

Life Insurance for Funeral Planning FAQs

May 8, 2020

Q1: If I have an issue or question, whom should I contact?

A1: For **sales and product questions, marketing, training and support** contact our eSales Consultant team at (866) 449-3722 or preneedsales.support@gafg.com.

- Licensing and Contracting: (800) 331-8853 and dial 5, then 1
- Debit Balance: (800) 331-8853 and dial 5, then 2

For **individual policy or other general questions** contact customer service at (800) 331-8853 or ask.us@gafg.com.

- New Business or Policy changes FAX: (800) 320-3291
- Claim submission FAX: (888) 425-2463
- New business or policy changes **with credit card information SECURE FAX:** (855) 283-8656 (when submitting any document that includes a credit card number, you **MUST** submit via this secure line)

Other contact information can be found at www.globalatlantic.com/preneed/contact-us

Q2: What should I tell my customer if they are unable to make their premium payments?

A2: To assist our policy holders, Global Atlantic has implemented the following actions regarding premium payments and policy lapse relief:

- Effective March 13, 2020, insurance policies will not lapse or cancel due to missed premium payments for 90 days. This applies to any policies which have lapsed since March 13.
- All premium paying policies are eligible for this relief.
- We have suspended mailing of grace and lapse notices during this 90-day period.
- If your client receives a lapse notice during this time period, please have them contact a customer service representative at (800) 331-8853 for verbal confirmation that their policy has not lapsed.

Read the full Policy Lapse Relief information [here](#).

Q3: Can consumers make premium payments by phone?

A3: Yes. **Electronic check** payments can be made over the phone by collecting bank routing and account information. We are **not** able to take a **credit card** payment by phone.

Other payment options are:

- a) **ON-LINE:** The preferred option for making premium payments is to do so online at www.globalatlantic.com/make-a-payment.

- b) **AUTOMATED BANK DRAFTS:** Customers may also set up an **automated bank draft** by calling customer service at (800) 331-8853.
- c) **MAIL:** Customer payments may be sent with coupon book statement to:
Forethought Life Insurance Company
PO Box 742645
Cincinnati, OH 45274-2645
- d) **FAX:** For the interim COVID-19 period, a customer may submit a personal check payment via our **secure** FAX line at (855) 283-8656. If a customer faxes their check, they should not send us a physical copy. **Cashier's checks and money orders MUST be submitted via regular mail service.**

- Please be sure to instruct consumers to include their policy number, coupon book receipt or other supporting documentation to ensure payments are credited appropriately.
- If customers need assistance, they may contact our customer service department for instruction.

Q4: Can I make a Debit Balance payment by phone?

A4: Yes. We are able to take a payment by electronic check over the phone by collecting bank routing and account information. We are **not** able to take a credit card payment by phone.

- If you would like to set up an automated bank draft, contact customer service at (800) 331-8853.
- You may also make a payment by sending it to:
Global Atlantic, Attn: Debit Balance
One Forethought Center
Batesville, IN 47006
- If preferred, you may submit a form with your contact and payment information via our secure FAX line at (855) 283-8656.

NOTE: When submitting forms containing credit card information, you **MUST** submit via this secure fax line.

Questions from May 1, 2020

Q1: Do you allow an agent to serve as an attorney-in-fact under a Limited Power of Attorney in order to execute and submit a new business application on behalf of the applicant?

A1: No, this practice is not permitted. However, we have adopted a number of other accommodations to assist in submitting new business during this challenging time.

Q2: If the cause of death of the insured of an underwritten policy is COVID-19, will their policy pay the full death benefit amount?

A2: If death occurs after the first two policy years, yes. For deaths occurring within the first two policy years, yes, provided there were no material misrepresentations made in the application for insurance.

Q3: If the applicant has been diagnosed with COVID-19, should that be disclosed with the application?

A3: Yes, it should be disclosed by the applicant in connection with any health questions that apply. In addition, if an applicant informs you of a COVID-19 diagnosis, you should bring that to our attention in submitting the application, along with any additional information the applicant provides regarding their diagnosis and current condition.