



CLAIMANT’S STATEMENT For Disability Insurance Claim

- Social Security Disability for Critical Illness Insurance (SSD)
- Waiver of Premium Rider for Life Insurance (WP)
- Monthly Disability Rider for Life Insurance (MDI)

This statement must be completed by the insured. Every question must be fully answered. The company reserves the right to request additional information.

1. Claimant’s full name: _____ Policy Number: _____
2. Social Security Number: _____ Date of birth: _____
3. Email address: _____ Phone number: _____
4. Employer’s name and address: _____

5. Describe your regular occupation and duties performed: _____

6. Beginning Date of physical condition which has caused the present disability _____
7. When did you become totally disabled as to be prevented from doing any work? _____
8. Describe fully the nature of your disability and cause thereof _____

9. Are you now totally disabled and unable to work? Yes No
If no, please explain: _____
10. Have you done any work since the disability began? Yes No
If yes, describe work done _____

(continued on the next page)

11. Provide names and addresses of physicians you have consulted during the past 5 years:

Physician	Address (street, city, state, zip)	Phone #	Specialty/Reason for Visit	Month/Year of Last Visit
			Primary Care Physician	

12. Names and addresses of hospitals or institutions where you have been confined or treated during the past 5 years:

Hospital	Address	Phone #	Dates of Confinement

13. Have you filed a claim for worker’s compensation, social security disability benefits or any other source?

YES NO

If yes, provide details to above, including copy of entitlement letter, etc. _____

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, is guilty of insurance fraud, which is a crime.

I hereby authorize all physicians and hospitals to furnish to Colorado Bankers Life Insurance Company all information in their possession regarding my personal history and physical condition. A copy of this authorization shall be considered as effective and valid as the original.

Marital status: _____ **Signature:** _____

Spouse’s signature: _____ **Address:** _____

Spouse’s name (print): _____

Date: _____

FRAUD WARNING NOTICE

The laws of some states require us to furnish you with the following notice:

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.

Arkansas, Louisiana, Massachusetts, 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.

Colorado – It is unlawful to knowingly provide false, incomplete, or misleading material 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 material 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.

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.

Hawaii – For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

Kentucky – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or 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.

Maine, Tennessee, Virginia, 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.

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 submits an application or files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Jersey – Any person who includes any false or misleading information on an application for an insurance policy 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.

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 – Any person who knowingly, with intent to injure, defraud or deceive any insurer, makes a claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

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 be 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.

All Other States – Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.