American Bankers Life Assurance Company of Florida
Time Insurance Company
Union Security Insurance Company

P.O. Box 977122, Miami, FL 33197-7122 • 1.800.327.5288 • Fax 305.252.6910
Attn: DFS Claims Department

INITIAL MORTGAGE DISABILITY CLAIM FORM

Mail or fax completed form and any attachments to 305.252.6910.

All benefit payments are paid directly to your creditor.

INSTRUCTIONS

If the needed sections are not complete or if the attachments are not attached, the processing of the claim will be delayed. (Check box after each item is completed.)

- ☐ 1. Complete Section A.
  If you are receiving Social Security Disability, please provide us with a copy of your award letter or certification that you are receiving SSDI.
- ☐ 2. Complete attached Health Insurance Portability and Accountability Act (HIPAA) Authorization.
- ☐ 3. Have your employer complete Section B.
- ☐ 4. Have your doctor complete Section C.
- ☐ 5. Have Section D completed by your creditor or by the financial institution where the coverage was purchased.

FAILURE TO COMPLETE REQUIRED SECTIONS AND PROVIDE REQUESTED DOCUMENTATION WILL DELAY PROCESSING OF YOUR CLAIM.

- **To avoid late fees, continue to make your payments until you receive notification that your claim has been approved.**
- If your claim is approved, a continuing claim form must be submitted every 30 days for additional payments to be made.
- After mailing your claim, please allow 15 business days for processing.

CA residents only: 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.

CO residents only: 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.

DC residents only: 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.

FL residents only: Pursuant to § 817.234, Florida Statutes, any person who, with the intent to injure, defraud, or deceive any insurer or insured, prepares, presents, or causes to be presented a proof of loss or estimate of cost or repair of damaged property in support of a claim under an insurance policy knowing that the proof of loss or estimate of claim or repairs contains any false, incomplete, or misleading information concerning any fact or thing material to the claim commits a felony of the third degree, punishable as provided in § 775.082, § 775.083, or § 775.084, Florida Statutes.

KY residents only: Any person who knowingly and with intent to defraud any insurance company, or other person files a claim for insurance 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. **HIGH LIMIT AD –** No statements made by the applicant may be changed without his written consent.

MD residents only: 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.

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

NM residents only: 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.

OK residents only: 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.

PA residents only: 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.

RI residents only: 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.

TX residents only: 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.

VA residents only: *This notice is not applicable to life and health insurance.

WA residents only: 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.

A. CLAIMANT'S STATEMENT FOR ACCIDENT OR SICKNESS CLAIM

PLEASE PRINT

NAME OF FINANCIAL INSTITUTION (WHERE PAYMENT IS TO BE MADE)	CLAIMANT'S EMAIL ADDRESS (IF AVAILABLE)

FULL NAME OF CLAIMANT	DATE OF BIRTH
	/ /

STREET ADDRESS	CITY	STATE	ZIP CODE	TELEPHONE NUMBER
				( )

WHAT IS YOUR USUAL OCCUPATION	DESCRIBE YOUR USUAL JOB DUTIES

WERE YOU EMPLOYED WHEN DISABILITY BEGAN	IF YES, LAST DATE WORKED	GIVE EXACT REASON FOR YOUR UNEMPLOYMENT
☐ Yes ☐ No	/ /	

ARE YOU RETIRED	IF YES, DATE RETIRED	REASON FOR RETIREMENT
☐ Yes ☐ No	/ /	

NAME, ADDRESS AND PHONE NUMBER OF THE EMPLOYER YOU WERE WORKING FOR WHEN YOUR DISABILITY BEGAN (IF UNEMPLOYED WHEN DISABILITY BEGAN, STATE NAME, ADDRESS AND PHONE NUMBER OF LAST EMPLOYER)

DISABILITY CAUSED BY	DATE ACCIDENT HAPPENED OR DATE SICKNESS BEGAN	DESCRIBE YOUR SICKNESS OR INJURY
☐ Accident ☐ Sickness	/ /	

ON WHAT DATE WERE YOU FIRST TREATED BY A PHYSICIAN FOR THIS SICKNESS OR INJURY	GIVE NAME OF PHYSICIAN	TELEPHONE NUMBER
/ /		( )

