MA 02021.

If you have any questions regarding form completion, please contact one of our customer service representatives by calling (877) 624-2249, option 1.

**Q: I want to cancel my accident, critical illness or disability policy. How do I do that?**

A: You may cancel your policy by written request stating your intent to cancel, including policy number and policy owner signature.

Completed requests can be returned via emailed to [ClientServices@bostonmutual.com](mailto:ClientServices@bostonmutual.com), faxed to (781) 770-0575, or mailed to: Boston Mutual Life Insurance Company, 120 Royall Street, Canton, MA 02021.

**Q: I canceled my policy but I'm still having payments taken out through my employer. Can you fix that?**

A: If you continue to have payments deducted once you have cancelled your policy, you will need to contact your employer directly. Please note that if you submitted the cancellation request directly to Boston Mutual, your employer may not be aware of the cancellation request.

**Q: I sent in a request to cash surrender my life insurance policy. When can I expect the check?**

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A: Requests sent by mail may take up to 3 - 4 weeks for completion. This includes receipt of request, processing, and check delivery.

## **Q: How do I take a policy loan?**

A: You may request a loan on an existing policy by downloading and completing the loan request form on our website, <http://www.bostonmutual.com>, under the "Request for Funds" drop down.

Please carefully read the provision details on the loan request form for more details on the loan process.

Completed forms can be returned via emailed to [ClientServices@bostonmutual.com](mailto:ClientServices@bostonmutual.com), faxed to (781) 770-0575, or mailed to: Boston Mutual Life Insurance Company, 120 Royall Street, Canton, MA 02021.

## Claims

### **Q: I have to file a claim. How do I begin?**

A: We realize that this is a difficult time for you and your family, and we will make every effort to process your claim promptly.

To begin the process of reporting and filing a claim, visit the Services & Forms for Individuals section on [our website](#) to select and download the appropriate claim kit form from the drop down options. Complete it in full and mail or fax to the address on the form.

If you need assistance completing a claim form, please contact our Claim Services department at (877) 212-2950.

### **Q: How do I find out the status of my claim? I faxed in my paperwork a while ago but I haven't heard from anyone.**

A: To check the status of your claim, please contact a Customer Service representative in our Claim Services Department at (877) 212-2950.

## General Customer Service

### **Q: I have other questions regarding my policy. Who can I contact?**

A: A member of our customer service team would be more than happy to assist you with your questions. Please feel free to email us at [ClientServices@bostonmutual.com](mailto:ClientServices@bostonmutual.com).

You can also call our Client Services department at (877) 624-2249 between 8:00 a.m. and 5:00 p.m. EST to speak directly with one our customer service representatives. You can select option 1 for assistance with a form, or option 2 for all other inquiries.

You will have the option to leave a voicemail in the event our call volumes are high and a customer service representative will return your call within 1 business day.



FAMILY MATTERS.  
NO MATTER WHAT®

*If you have specific questions about a claim, please call: Claim Services, (877) 212-2950.  
If you are a producer and have specific questions, please contact your Regional Sales Director.  
For all other inquiries, please call our main number: 800-669-2668.*