



GREEN MOUNTAIN FINANCIAL SERVICES INC.

Support after a loss | A practical take-away checklist

Life Insurance Claim: First Steps

After a death, paperwork can feel overwhelming. Use this checklist to organize the first steps. A trusted family member or professional can help you keep track.

Claimant: _____

Insurer: _____

- ☐ **Locate possible coverage.**
Gather policy statements. Check personal, workplace, association and creditor insurance records. Ask the employer or plan administrator about group coverage.
- ☐ **Notify the insurer or advisor.**
Provide the insured person's name, policy number if available and date of death. Request the appropriate claim package and ask about submission deadlines.
- ☐ **Confirm who should submit the claim.**
Ask the insurer to verify beneficiary records and claimant authority. Estate, minor-beneficiary, trust or disputed claims may need extra documents and legal guidance.
- ☐ **Gather the documents the insurer requests.**
Confirm proof of death, claimant forms, identity records and supporting documents. Ask whether copies, certified copies or originals are required.
- ☐ **Submit securely and keep a record.**
Use the insurer's approved submission method. Keep copies, the claim reference number and receipt confirmation. Ask about missing documents and follow-up timing.
- ☐ **Plan for immediate household needs.**
List near-term bills and available funds while the claim is reviewed. Ask about payment arrangements after approval; take time with longer-term decisions.

Questions for the claims team

Forms and documents

Who must sign? Which documents are needed for this particular claim?

Outstanding items

Have you received everything? What remains to be provided?

Contact and follow-up

Who is my contact? When should I follow up on the claim?

Claim reference / next follow-up date / notes

Bring: Policy records, insurer's claim instructions, requested proof of death, claimant identification and relevant correspondence.

Read the guide

Watch the video

Book a Clarity Call

gmfsi.ca | mshukla@gmfsi.ca | 905-921-9962

General education. Follow the insurer's requirements and obtain legal or tax guidance where needed. The insurer assesses coverage, entitlement and payment. This checklist does not promise approval or a payment date.

Further reading: Financial Consumer Agency of Canada - Making an insurance claim. Reviewed October 2026.