

INSURANCE CLAIM FILE

Claim Number: CLM-2024-004583
Claim Type: Life Insurance - Death Benefit
Claimant: Estate of William Harrison / Beneficiary: Linda Harrison
Policy: LIFE-7789234

LIFE INSURANCE DEATH BENEFIT CLAIM

Deceased: William Thomas Harrison
Date of Birth: September 14, 1958
Date of Death: September 28, 2024
Policy Number: LIFE-7789234
Policy Type: Term Life Insurance (20-year term)
Face Amount: \$500,000.00
Issue Date: March 15, 2010
Expiration Date: March 15, 2030

BENEFICIARY INFORMATION

Primary Beneficiary: Linda Marie Harrison (spouse) - 100%
Contingent Beneficiary: Michael Harrison (son) - 50%, Sarah Harrison-Cole (daughter) - 50%

CLAIM SUMMARY

Claim filed by Linda Harrison on October 2, 2024 following the death of insured William Harrison on September 28, 2024. Death occurred at Riverside Community Hospital, Riverside, CA. Cause of death per death certificate: Acute Myocardial Infarction (heart attack). Manner of death: Natural.

TIMELINE

September 28, 2024 - 6:15 AM: Insured experiences chest pain at home.
September 28, 2024 - 6:22 AM: 911 called by spouse Linda Harrison.
September 28, 2024 - 6:31 AM: Paramedics arrive. Insured in cardiac arrest. CPR initiated.
September 28, 2024 - 6:48 AM: Arrives at Riverside Community Hospital ER.
September 28, 2024 - 7:34 AM: Death pronounced by Dr. Amanda Chen after resuscitation efforts failed.
October 1, 2024: Death certificate issued by Riverside County.
October 2, 2024: Claim filed by Linda Harrison via agent (Robert Taylor, License #0B54789).
October 3, 2024: Claim received by home office. File opened.
October 4, 2024: Claims examiner Janet Williams assigned (Examiner ID: LE-2287).
October 7, 2024: Documentation review - all required documents received.
October 8, 2024: Medical records requested from Riverside Community Hospital.

October 8, 2024: Medical records requested from Kaiser Permanente (insured's PCP).
October 14, 2024: Hospital records received.
October 18, 2024: Kaiser records received.
October 21, 2024: Medical review completed. No contestable issues identified.
October 23, 2024: Claim approved for full death benefit.
October 25, 2024: Payment issued.

DOCUMENTATION RECEIVED

1. Claimant's Statement (Form LIC-401) - received October 2, 2024
2. Certified Death Certificate - received October 2, 2024
3. Original Policy Document - received October 2, 2024
4. Beneficiary Identification (Driver's License, SSN) - received October 2, 2024
5. Attending Physician Statement (Dr. Amanda Chen) - received October 14, 2024
6. Hospital Records (Riverside Community) - received October 14, 2024
7. Primary Care Records (Kaiser Permanente) - received October 18, 2024

UNDERWRITING REVIEW

Policy was issued March 15, 2010 after standard underwriting. At issue, insured was 51 years old, non-smoker, with controlled hypertension (disclosed on application). Medical exam dated February 28, 2010 showed BP 138/88, cholesterol 215, BMI 27.4.

Policy is outside 2-year contestability period (issued 14+ years ago). No suicide exclusion applicable (death was natural causes). No material misrepresentation concerns identified.

Kaiser records show insured was compliant with hypertension medication (Lisinopril 20mg daily) and had regular check-ups. Most recent physical: April 12, 2024 - BP 142/86, cholesterol 198 (on statin therapy), no cardiac symptoms reported. Family history of heart disease (father died of MI at age 62) was disclosed at time of application.

PAYMENT DETAILS

Death Benefit: \$500,000.00
Outstanding Policy Loan: \$0.00
Unpaid Premiums: \$0.00 (premiums current through October 2024)
Interest (from date of death to payment): \$547.95
TOTAL PAYMENT: \$500,547.95

Payment Method: Wire Transfer to Linda Harrison
Bank: Chase Bank
Account ending: 4458
Wire Reference: WPT-2024-889234
Payment Date: October 25, 2024

CLAIM STATUS: CLOSED - PAID IN FULL
Processing Time: 23 days (target: 30 days)