

**CHECKLIST OF SOME
ISSUES TO BE CONSIDERED IN
EVALUATING FOREIGN DEATH CLAIMS:**

Every foreign death claim is unique and must be evaluated and adjudicated on its own facts. However, questionable claims may have elements which, if detected early, may help an insurer decide whether more careful scrutiny is required.

The following list is offered as a starting point in hopes that it might raise some issues or questions which may be important in assessing a foreign death claim. Each claim is different. These questions and comments are not dispositive and may not all be applicable to every claim. Hopefully, taken together, the answers may permit a more confident decision on a particular claim.

Among the questions which claims personnel may wish to consider are:

I. COUNTRY IN WHICH THE DEATH OCCURRED:

- A. Does the U.S. have diplomatic relations with the Country?
- B. Are American companies known to have business operations there?
- C. Has the country avoided recent violence due to war or natural disaster?
- D. Is the country known to have a history of a stable government and peaceful political process?

If the answers to all of these questions are in the affirmative, then it may be that official records from this country could be reliable. At the least, peaceful and stable conditions should permit investigators to obtain reliable information and should make it possible for embassy or consular personnel to assist in the verification of the records and the circumstances of the death.

II. DOCUMENTS SUBMITTED IN SUPPORT OF CLAIM:

- A. *Were the documents submitted at the beginning of a claim process very complete?*

If a claim package contains death certificate, hospital records, burial certificate, police records, copies of newspaper articles, etc. concerning a death in rural sections of a country effected by violence and unrest, concern and careful investigation may be justified.

- B. *Are the foreign official documents all translated into English (if that is not the official or dominant language of the country of death)?*

If so, it may be wise to insist upon complete, untranslated, legible copies of the original documents. The company can then seek its own translation of the documents.

- C. *Do the documents assert that the doctor or other official saw the dead body?*

If not, it will be important to attempt to verify whether there were any official or medical personnel who can testify that they attended the insured at the time of death or saw the body before burial or cremation.

- D. *Are there documents signed by relatives or close friends who claim to have identified the body?*

Since such individuals may share in the proceeds of a policy, their statements may need to be analyzed and carefully investigated.

- E. *Are the official documents carrying legible and clear seals?*

If not, claimant should be asked as soon as possible to provide clear and complete copies of all such documents as originally issued.

- F. *Have any of the official documents been authenticated by U.S. Embassy or similar officials in the country of death?*

If not, that process should be sought as soon as possible.

- G. *Are documents expected to be submitted with a claim or requested during the claims process “missing” or “unavailable”? For example, is the passport “unavailable” because it was buried or cremated with the body? Is the unused portion of an airline ticket “missing”.*

III. POSSIBLE ISSUES FOR INVESTIGATION:

In the case of doubtful claims, careful investigation on the ground may be the only way to prevent a claim from going forward on the basis of what may be fraudulent documents.

Such helpful information may be obtained in which it may be possible to find university professors who specialize in the region in which the death occurred or employees of multi-national corporations or banks with business operations in the relevant area. Similarly, some major universities as well, or Library of Congress may have copies of the statutes and ordinances mandating the procedures to be followed in the case of death in the country involved.

However, it may well be that certain essential questions can only be obtained by the work of a competent and trustworthy investigator. Such individuals can provide invaluable assistance in verifying the facts surrounding a questionable death, talk to the individuals who allegedly created or signed the key documents, obtain complete copies of them, etc.

Some of the questions which may need to be addressed in this process might include:

- A. Are the official documents consistent with local law or customs in the country of death?
- B. Are the officials who signed them really in the positions indicated on the documents?
- C. Do the officials who signed the documents have the authority to do so?
- D. Are documents missing from the package submitted by the beneficiary which would be required under the law of the place of death?

- E. Did the doctors who signed the certificate of death attend the insured at the time of death?
- F. Did the official who attested to the burial or cremation see the uncovered body before burial or cremation?
- G. Did any disinterested person confirm the identity of the deceased?

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