

How to submit a life insurance claim

No one is ever prepared for the loss of a loved one. We realize this is a stressful time for you and your family. We're here to help walk you through the claim process, and answer any questions you may have along the way.

STEP 1: COMPLETE AND SUBMIT CLAIM FORM

Complete a claim form. Forms can be accessed via the websites listed to the right. Sign, date and select a payment option. **Upload, fax or mail in your completed claim form along with the deceased insured's death certificate and any other claim documents you may have.**

STEP 2: CLAIM ASSIGNED

*Within 1–2 weeks**

Your claim will then be assigned to a claims associate who will begin the review process. They may send an acknowledgment letter or request additional information for review.

STEP 3: ADDITIONAL INFORMATION

We will continue to reach out to you as the claimant, and/or contact a named funeral home, or a beneficiary.

Requested document examples: divorce decree with property settlement agreement, estate paperwork, trust paperwork

STEP 4: CLAIM DETERMINATION

*Within 1–2 weeks**

Once all requested information is received, your claims associate will review the documents and make a decision on your claim. If you're eligible for benefits, any proceeds due will be sent via payment in the mail for Washington National or Colonial Penn customers. If the policy is with Bankers Life, you may be contacted by a Bankers Life agent for delivery of your payment.

*Time frames provided are estimates only, are dependent upon obtaining necessary claim documentation in a timely manner, and may vary based on State regulations.



Contact information



BANKERS LIFE®

**Bankers Life and Casualty Company
Life Claims Department**

P.O. Box 1937
Carmel, IN 46082-1937
Phone: (800) 621-3724
Fax: (312) 396-6629
My.BankersLife.com



**Washington National Insurance Company
Life Claims Department**

P.O. Box 1917
Carmel, IN 46082-1917
Phone: (800) 525-7662
Fax: (317) 817-4431
My.WashingtonNational.com



**Colonial Penn Life Insurance Company
Life Claims Department**

P.O. Box 1918
Carmel, IN 46082-1918
Phone: (800) 523-9100
Fax: (215) 928-6052
www.MyColonialPenn.com

Insurance and annuities are issued by Bankers Life and Casualty Company, Washington National Insurance Company and Colonial Penn Life Insurance Company, each in all states except NY, and Bankers Conseco Life Insurance Company, in NY only. Each is solely responsible for its own financial condition and contractual obligations, including but not limited to, any obligations under any contract of insurance or annuity.

Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplement insurance policies sold by Colonial Penn Life Insurance Company and select policies sold in New York by Bankers Conseco Life Insurance Company (BCLIC). BCLIC is authorized to sell insurance in New York.

FIRST	MI	LAST
DECEDENT		
POLICY NUMBER		DATE OF DEATH

A DECEDENT AND POLICY INFORMATION

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SOCIAL SECURITY NUMBER	DATE OF BIRTH

OTHER KNOWN NAMES OF DECEDENT

CAUSE OF DEATH

PLACE OF DEATH

☐ Proceeds have been assigned. *(Provide assignment documentation with Claim Form.)*

B CLAIMANT INFORMATION

NOTE: PROVIDE ADDENDUM OR SUBMIT ADDITIONAL CLAIM FORM IF MULTIPLE CLAIMANTS.

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FIRST NAME		LAST NAME

BUSINESS OR ENTITY NAME

ADDRESS 1

ADDRESS 2

<div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div>	STATE	<div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div>
CITY		ZIP

EMAIL

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PHONE		ALTERNATE PHONE

<div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div>	OR	<div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div>
SOCIAL SECURITY NUMBER		EMPLOYER IDENTIFICATION NUMBER

DATE OF BIRTH

RELATIONSHIP TO DECEDENT

☐ BenefitNOW Account®☐ Single Check Payment☐ Proceeds on Deposit

☐ Other _____

D TAXPAYER IDENTIFICATION NUMBER AND CERTIFICATION

☐ Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and

2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and

3. I am a U.S. citizen or other U.S. person (that is, an individual who is a **U.S. citizen** or **U.S. resident alien**, a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, an estate [other than a foreign estate], or a domestic trust [as defined in Regulations section 301.7701-7]).

E. THE FOLLOWING DOCUMENTS ARE ATTACHED

☐ Certified Death Certificate

☐ Original Policy☐ Assignment Documents☐ Medical Authorization Form☐ Accidental Death information (Section G)☐ Medical History Information (Section H)

☐ Other _____

F. CLAIMANT STATEMENT AND SIGNATURE

I, the claimant, hereby make claim to the proceeds payable under the provisions of this policy and agree that all papers called for by the Company shall be part of this statement. My signature below also certifies, separately, that the information in Sections A - H is true and correct to the best of my information and belief, subject to penalties for perjury.

