

# Beneficiary Companion

## A Service with Survivors in Mind

At a time of loss, the last thing survivors want to do is make phone calls and handle paperwork. With Generali Global Assistance's Beneficiary Companion, they don't have to. We'll take care of the administrative details involved in closing a loved one's affairs, relieving the stress of paperwork and allowing beneficiaries to focus on the healing process.

### Guidance

GGA's Beneficiary Companion service offers the following types of support:

- › Guidance on how to obtain death certificate copies (necessary for performing final notifications)
- › 24/7 live support and counsel from a dedicated Beneficiary Assistance Coordinator
- › The Beneficiary Companion Guidebook that serves as a handy reference tool for beneficiaries navigating the aftermath of a loved one's death

### Assistance

Dedicated Beneficiary Assistance Coordinators manage the assistance process which includes notification to the following:

- › Social Security Administration
- › Banks and other financial institutions
- › Credit reporting agencies
- › Third-party vendors
- › Credit card companies
- › Government agencies

### Social Media Shut Down

In an increasingly digital world, it's more common than ever for loved ones to have an active social media presence. However, it can be an emotionally painful and time-consuming process to bring closure to those accounts. Our coordinators can work with the beneficiary to:

- › Discontinue access to loved one's social media accounts
- › Assist with memorialization of eligible accounts to preserve a loved one's digital profile

### Identity Protection + Fraud Resolution

Every year the identities of nearly 2.5 million deceased Americans are stolen to fraudulently open accounts, obtain loans, tax refunds, and other services, according to the IRS<sup>1</sup>. Studies have shown that a deceased person's identity is an attractive target for criminals, especially given the relative ease of obtaining their personally identifiable information. GGA's Identity Protection services give beneficiaries additional peace of mind by providing guidance on how to protect their loved one's identity and resolution assistance in the event of identity theft. Services include:

- › Review of credit report with the beneficiary
- › Suppression of the deceased person's credit report or a freeze/closure of the account with credit bureaus
- › Full-service resolution assistance should there be an incident of identity theft, including affidavit assistance, credit bureau and fraud department notification, help filing police report, creditor follow-up, and other services

<sup>1</sup> <https://hrhcopa.com/ghosting-exploits-the-stolen-identities-of-the-dead/>

*I was surprised at the amount of time and effort needed to finalize my father's affairs. I ended up taking several days off work when I really wanted to sit in a quiet corner and remember his life. Having someone to help me with this would have been great.*

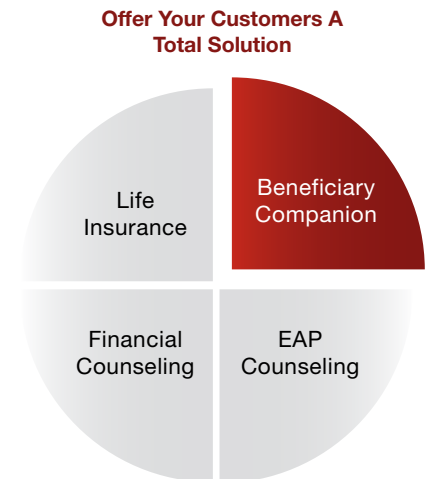
*- Survivor dealing with father's passing*

## Enhancing Insurance

While insurance companies may offer emotional counseling and support through EAP-type services, Generali Global Assistance Beneficiary Companion offers relief for the confusion and frustration that many face while trying to manage a loved one's final affairs.

The unique and personal service provided by Beneficiary Companion sends a powerful message to your policyholders about how you care for them and their families.

	Typical Life Insurance Policy	GGA Beneficiary Companion
Planning Guidebook	✓	✓
Public Administration Notification		✓
Third-Party Vendor Notification		✓
Fraud Resolution Services		✓



## Benefits To Consumers

- › Provides supportive guidance and assistance during a difficult time
- › Enables beneficiaries to focus on time spent with family and grieving
- › Relieves beneficiaries of the stress of time-consuming paperwork and details
- › Proactive protection and full-service resolution in case of identity theft

## Benefits To Insurance Companies

- › Enhances existing life insurance product
- › Generates additional revenue
- › Differentiates your product through a unique, customer-friendly service
- › Reinforces your image as a caring, trusted partner to your customers

## ABOUT GENERALI GLOBAL ASSISTANCE

While you may not be familiar with Generali Global Assistance (GGA), we've been here all along. We've been busy helping customers in times of crisis for over 50 years. As the pioneer of the assistance concept, we have decades of knowledge and perspective that comes from working with a diverse array of industries and we are an established leader in providing insurance companies with valuable services that help differentiate their products. Our Beneficiary Companion service helps insurance companies grow and retain customers by providing relevant and valuable benefit that complements life insurance policies and enables carriers to offer customers not only financial peace of mind, but also a helping hand in the aftermath of a loved one's death.

GGA, formerly Europ Assistance in the U.S., is based in Bethesda, MD, and has been a leader in the assistance industry since its founding in 1963. GGA was the pioneer of the assistance concept and one of the first companies to provide identity theft resolution services in the U.S. Today, we are a leading provider of identity protection services, proudly protecting millions from the growing threat of identity theft. GGA is a division of the multinational Generali Group which has created a presence in more than 60 countries with over 71,000 employees over 185 years. Our success is built upon the foundation of trust that clients place in our ability to provide assistance in the most difficult of circumstances. Customer service is not just a philosophy – it's our culture.

For more information, contact [marketing@us.generaliglobalassistance.com](mailto:marketing@us.generaliglobalassistance.com) or visit [us.generaliglobalassistance.com/beneficiarycompanion](https://us.generaliglobalassistance.com/beneficiarycompanion).