



ACCIDENTAL DEATH COVERAGE

Frequently Asked Questions

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CONTACT INFORMATION

PRIOR TO SUBMISSION:

Reach out to Afficiency at Affigee@afficiency.com

NEW APPOINTMENT REQUEST:

Email to QuilityAgentServices@sbli.com

ANY QUESTIONS REGARDING PRODUCT INFORMATION OR ANY OTHER SALES ASSISTANCE:

Email to quility@sbli.com or call 855.642.0023 or
903.600.8812

ANY COMMISSION QUESTIONS:

Email SBLICommissions@sbli.com or
call 888.224.7254 option 5

HAVING ISSUES WITH SUBMITTING AN E-APPLICATION OR USING QUILITY PLATFORM TO SUBMIT APPLICATION?

Submit help desk ticket using this link: [Affigee Help Desk
Ticket Submit](#)

GENERAL QUESTIONS

QUESTION	ANSWER
What is Accidental Death Coverage?	Accidental Death Coverage is a guaranteed issue insurance policy that pays out a benefit when the insured is in a covered accident that causes death. It is designed for individual clients who are looking for low-cost protection to help meet their needs.
What are the key benefits?	<p>Accidental Death Coverage provides excellent peace of mind protection for clients with the following key benefits:</p> <ul style="list-style-type: none"> ◦ Very affordable coverage for face amounts up to \$500,000 with no waiting period. ◦ Great consumer appeal because it's easy to understand. ◦ Guaranteed renewable premiums — premiums are based on the coverage amount and rates are guaranteed renewable. ◦ Easy to obtain - acceptance is guaranteed with no medical exam or health questions and approval in minutes. ◦ Clients can add or get a substantial amount of coverage on a guaranteed issue basis.
Who is eligible for Accidental Death Coverage?	<p>To be suitable for Accidental Death Coverage, applicants must be:</p> <ul style="list-style-type: none"> ◦ Aged between 18-65 last birthday in all available states except SC, where it is 18-64; ◦ Looking for coverage between \$50,000 and \$500,000; ◦ Actively employed or a non-working spouse; and ◦ A US citizen or a permanent resident.
Who is the target market?	<p>Accidental Death Coverage provides excellent protection for clients who either need to supplement their existing life insurance, do not qualify for Level Term Life Insurance, or desire the lowest cost of coverage in the event of an accident. Accidental Death Coverage is an ideal solution for people who:</p> <ul style="list-style-type: none"> ◦ Have medical conditions that would make it unlikely to qualify or unaffordable to buy other types of life insurance; ◦ Have a limited budget for life insurance; ◦ Are younger – accidental death is the leading cause of death for people through age 44;¹ ◦ Are looking for smaller face amounts; and/or ◦ Are looking for additional life insurance coverage.
Is there a policy fee on these policies?	No, there is no policy fee.

¹Source: CDC: Injuries and Violence are leading Causes of Death, 2022

GENERAL QUESTIONS *(continued)*

QUESTION	ANSWER
<p>Can a client request a paper policy?</p>	<p>Up to 60 days after issue</p> <ul style="list-style-type: none"> ◦ Client can register and login to my.sbli.com and print a copy ◦ A copy could be printed off the agent portal <p>Past the 60 days (a processing fee may apply)</p> <ul style="list-style-type: none"> ◦ They can either request online, in writing, or by telephone <ul style="list-style-type: none"> – Online they can complete a duplicate policy request by logging into my.sbli.com – In writing they can download the “Duplicate Policy Request Form” <p>They can also call Customer Service at 1.800.694.7254 or email customerservice@sbli.com and request a duplicate policy.</p>
<p>When the client’s payment rejects for some reason, would we be notified?</p>	<p>Yes, but only if you have opted in to receiving notifications via the SBLI Agent portal.</p>
<p>What if the client never received the welcome email?</p>	<p>They can go to my.sbli.com to register and login, if they did not receive the email, for up to 60 days. If they cannot get on the portal, it may be because the email address is incorrect in which case you can send a request to customerservice@sbli.com to trigger the welcome email.</p>