DATE _____

LLC-002-WNIC (12/11)

G. ACCIDENTAL DEATH INFORMATION

PROVIDE THE FOLLOWING INFORMATION IF THE DEATH WAS ACCIDENTAL:

DATE OF ACCIDENT

LOCATION OF ACCIDENT

DESCRIPTION OF ACCIDENT

H. MEDICAL HISTORY INFORMATION

COMPLETE THE ENCLOSED MEDICAL AUTHORIZATION FORM AND SUBMIT WITH THE CLAIM.

PROVIDE THE FOLLOWING INFORMATION IF THE POLICY HAS BEEN ACTIVE FOR LESS THAN TWO (2) YEARS:

DATE DECEDENT FIRST COMPLAINED OR GAVE OTHER INDICATION OF FATAL ILLNESS

DATE DECEDENT FIRST CONSULTED A PHYSICIAN FOR THE FATAL ILLNESS

Name and address of the decedent's Primary Care Provider:

FIRST NAME LAST NAME SUFFIX

BUSINESS OR ENTITY NAME

ADDRESS 1

ADDRESS 2

CITY STATE ZIP

Provide the names and addresses of all other health care providers that treated the decedent during the past 2 years:
NOTE: PROVIDE ADDENDUM FOR ADDITIONAL HEALTH CARE PROVIDERS

FIRST NAME LAST NAME SUFFIX

BUSINESS OR ENTITY NAME

ADDRESS 1

ADDRESS 2

CITY STATE ZIP

DATE TREATED DISEASE OR CONDITION

Life Insurance Claim Form

Provide the names and addresses of all other health care providers that treated the decedent during the past 2 years:
NOTE: PROVIDE ADDENDUM FOR ADDITIONAL HEALTH CARE PROVIDERS

FIRST NAME	LAST NAME	SUFFIX
BUSINESS OR ENTITY NAME		
ADDRESS 1		
ADDRESS 2		
CITY	STATE	ZIP
DATE TREATED	DISEASE OR CONDITION	

FIRST NAME	LAST NAME	SUFFIX
BUSINESS OR ENTITY NAME		
ADDRESS 1		
ADDRESS 2		
CITY	STATE	ZIP
DATE TREATED	DISEASE OR CONDITION	

FIRST NAME	LAST NAME	SUFFIX
BUSINESS OR ENTITY NAME		
ADDRESS 1		
ADDRESS 2		
CITY	STATE	ZIP
DATE TREATED	DISEASE OR CONDITION	

Important Information

Life Insurance Claim Form

MAILING ADDRESS

Washington National Insurance Company
PO Box 1917
Carmel, IN 46082-1917
(800) 525-7662
www.Washingtonnational.com

DEFINITIONS

- **Owner:** The person who applies for and purchases the policy.
- **Insured:** The person whose life is insured under the policy.
- **Primary Beneficiary:** The person or entity designated to receive benefits upon the death of the insured.
- **Contingent Beneficiary:** The person or entity that is designated to receive benefits in the event the designated primary beneficiary is no longer living at the time of the insured's death.
- **Assignee:** The entity such as a funeral home or cemetery that is assigned to receive part or all of the death proceeds upon the death of the insured.

INSTRUCTIONS

- Complete all sections of the Claim Form.
- Sign and date the Claim Form.
- Mail to address listed above.

DECEDENT AND POLICY INFORMATION

- Provide all information in Section A of the Claim Form.
- In certain circumstances a routine investigation may be necessary. You will be notified if an investigation is initiated.
- Indicate in Section A of Claim Form if there is an assignment of proceeds by checking the Assignment of Proceeds box. An assignment on the Assignee's company letterhead, signed by all beneficiaries and an officer of the company must be submitted with the Claim Form along with an itemized billing statement.

CLAIMANT INFORMATION

- Complete all information in Section B of the Claim Form.
- If there is more than one Claimant on the claim, a separate Claim Form or addendum must be submitted.

