

SFB Life International's

List of requirements to process a Death Claim in Italy

On the death of the Relevant Life Assured, the Company will pay the Death Benefit, subject to receiving a completed and satisfactory death claim in accordance with the Policy Conditions. The following documentation is required:

- Proof of a valid claim (which includes proof of death where appropriate, in the form of the original of the death certificate which indicates the reason of the death);
- A completed claim form for each claimant, for which the Company provides a sample by way of customer service;
- An original bank statement for each claimant;
- Proof that the person completing the claim form is entitled to claim the Policy proceeds (copy of the identity documentation of the appointed Beneficiary which includes a certified copy of a photo identification document (ID) and also one nonphoto ID for each claimant to verify their residential address and if of a minor age a decree of the competent Judge that authorizes the legal representative of the same to encash the Policy benefit and discharge the Company for any liability)
- Any additional documents required by law at the time of the claim

Important Notes:

- » Where the Fund is invested in illiquid assets the Company reserves the right to defer the death claim, either in whole or in part, until such time as it is able to realise those assets
- » Incomplete claim documentation may also result in delays in payment
- » In-Specie encashment transfers are not permitted
- » Please refer to the appropriate product Policy Conditions for details of any charges that may apply on the encashment value