

We're Here When You Need Us.



Claims (Toll-Free [1-877-519-9501](tel:1-877-519-9501) - Mon-Fri: 8:00am-5:00pm ET)

Making a Claim

Knowledgeable claims and service advisors are available to help you.

How to Make a Claim

What to Do if You Have a Claim for Disability, Critical Illness, Long Term Care Insurance, Life or Hospital Insurance

Dealing with a life and health issue or disability can be stressful. As well, it is difficult emotionally to deal with a loved one passing away. We're here to help support you and make things as easy as possible.

To file a claim:


1. Locate the insurance policy, if possible. Having the policy number handy when you call will help us give you faster service. If you can't find it, don't worry—we can still assist you.
2. Call us as soon as possible. You will need to make your claim within a certain period of time—this varies by coverage type and is outlined in your policy.
3. Complete and send in all required documentation. We will guide you through the claims process and the documentation you need. What you need to make a claim depends on the type of coverage you have. In general, you will need to provide:
 - a completed claim form (if you don't have the form, we will send you one)
 - documentation from your physician
 - (for disability insurance) a form completed by your employer
 - (for life insurance) the death and birth certificate
 - possibly other documentation.
4. Express service for life claims up to \$100,000. If you are claiming on a life insurance policy worth up to \$100,000, you may be able to use this service if the policy:
 - has been continuously in force for ten or more years
 - has a named beneficiary (policy with an Estate listed as the beneficiary is not eligible).

Claim Forms

There are specific forms that can be used to file a claim for insurance benefits

All instructions are included with the form. For questions, or to request a form, please contact your advisor or call us.

- Disability Insurance
- Critical Illness Insurance
- Hospital Insurance
- Life Insurance
- Long Term Care Insurance.

 Having the policy number handy when you call will help us give you faster service. If you can't find it, don't worry—we can still assist you.

Superintendent of Insurance – Contact Information

RBC Life Insurance Company, Life and Health Claims Department
P.O. Box 4435, Station A, Toronto ON, M5W 5Y8, or fax to: 1-800-714-8861
www.rbcinsurance.com