PAYMENT OPTIONS

- Select one method for disbursement of policy benefits in Section C of the Claim Form. Supply all requested information for the method selected. Once benefit disbursement has been made other disbursement options are no longer preserved.
- These payment options may be available based on the policy:
 - **BenefitNOW Account®:** Immediate payout with an interest bearing draft account. In some instances, a BenefitNOW account will be established if no other disbursement option is selected on the Claim Form.
 - **Single Check Payment:** Provides immediate payout with a single check issued for the total amount of the payment.
 - **Proceeds on Deposit:** The benefit may be left on deposit with us to accumulate interest for an agreed upon period of time.
 - **Other Options:** Some policies may have other payment options available. Refer to your policy or contact us at the number provided for additional payment options. Indicate the other payment option desired under OTHER in Section C of the Claim Form.

Important Information

Life Insurance Claim Form

TAX ID NUMBER AND CERTIFICATION

- Submit IRS form W-9 or complete the certification in Section D of the Claim Form.
- All beneficiaries must provide their Social Security Number, Employer, Trust or Estate Tax Identification Number and complete the certification ensuring this number is correct AND indicating if you are subject to Backup Tax Withholding. If this section is not completed, the interest earned may be subject to Federal or State withholding.
- Indicate on the "other" line in Section E of the Claim Form if a W-9 form is being submitted with the claim.

REQUIRED DOCUMENTATION

- Identify the documents that are being submitted with the Claim Form in Section E of the form.
- The following items should be submitted with the Claim Form if applicable:
 - **Assignment:** An assignment on the Assignee's company letterhead, signed by all beneficiaries and an officer of the company must be submitted with the Claim Form along with an itemized billing statement.
 - **Certified Death Certificate:** The Certified Death Certificate is needed to process the Life Insurance Claim. A Certified Death Certificate has the seal of the validating authority. Photocopies are not valid.
 - If any beneficiary is deceased a copy of his or her death certificate must also be included.

- **Children of Insured:** If the beneficiaries are the children of the insured and have not been designated by name, a notarized list of the children is required. Their current mailing addresses, telephone numbers, dates of birth and Social Security numbers are also required.
- **Corporation:** If the beneficiary is a corporation, an authorized officer of the corporation must sign the Claim Form. The officer's title must follow the signature. A Corporate Resolution or other supporting documentation is required for each officer's signature.
- **Divorce Decree:** A Divorce Decree may be requested during the claim review process if the deceased was divorced.
- **Estate Beneficiary:** If an estate will not be opened, the Claimant is responsible for contacting an attorney or the local probate court clerk in the proper jurisdiction for an affidavit of small estate or heirship.
- **Original Policy:** Return all pages of the original policy with the Claim Form.
- **Power of Attorney:** A copy of the Power of Attorney is required if an attorney-in-fact is filing on behalf of a designated beneficiary.

- **Minor Child Beneficiary:** If the beneficiary is a minor child, the Certified Guardianship paperwork must be submitted with the Claim Form.
 - If guardianship documents cannot be obtained, the company will work with the minor's parents or legal guardian and their counsel to determine an alternative method of payment. Payment may be possible under the state's Uniform Transfers to Minors Act.
- **Trust Beneficiary:** If the beneficiary is a trust, a copy of the Trust and any Amendments should be submitted with the claim.

ACCIDENTAL DEATH INFORMATION

- The following items should be completed if the death was accidental:
 - Section G of the Claim Form: ACCIDENTAL DEATH INFORMATION.
 - Medical Authorization Form. The Medical Authorization Form provides your consent to review medical files during the claim review process.
- Indicate in Section E of the Claim Form that the information is being submitted with the claim.

MEDICAL HISTORY INFORMATION

- The following items should be completed if the policy has been active for less than two (2) years:
 - Section H of the Claim Form: MEDICAL HISTORY INFORMATION.
 - Medical Authorization Form. The Medical Authorization Form provides your consent to review medical files during the claim review process.

FRAUD WARNING NOTICES

PLEASE READ THE FRAUD WARNING NOTICE FOR YOUR STATE

NOTICE: Any person who knowingly and with intent to defraud any insurance company that submits an application for insurance or statement of claim containing any materially false information, or conceals information concerning any fact material thereto for the purpose of misleading, may be committing a crime which is subject to criminal and civil penalties.

ALABAMA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

ALASKA, DELAWARE, FLORIDA, IDAHO, NEW YORK: Your state requires us to notify you that: any person who knowingly and with intent to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony as further defined by your state statute.

