

## Group Life and Accidental Death and Dismemberment (AD&D) Claim Application Guide

**\*\* To avoid unnecessary delays in the processing of this claim, please read these instructions in full.**

For all Group Life and Accidental Death and Dismemberment claims:

The beneficiary (claimant) should complete the Beneficiary's Statement and submit the completed claim form and the following documents directly to Medavie Blue Cross or indirectly through the Policyholder:

- Provincial Death Certificate or Funeral Director's Statement
- Birth Certificate of the Deceased (for Dependent Life claims only)
- Proof of death - Physician's Statement, police report, autopsy report, and toxicology report (if applicable) (Accidental Death claims only)

Please note that this required supporting documentation list is intended to cover the most common situations. Individual circumstances may require additional information before a claim decision can be made.

### Beneficiary (claimant)

1. If the policy is payable to a named beneficiary or beneficiaries:
  - a. This statement must be completed by the named beneficiary. If there is more than one named beneficiary, all beneficiaries must sign the statement and provide their addresses. If preferred, separate forms will be supplied upon request.
  - b. If any named beneficiary is a minor, this statement must be completed, on behalf of the minor beneficiary, by the guardian or other person authorized by law. A certified copy of the Letters of Guardianship must be submitted (when applicable).
  - c. If any named beneficiary is deceased, proof of death must be provided.
  - d. If the beneficiary is the estate of the life insured, this statement must be completed by the deceased's executors named in the will, and a Probated copy of the will must be provided. In the province of Quebec, a certified copy of the Probated will is required. If there is no will, this statement must be completed by the administrator of the deceased's estate, and a notarial copy of the Letters of Administration must be provided. In Quebec, this statement must be completed by the heirs of the deceased, and a Declaration regarding Heirs must be submitted.
2. If the policy has no designated beneficiary:
  - a. If no beneficiary was designated or if no beneficiary survived the deceased, this statement must be completed by the deceased's estate.
  - b. If the deceased left a will, this statement must be completed by the deceased's executors name in the will, and a Probated copy of the will must be provided. In the province of Quebec, a certified copy of the Probated will is required.
  - c. If the deceased did not leave a will, this statement must be completed by the administrator of the deceased's estate, and a notarial copy of the Letters of Administration must be provided. In Quebec, this statement must be completed by the heirs of the deceased, and a Declaration regarding Heirs must be submitted.
3. Witness signature on Beneficiary Form:
  - a. Individuals who serve as witnesses to legal documents verify that the signature on the document belongs to the person with that name, a witness must be over the age of 18 at the time they witness your signature. Your spouse or another member of your family should not serve as a witness to any legal document you sign. Even if neither party is named in the document, the court holds that your spouse and any relatives still have an interest in your property.
4. For a Dependent Life claim, the employee of the Province of New Brunswick is the beneficiary.

## Beneficiary (claimant) (continued)

**Note:**

Please return all required documentation to the following address. **Please do not use staples.**

Medavie Blue Cross  
644 Main Street, PO Box 220  
Moncton , NB E1C 8L3

Telephone: 1-877-849-8509  
Fax: 1-800-644-1722  
Email: [life\\_claims@medavie.bluecross.ca](mailto:life_claims@medavie.bluecross.ca)