LIST ALL DOCTORS, CLINICS, AND HOSPITALS WHICH TREATED YOU IN THE **PAST FIVE YEARS, FOR ANY INJURY, ILLNESS OR GENERAL CHECK-UPS** -- INCLUDE COMPLETE ADDRESS AND PHONE NUMBER (ATTACH A SEPARATE LIST IF ADDITIONAL SPACE IS NEEDED)

ARE YOU NOW RECEIVING OR HAVE YOU APPLIED FOR: **(IF YES, ATTACH A COPY OF THE AWARD LETTER)**	DATE OF ENTITLEMENT
Social Security Disability ☐ Yes ☐ No Other Disability Benefits _____	/ /

GIVE FIRST DATE YOU DID NOT WORK BECAUSE OF THIS SICKNESS OR INJURY	DATE YOU RETURNED TO WORK PART-TIME	DATE YOU RETURNED TO WORK FULL-TIME	NUMBER OF HOURS PER DAY
/ /	/ /	/ /	

IF YOU HAVE RETURNED TO WORK PART-TIME, DESCRIBE THE DUTIES YOU ARE ABLE TO PERFORM

I AUTHORIZE any employer, physician, hospital, clinic, other medical or medically related facility, the Medical Information Bureau, Inc., consumer reporting agency, insurance or reinsuring company, insurer, law enforcement agency, fire department, Social Security Administration, Internal Revenue Service, or other organization, or person having any records, data or information concerning this claim to furnish such record, data or information to the insurance company issuing my policy as requested. I understand that in executing this authorization, I waive the right for such information to be privileged as it pertains to the processing or investigation of my claim(s). A photocopy of this authorization shall be considered as effective and valid as the original.

I understand and acknowledge that this authorization extends to all or any part of the records being requested, which may include treatment for physical and mental illness, alcohol/drug abuse, and/or HIV/AIDS test results or diagnosis and treatment. I expressly consent to the release of information as designated above.

The above information is true and correct. If in fact the furnished information is false thereby inducing payment of claim and the insurance company issuing my policy determines that the incorrect information constitutes an aiding and abetting the filing of a fraudulent claim, the insurance company issuing my policy may furnish the above information to the appropriate state authorities to be used in its discretion as the basis for action authorized under applicable state law. In addition, I agree any statements made on this or any other form found to be false, shall give the insurance company issuing my policy the right to void my policy.

I, or my authorized representative, have the right to receive a copy of this authorization.

This authorization shall be valid for the duration of the claim.

WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claims containing any materially false information or conceals, for the purposes of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and may subject such person to criminal and substantial civil penalties. **For other Fraud Statements see Page 1.**

CLAIMANT'S SIGNATURE	SOCIAL SECURITY NUMBER	DATE
X	- -	/ /

B. EMPLOYER'S STATEMENT

(MUST BE FULLY COMPLETED) **PLEASE PRINT**

TO BE COMPLETED BY YOUR EMPLOYER OR UNION REPRESENTATIVE

NAME OF EMPLOYEE	DATE HIRED	DATE LAST WORKED PRIOR TO DISABILITY
	/ /	/ /

EMPLOYEE WAS ABSENT FROM JOB DUE TO	EMPLOYEE'S OCCUPATION/JOB TITLE
☐ Accident ☐ Sickness	

HAS EMPLOYEE RETURNED TO WORK	WHAT DATE DID EMPLOYEE RESUME PARTIAL DUTIES	WHAT DATE DID EMPLOYEE RESUME FULL DUTIES
☐ Yes ☐ No	/ /	/ /

NAME OF EMPLOYER	TELEPHONE NUMBER	FAX NUMBER
	( )	( )

STREET ADDRESS	CITY	STATE	ZIP CODE

COMPLETED BY (PRINT NAME)	SIGNATURE	DATE
	X	/ /

C. DOCTOR'S STATEMENT (TO BE FURNISHED WITHOUT EXPENSE TO THE INSURANCE COMPANY) PLEASE PRINT

PATIENT'S FULL NAME

DIAGNOSIS (CODE(S))
☐ ICD-9_____ ☐ CPT_____ ☐ DSM III_____

CURRENT DIAGNOSIS

LIST THE NAMES OF ALL PRESCRIBED MEDICATIONS FOR THIS DIAGNOSIS (ATTACH A SEPARATE SHEET IF NECESSARY)