PAYMENT QUESTIONS

QUESTION	ANSWER							
What payment methods can the client be on?	Electronic Funds Transfer (ONLY). Direct Payment (EFT) from an account of the policy owner as stated on application.							
What payment modes can the client be on?	Annual, Semi-Annual, Quarterly, and Monthly							
What would be the premium billing dates?	The EFT billing occurs on the same day of the month as the policy effective date. If the payment date falls on a weekend or holiday, the draft will occur on next business day.							
How can the client update their Banking Information?	If registered, they can log in and update on my.sbli.com							
If the client's initial payment rejects what happens?	The client will receive a rejection notice via mail and will have 20 days to update payment information on my.sbli.com . If no action is taken policy will close out as not taken.							
Can clients make a one-time payment on EFT?	Yes, if clients have any payment issues once their policy is in-force, they have the option of paying via a one-time payment method on the customer portal – my.sbli.com – or by using SBLI's automated phone system at 800.694.7254, option 1.							
If the client's pre-authorized payment (EFTS) rejects what happens?	<p>EFTS (Ongoing Payments)</p> <ul style="list-style-type: none"> ◦ 1st Rejection: We will attempt to redraft again that night. ◦ 2nd Rejection (non-consecutive): We attempt to redraft again. ◦ 2nd Rejection (consecutive): Rejection notice will be sent to client via mail. <ul style="list-style-type: none"> a. If no action taken policy will lapse 39 days from paid-to date in all states except in CA it will lapse in 60 days. b. If action taken and bank information updated, etc., policy will be set to redraft that night. ◦ 3rd Rejection: Rejection notice is sent to client via mail. <ul style="list-style-type: none"> a. If no action taken policy will lapse 39 days from paid-to date in all states except in CA where it will lapse in 60 days. b. If action taken and bank information updated, etc., the policy will be set to redraft that night. 							
What are the rules based on EFTS Rejections?	<p>Clients may redraft their EFTS following a rejection by updating banking info on portal. However, after 3 rejections (rejections need to be due to lack of funds or the client not authorizing) in one year, the policy will lapse.</p> <ul style="list-style-type: none"> ◦ Pre-Authorized Form - can be retrieved from the agent portal or the client can print it off at my.sbli.com. 							
What are the types of rejections that occur for EFTS?	Return Reason Codes:							
	<table border="0"> <tr> <td>R01 - Insufficient Funds</td> <td>R08 - Payment Stopped</td> </tr> <tr> <td>R02 - Account Closed</td> <td>R09 - Uncollected Funds</td> </tr> <tr> <td>R03 - No Account/Unable to locate account</td> <td>R10 - Customer Advises not authorized</td> </tr> <tr> <td>R04 - Invalid Account Number</td> <td></td> </tr> </table>	R01 - Insufficient Funds	R08 - Payment Stopped	R02 - Account Closed	R09 - Uncollected Funds	R03 - No Account/Unable to locate account	R10 - Customer Advises not authorized	R04 - Invalid Account Number
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R04 - Invalid Account Number								

POLICY CHANGE QUESTIONS

QUESTION	ANSWER
Can a client increase the face amount?	Yes, increases are allowed until age 65, but not above the contractual maximum. An increase can be requested by emailing customerservice@sbli.com .
Can a client decrease the face amount?	<p>Yes, after issue if it is within the free-look period. If within the free-look period, a decrease can be requested by emailing customerservice@sbli.com.</p> <p>Please Note:</p> <ul style="list-style-type: none"> ◦ If the free-look period is over, they need to wait a year to decrease their face amount. <ul style="list-style-type: none"> – After a year, they can email customerservice@sbli.com or call Customer Service at 1-800-694-7254 and request a policy change form. ◦ This is on base policy and cannot be below the minimum face amount of \$5,000.
Can a client convert to an ROP or Level Term product?	No, because the application and underwriting process is different.
Can a client add a rider after issue?	No, this is not allowed, as no riders exist with this product.
Can a client change the beneficiary at any time?	<p>Yes, they can request on my.sbli.com or call Customer Service at 1.800.694.7254 and request a beneficiary change form.</p> <p>For all states except MA:</p> <ul style="list-style-type: none"> ◦ They can access a Change of Beneficiary form on my.sbli.com and update it online via a DocuSign form; <p>For MA:</p> <ul style="list-style-type: none"> ◦ They can get a Change of Beneficiary form on my.sbli.com and put their request in writing with two signatures - their own and a witness signature - and mail to 1 Linscott Road, Woburn, MA 01801.
What if the beneficiary listed on application has the wrong DOB, spelling error, etc.?	<p>If it is within the free-look period you can send a request to customerservice@sbli.com to have it corrected.</p> <p>If not within the free-look period, the client can request on my.sbli.com or call Customer Service at 1.800.694.7254 and request a beneficiary change form.</p>
What if the client wants to change their address?	The client can register and login to my.sbli.com and change it on the portal. They can also print the address change form off the portal, or they can call Customer Service at 1.800.694.7254 and request an address change form.
Can a client change their draft date or charge?	<p>Yes, but only after initial payment.</p> <ul style="list-style-type: none"> ◦ The client can request by emailing customerservice@sbli.com ◦ The client can call Customer Service at 1.800.694.7254
Can the client change their mode of payment?	Yes, if the client would like to change mode, they can call Customer Service at 1.800.694.7254 or they can submit a request to customerservice@sbli.com .