ARKANSAS, HAWAII, LOUISIANA, MAINE, NEW MEXICO, RHODE ISLAND, TENNESSEE, TEXAS, VIRGINIA, WEST VIRGINIA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

ARIZONA, KENTUCKY, OHIO: WARNING: any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

CALIFORNIA: For your protection California law requires the following warning statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

COLORADO: WARNING: any person who knowingly and with intent to defraud an insurer provides false, incomplete or misleading information is subject to criminal and civil penalties, including imprisonment, fines and denial of insurance. Any agent who knowingly and with intent to defraud a policyholder or claimant provides false, incomplete or misleading information with regard to a settlement or insurance proceeds payable will be reported to the Colorado Insurance Department.

DISTRICT OF COLUMBIA: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

INDIANA, MINNESOTA: Your state requires us to notify you that: any person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

MARYLAND: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NEW HAMPSHIRE: Your state requires us to notify you that any person, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud under New Hampshire law.

NEW JERSEY, PENNSYLVANIA: NOTICE: any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

OKLAHOMA: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

PUERTO RICO: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

WASHINGTON: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

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Introducing your personal BenefitNOW Account® !

When you receive benefits from an insurance policy, you have the option to choose a BenefitNOW Account. This program provides you a number of attractive benefits, described here.

What is the BenefitNOW Account

Many times, individuals who receive proceeds from an insurance policy aren't prepared to handle those funds immediately. The BenefitNOW Account can help. When your proceeds are safely deposited into your personal BenefitNOW Account, you have time to carefully consider your financial goals and plans for the future. Your funds are available whenever you need them. This account and its benefits are offered to you free of charge by your insurance company. Your account is also backed by state guarantee associations.

ACCOUNT SERVICES

The BenefitNOW Account is a special service that provides you extra value at no cost. With the account, you'll receive periodic statements detailing your balance, activity and credited interest.

EASY ACCESS

The BenefitNOW Account includes free drafting privileges. You can write a draft at any time, similar to your personal checking account, to access some or all of your funds. There are no penalties for making withdrawals and no minimums per withdrawal.

INTEREST PAYMENTS

Your BenefitNOW Account begins earning interest the day it's established. Interest is compounded daily and credited monthly. To hear the current interest rate, call (800) 883-7190.

BENEFICIARY DESIGNATION

When your proceeds are deposited into your personal BenefitNOW Account, you'll receive a welcome kit with a beneficiary designation form. With this option, you can provide for your heirs in the event of your death. To designate a beneficiary, complete and return the form in the reply envelope.

QUESTIONS

To learn more about your options with BenefitNOW Account, call our customer service team at (800) 525-7662.

Terms and conditions

FLEXIBLE ACCESS

By writing a draft, you get immediate access to your funds whenever you need them. There are no penalties for withdrawing any or all of your funds at any time. Drafts from your account are payable through State Street Bank and Trust Company, Boston, MA, and are subject to the bank's rules and regulations. You may write a draft today for any portion of your balance.

BENEFICIARY DESIGNATION

Your BenefitNOW Account can provide for your heirs in the event of your death. Simply complete the enclosed form and return it in the reply envelope. If you designate more than one beneficiary, the available balance will be paid in equal shares, or the entire balance will be paid to the last surviving beneficiary. If no beneficiary survives you, your account balance will be paid to your estate. If you choose not to designate a beneficiary, your account balance will be paid to your estate. You are not required to designate a beneficiary.

INTEREST

Your BenefitNOW Account begins earning interest on the day it is established. Interest is compounded at the end of each day and credited to your account monthly. Your insurance company determines the interest rate and it may be more or less than the company earns on the funds in the account. The interest rate is not guaranteed and is subject to change. The rate is based on periodic evaluation of items such as short-term investment yields and current market rates. To hear the current rate, call (800) 883-7190.

ACCOUNT SERVICES

Your account provides you free, unlimited draft-writing privileges. You can write a draft at any time, similar to your personal checking account, to access some or all of your funds. There are no penalties for making withdrawals, and no minimums per withdrawal. Draft reorders and routine account services are provided at no cost and function similar to your personal checking account. There are no monthly maintenance fees. You will receive a monthly statement via postal mail for each month a transaction is posted to your account. If you have no activity during the month, you will receive a quarterly statement. Your statements will help you track your balance, activity and credited interest. You may register your account, view information and complete limited transactions online through our secure website at any time.

Fees apply only for special services as listed below:

- Copies of drafts or statements \$2 each
- Returned drafts \$10 each
- Stop-payment orders \$12 each

Fee amounts are subject to change without notice.