GIVE EXACT DATES OF TOTAL DISABILITY (UNABLE TO WORK)
FROM / / TO / / ☐ His/Her Occupation ☐ Any Occupation

GIVE EXACT DATES OF PARTIAL DISABILITY
FROM / / TO / / ☐ His/Her Occupation ☐ Any Occupation

IN YOUR EXPERT OPINION, HOW WOULD YOU QUALIFY THIS PATIENT
☐ Permanently Disabled ☐ Temporarily Disabled ☐ Non-Disabled

IF TEMPORARILY DISABLED, HOW MUCH LONGER DO YOU EXPECT THE PATIENT TO BE DISABLED
☐ 1-2 months ☐ 3 months ☐ 6 months ☐ Longer than 9 months ☐ Undetermined

PHYSICAL IMPAIRMENTS (AS DEFINED IN FEDERAL DICTIONARY OF OCCUPATIONAL TITLE)

☐ Class 1 - No limitation of functional capacity; capable of heavy work; no restrictions. (0-10%)
☐ Class 2 - Medium manual activity. (15-30%)
☐ Class 3 - Slight limitation of functional capacity; capable of light work. (35-55%)
☐ Class 4 - Moderate limitation of functional capacity; capable of clerical/administrative (sedentary) activity. (60-70%)
☐ Class 5 - Severe limitation of functional capacity; incapable of minimum (sedentary) activity. (75-100%)

IS CONDITION DUE TO PREGNANCY
☐ Yes ☐ No

IF YES, DESCRIBE COMPLICATIONS

ESTIMATED DATE OF DELIVERY
/ /

WHEN DID SYMPTOMS FIRST APPEAR
/ /

WAS PATIENT DISABLED OR PARALYZED DUE TO AN ACCIDENT
☐ Yes ☐ No

☐ Quadriplegia ☐ Paraplegia ☐ Hemiplegia

IF YES, DATE OF ORIGINAL ACCIDENT
/ /

IF YES, DESCRIBE ACCIDENT

HAS PATIENT EVER HAD SAME OR SIMILAR CONDITION
☐ Yes ☐ No

GIVE DATES OF TREATMENT FOR SIMILAR CONDITION (MM/DD/YY)

DESCRIBE SAME OR SIMILAR CONDITION

GIVE NAMES, ADDRESSES, AND PHONE NUMBERS OF OTHER TREATING PHYSICIANS (ATTACH ADDITIONAL SHEET IF NECESSARY)

DATES OF TREATMENT
FIRST VISIT / / LAST VISIT / / NEXT VISIT / /

FREQUENCY OF VISITS
☐ Weekly ☐ Monthly ☐ Other (specify) _____

HAS PATIENT BEEN HOSPITALIZED
☐ Yes ☐ No If yes, FROM / / THROUGH / /

NAME OF HOSPITAL

STREET ADDRESS | CITY | STATE | ZIP CODE | TELEPHONE NUMBER ( )

DID PATIENT HAVE SURGERY
☐ Yes ☐ No

IF YES, DESCRIBE SURGERY

DATE PERFORMED
/ /

IS PATIENT STILL UNDER YOUR CARE FOR THIS CONDITION
☐ Yes ☐ No

IF PATIENT IS STILL UNDER YOUR CARE, GIVE ESTIMATED DATE WHEN PATIENT WILL RESUME WORK / /

IF NOT, GIVE DATE PATIENT WAS RELEASED TO RESUME WORK
/ /

PROGNOSIS/COMMENTS (HAS PATIENT PROGRESSED)

"I hereby certify that the above described information is based upon reasonable medical probability, and is true and correct to the best of my knowledge and belief."

