



HOME OFFICE: 120 Royall Street • Canton, MA 02021  
ADMINISTERED BY: PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY  
PO Box 34952 • Omaha, NE 68134-9832 – TEL 1-888-453-5120 • FAX 1-888-453-5127

FAMILY MATTERS. NO MATTER WHAT.®

**ACCIDENT CLAIM FORM**

**INSTRUCTIONS:**

1. Please make sure all questions on this form are completed.
2. If we request an authorization form from you, please complete, sign and date the authorization form we've included.
3. For **Accident** claims, please attach itemized hospital bills, physician bills or medical records documenting the injuries and treatment received.
4. For **Sickness - Hospital Confinement** claims, please attach the itemized hospital bill and medical records documenting the reason for the confinement.
5. For **Health Screening or Wellness Benefit** claims, please check this box  and attach the itemized bill or medical documentation showing you received a covered health screening test.
6. Please read the Fraud Notices.
7. **Please mail all correspondence and completed claim form to PO Box 34952, Omaha NE 68134-9632 or fax to 1-888-453-5127.**

Insured's full name \_\_\_\_\_ Policy/Certificate No. \_\_\_\_\_

Address \_\_\_\_\_ Daytime telephone No. \_\_\_\_\_  
STREET CITY STATE ZIP CODE

Check if this is a new address Insured's Social Security No. \_\_\_\_\_

Mailing address (if different) \_\_\_\_\_

Name and telephone number of employer \_\_\_\_\_

Claimant's (Patient's) full name \_\_\_\_\_ Claimant's Date of birth \_\_\_\_\_ Relationship to Insured \_\_\_\_\_

**Please complete this form in full and provide the additional information asked for in the instructions box to avoid delays in the processing of your claim.**

**1. COMPLETE THIS SECTION IF CLAIM IS FOR ACCIDENT:**

Give the date of the accident \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Location of accident \_\_\_\_\_

Explain how the accident happened (if due to a motor vehicle accident, attach a copy of the accident report) \_\_\_\_\_

\_\_\_\_\_

List all injuries received \_\_\_\_\_

Did the accident occur while working for pay or profit?  Yes  No

If yes, was the accident covered by any state or federal worker's compensation, employer's liability or occupational disease law?

Yes  No

Name and address of treating physician \_\_\_\_\_

\_\_\_\_\_

**Answer only if you are covered under a Group Accident Certificate:**

Did the accident occur while participating in an Organized Sport?  Yes  No

**Organized Sport:** means a competition or organized practice for competition at the amateur level. The competition must be governed by a set of written rules, be officiated by someone certified to act in that capacity and overseen by a legal entity such as a public school system or amateur sports league. The legal entity must have a set of by-laws and competition must be on a regulation playing surface. Organized Sport does not include professional sports and excludes sports for which the Insured is eligible to receive financial compensation for participation or performance.

**2. COMPLETE THIS SECTION IF FILING A CLAIM UNDER THE SICKNESS-HOSPITAL CONFINEMENT BENEFIT RIDER:**

Condition claim is being filed for \_\_\_\_\_

Date symptoms first noticed \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Names and addresses of doctors seen \_\_\_\_\_

List the name and address of your regular or family physician \_\_\_\_\_

**ANSWER THE FOLLOWING FOR BOTH ACCIDENT AND SICKNESS CLAIMS:**

3. Has patient had the same or similar condition before?  Yes  No If yes, give details \_\_\_\_\_

4. Has patient had other medical treatment during the past five years?  Yes  No  
If yes, describe conditions and list names and addresses of doctors consulted and dates seen \_\_\_\_\_

5. Was patient hospitalized as a result of this claim?  Yes  No  
If yes, provide name and address of hospital \_\_\_\_\_

Admission Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Discharge Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

6. If your policy was issued with a Waiver of Premium Benefit Rider, please answer the following:  
Is the Payor of this policy totally or permanently disabled?  Yes  No

**WARNING: 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. By signing below, you agree under penalties of perjury that the information in this statement is complete and true to the best of your knowledge. Please refer to "Fraud Warning Notices" insert for your state.**

I certify that the above statements are true and correct.

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Insured's signature \_\_\_\_\_

**For claim questions call toll free 1-888-453-5120**

# NOTICE OF INFORMATION PRIVACY PRACTICES



**Boston Mutual Life Insurance Company**  
(Herein referred to as "we", "us", "our")

FAMILY MATTERS. NO MATTER WHAT.®

## **PROTECTING YOUR INFORMATION**

To protect your nonpublic personal information, we maintain: physical, electronic and procedural safeguards.

## **COLLECTING INFORMATION**

We collect 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. We restrict access to your information to those working on our behalf who have a need to know it in order for us to provide products and services to you. We require them to secure the information and keep it confidential.

- ▶ ***Information we collect may include all the information you share with us including, for example, your:***
  - name
  - address
  - telephone number
  - date of birth
  - social security or tax identification number
  - employer name and income
  - beneficiary data
  - financial account numbers
  - medical information
  - and other information you share with us
- ▶ ***We may also collect data we receive from other sources, as allowed by law, which may include:***
  - medical information
  - consumer report information in accordance with the Fair Credit Reporting Act
  - participant information from organizations that purchase products or services from us for the benefit of their members or employees, such as group insurance
  - information to assist us in complying with state and federal laws

## **SHARING INFORMATION**

We do not share information about our customers or former customers with 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 on our behalf by these third parties to:***
  - process or service your insurance transactions with us
  - perform underwriting, administrative, account maintenance and claims functions
  - provide customer service or reinsurance coverage
  - prevent fraud
  - 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
  - regulators
  - 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.

## **ACCESS TO YOUR INFORMATION WE HAVE IN OUR RECORDS**

You have the right to request access to all the information we have on you. You must make your request in writing at the address below.

## **AMENDMENTS TO YOUR INFORMATION**

You have the right to request an amendment, correction or deletion of information which we hold about you which you believe may be inaccurate. We are not obligated to make updates to your data based on your request. You must make the request in writing and state the reasons you are requesting the change. Write us at the address below.

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

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

**FRAUD WARNING NOTICES – For Use with Claim Forms**  
**PLEASE READ THE FRAUD WARNING NOTICE FOR YOUR STATE**

**ALABAMA:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

**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 or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or 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 NH Rev. Stat. Ann. §638:20.

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**FRAUD WARNING NOTICES – For Use with Claim Forms (cont.)**  
**PLEASE READ THE FRAUD WARNING NOTICE FOR YOUR STATE**

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

**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:** ANY PERSON WHO, WITH THE 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 HAVE VIOLATED THE STATE LAW.

**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.