TAXES

BenefitNOW Account proceeds earn interest that is taxed and tax-reported annually. No previously tax-reported interest is subject to income taxation a second time. Any comments regarding tax consequences are made for general education and informational purposes only. Insurers and their representatives may not by law offer tax or legal advice. Based on your particular circumstances and objectives, you should seek advice from qualified and duly-licensed independent tax or legal advisers. No one may rely upon or use the information here for the purposes of avoiding any tax or tax penalty that may be imposed by the Internal Revenue Code or other applicable law.

After life or annuity benefits have been paid into a BenefitNOW Account, they may no longer retain the special status and protections afforded to life insurance or annuity contracts by federal tax law and by the property laws of your jurisdiction. Pay-on-death (POD) and transfer-on-death (TOD) laws in some states may uphold transfers to beneficiaries under BenefitNOW types of accounts. However, in some jurisdictions claims against such assets also may be made through your will or by heirs under intestacy rules.

CREDITOR CLAIMS

To the extent permitted by state and federal law, your BenefitNOW Account is not subject to the claims of your and/or the decedent's creditors.

ASSIGNABILITY

Your BenefitNOW Account funds cannot be assigned or used as collateral. Any attempted assignment is not binding.

TERMS OF FUNDS

The funds deposited in your BenefitNOW Account are not a bank product and are not FDIC insured. Your funds continue to be held by your insurance company and are backed by the financial strength of your insurance company, as were the premiums paid into the insurance policy. They also are guaranteed by state guaranty associations. For more information on your specific state, visit the National Organization of Life & Health Guaranty Associations (NOLHGA) at www.nolhga.com. For additional information, please contact your state department of insurance.

If no activity occurs on your account for more than three years, your account may be closed and a check sent to you for the balance.

Once benefit disbursement has been made other disbursement options are no longer preserved.

Authorization to Obtain Medical Records

For Life Insurance - Pursuant to the HIPAA Privacy Rule

1. Insured party whose medical records will be obtained

Printed Name

Date of Birth

Social Security Number

Address

City

State

Zip Code

2. Disclosing Party

Any physician or other health care provider, hospital, clinic, medical facility, clinical lab, pharmacy, pharmacy benefit manager or pharmacy-related organization, insurance company or health plan, Social Security Administration, or the insured party's employer

3. Description of information authorized for release

Any information related to past, present or future health condition(s), medical care or treatment, which includes information about mental health, communicable disease, HIV/AIDS and substance abuse, but excludes psychotherapy notes

4. Purpose of this Authorization

To administer benefits under a policy or certificate of insurance

5. Duration of Authorization

Twenty-four (24) months from the date written below, unless I specify an earlier date here: _____

6. Receiving Party

CNO Services, LLC on behalf of one or more of the following insurance affiliates: Bankers Life and Casualty Company, Bankers Consec Life Insurance Company *, Colonial Penn Life Insurance Company, Consec Life Insurance Company, Washington National Insurance Company

*domiciled in and licensed in the State of New York

Page 2 - Authorization to Obtain Medical Records

For Life Insurance - Pursuant to the HIPAA Privacy Rule

7. Review carefully before signing

- Refusing to sign this Authorization does not affect the terms of the insured party's coverage, but may prevent a determination of whether life insurance benefits are payable.
- This Authorization must be signed by the insured party or his/her Legal Representative if the insured party is incapacitated or deceased (i.e., Executor or Next-of-Kin). Documentation of the Legal Representative's authority must accompany this Authorization (i.e. Estate Paperwork, Marriage License, Affidavit of Next-of-Kin).
- This Authorization may be revoked at any time, except to the extent it has been relied upon by sending a written revocation to Customer Service 11825 N. Pennsylvania Street, Carmel, IN 46032.
- If the party authorized to receive information described in this Authorization is not subject to federal health information privacy laws then such information could be re-disclosed and would no longer be protected by these laws.
- The insured party/Legal Representative has a right to receive a copy of this Authorization and a photocopy or facsimile shall be as valid as the original.
- Return a signed and dated Authorization in the enclosed envelope.
- **IMPORTANT** - This Authorization is not valid if not signed and dated, or if both pages are not enclosed.

8. Signed and dated by the insured party or Legal Representative*

Printed Name

Relationship

Signature

Date

***Legal Representatives must enclose documentation of legal authority**

Customer Service
11825 N. Pennsylvania Street - Carmel, IN 46032