STREET ADDRESS | CITY | STATE | ZIP CODE | TELEPHONE NUMBER ( ) | FAX NUMBER ( )

ATTENDING PHYSICIAN'S NAME (PLEASE PRINT) | ATTENDING PHYSICIAN'S SIGNATURE X | MEDICAL ID NUMBER | DEGREE | DATE / /

FORM MUST BE FULLY COMPLETED AND SIGNED OR STAMPED BY DOCTOR'S OFFICE

D. CREDITOR'S INFORMATION (TO BE COMPLETED BY FINANCIAL INSTITUTION OR AGENT) PLEASE PRINT

ACCOUNT NUMBER | CERTIFICATE NUMBER | EFFECTIVE DATE OF INSURED'S COVERAGE / / | INSURED TOTAL MONTHLY PAYMENT AT ONSET OF DISABILITY $

WAS HEALTH QUESTIONS USED
☐ Yes ☐ No If yes, attach a copy of completed application.

MONTHLY PREMIUM $ | PREMIUM PAID THROUGH DATE / / | PREVIOUS CLAIM NUMBER

NAME OF FINANCIAL INSTITUTION

STREET ADDRESS | CITY | STATE | ZIP CODE | IS THIS A NEW ADDRESS ☐ Yes ☐ No

NAME OF PERSON COMPLETING THIS SECTION (PLEASE PRINT) | SIGNATURE X | DATE / / | TELEPHONE NUMBER ( )

American Bankers Life Assurance Company of Florida
Time Insurance Company
Union Security Insurance Company

P.O. Box 977122, Miami, FL 33197-7122 • 1.800.327.5288 • Fax 305.252.6910
Attn: DFS Claims Department

Authorization for Release of Protected Health Information

The Health Insurance Portability and Accountability Act (HIPAA) requires us to get your written permission to obtain specific health information about you. We are requesting this information in order to process the claim you are presenting to our company. Therefore, please complete in detail, sign, date, and return the following form to us. We cannot process your claim until we have this form returned to us.

I UNDERSTAND THAT THIS AUTHORIZATION IS VOLUNTARY

I hereby authorize the medical providers listed below to release the following information.

INSURED INFORMATION

NAME	SOCIAL SECURITY NUMBER	BIRTH DATE	DAYTIME TELEPHONE NUMBER
	- -	/ /	( )

STREET ADDRESS	CITY	STATE	ZIP CODE

MEDICAL PROVIDER (doctor, hospital, etc.) WHO I AUTHORIZE TO RELEASE MY PERSONAL INFORMATION:

NAME	TELEPHONE NUMBER
	( )

STREET ADDRESS	CITY	STATE	ZIP CODE

DESCRIPTION OF INFORMATION TO BE RELEASED

ENTIRE MEDICAL RECORD	HIV/AIDS TEST RESULTS OR DIAGNOSIS AND TREATMENT
☐ Yes ☐ No	☐ Yes ☐ No

OTHER

I UNDERSTAND THAT:

a. This Authorization may be revoked by me at any time by writing to the company and clearly stating that I wish to revoke this Authorization.
b. 1. This Authorization will expire without any action by me one year after the date of my signing below.
   2. This Authorization shall be valid for the duration of the claim (Arizona residents only).
c. Revocation will not apply to my insurance company when the law provides my insurance company the right to contest a claim under my policy.
d. This authorization is voluntary and I have the right to refuse to sign it.
e. If I revoke this information, it will not apply to information that has already been released prior to my revocation.
f. Information released by this authorization may include information concerning treatment of physical and mental illness, alcohol/drug abuse and past medical history.
g. Information released by this authorization may be subject to redisclosure by the recipient and may not be protected any longer by the HIPAA Privacy Rule.
h. I agree that a photocopy of this authorization shall be as valid as the original.
i. I, or my authorized representative, have the right to receive a copy of this authorization.

YOUR SIGNATURE (INSURED OR LEGAL REPRESENTATIVE)	DATE
X	/ /

AND if signing on behalf of a minor or as legal representative of another:

NAME OF PERSON YOU ARE SIGNING FOR (PROOF OF YOUR AUTHORIZATION MAY BE REQUIRED)

ONE FORM MUST BE COMPLETED FOR EACH MEDICAL PROVIDER
Please photocopy this form if you need additional copies.