CANCELLATION / SURRENDER & CLAIMS QUESTIONS

QUESTION	ANSWER
<p>What if the client no longer wants the policy?</p>	<p>A request can be sent to customerservice@sbli.com or complete on my.sbli.com via DocuSign. If within the free-look period, policy will be canceled, and the premiums paid will be refunded.</p> <ul style="list-style-type: none"> ◦ If past the free-look period (39 days from Issue), a surrender form will be sent out to client, and no future payments will be processed as long as it was received 15 days before the draw date. Please request 10 days before EFT and be sure to account for the 5–7-day TAT. Please note, there is a 10-day hold time after the draft date to return the payment in case of any rejections. ◦ If form is never received, policy will end up lapsing. ◦ EFTS money will be refunded via check once payment clears, which is 10 days from draft date.
<p>How does a beneficiary make a claim?</p>	<p>A beneficiary can make a claim online on the my.sbli.com portal or call Customer Service at 1.800.694.7254 and start the claims process.</p>

BENEFITS & COVERAGE QUESTIONS

QUESTION	ANSWER
Are clients covered wherever they are?	The Accidental Death Coverage policy will provide coverage if the client dies from a covered accidental death anywhere within the United States 24 hours a day, 365 days a year after the policy effective date and if the policy is in-force. ¹
When does the coverage expire/finish?	If premiums are paid when due, the coverage will remain in-force until the policy anniversary date nearest to the insured’s 70th birthday for all states other than MA. In Massachusetts, the policy will not expire if the premiums are paid, but the benefit amount will automatically be reduced at the policy anniversary date following the insured’s 70th birthday.
Is there any type of accident that isn’t covered?	<p>This Policy covers your client 24 hours a day, 365 days a year. It covers accidents except for those where death is due to those instances noted in the Policy. The list below is a general list of exclusions and specific exclusions may vary by state.²</p> <ul style="list-style-type: none"> ◦ Death that occurs while this policy is not in force. ◦ Death caused by an insured person’s intentionally self-inflicted injury, suicide, or attempted suicide, while sane or insane.³ ◦ Death resulting from an act of declared or undeclared war. ◦ Death that occurs while serving in the armed forces. ◦ Death resulting from an insured person being under the influence of any controlled substance (except for narcotics given on the advice of a physician). ◦ Death that takes place outside the United States. ◦ Death while skydiving, hang gliding, parachuting, bungee jumping, ballooning, rappelling, mountain/rock climbing, rodeo participation, or scuba diving. ◦ Death resulting from active participation in a riot or civil disorder. ◦ Death while insured is incarcerated. ◦ Death resulting from an insured person’s commission or attempted commission of a felony or being engaged in an illegal occupation. ◦ Death resulting from aviation unless sustained as a passenger. ◦ Death resulting from an insured person ONLY being intoxicated as defined by the laws and jurisdiction of the geographical area in which the death occurred. ◦ Death resulting, either directly or indirectly, from participation in high-risk activity for pay, profit or other commercial purposes. ◦ Death while participating in, or practicing for, any semi-professional or professional competitive athletic contest.
What is classified as accidental death?	Accidental death is classified as an unforeseen, unexpected, and unanticipated event that results in bodily injury. The event is definite as to time and place and is the reason for the death. The Insured’s death must occur within 90 days of the accident, or 180 days if being kept alive by an artificial life support system. The policy must be in-force at the time of the death. It covers accidents except for those where death is due to those instances noted in the Policy.

¹Except in FL, PA, and TX where this restriction is removed, and in AK and CA where this restriction was modified. ²Please refer to SBLI Accidental Death Coverage policy documents to determine specific state exclusions. ³Pennsylvania ONLY: The exclusion is death caused by an insured person’s intentionally self-inflicted injury, suicide, or attempted suicide.

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