



## Express Life Claim Processing

# Get Paid Sooner

Dealing with the death of a loved one is difficult. One of the ways Principal Life Insurance Company is able to make it easier for beneficiaries to manage financial responsibilities is through express claims processing.

Express claims processing lets Principal Life react quickly and reduce turnaround time for processing death claims up to \$50,000<sup>1</sup> – providing a decision on the claim within five working days of receiving all of the needed information.

Express claims processing is available when:

- Date of death is less than one year from the date we receive notice
- Death occurred in the U.S.
- Cause of death is natural
- Beneficiary designation has been in force for at least three months

### It's easy

All it takes is a call from the employer or beneficiary to Principal Life's group life and disability claims department, 800-245-1522, to start the process.<sup>2</sup>

Eligible claims are referred to a claim examiner. There's no need to submit a claim form or death certificate. However, a claim examiner will gather the information necessary to process the claim by telephone, which may include:

- Confirming employment information with the employer and obtaining additional documentation, as needed, such as the beneficiary designation
- Contacting the beneficiary to obtain his/her information
- Obtaining proof of loss information from the funeral home

<sup>1</sup> Total payable benefit must be \$50,000 or less.

<sup>2</sup> The claim department reserves the right to determine when it is appropriate to use the express life claim process.

#### FOR MORE INFORMATION

Call group life and disability claims at 800-245-1522.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, [www.principal.com](http://www.principal.com)

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