



AMERICAN HERITAGE LIFE INSURANCE COMPANY
1776 AMERICAN HERITAGE LIFE DRIVE
JACKSONVILLE, FLORIDA 32224-6687

APPEAL REQUEST FORM
Please use this form to appeal a denial decision.

Insured's Name _____ Policy/Certificate No. _____

Name of representative pursuing appeal, if different from above _____

Mailing Address _____ Phone No. _____

City _____ State _____ Zip Code _____

Type of Denial: [] Denied Claim [] Denied Service [] Other

What specific decision are you appealing? _____

(Explain what you want our company to pay for)

Explain why you believe the claim or service should be covered: _____

(Attach additional sheets of paper, if needed.)

If you have questions about the appeals process or require assistance to prepare your appeal, you may call American Heritage Life Insurance Company at 1-800-348-4489

Please submit this form to:
Allstate Benefits
Allstate Benefits Claim Department
1776 American Heritage Life Drive
Jacksonville, Florida 32224-6687

Please make sure to attach everything that shows why you believe Allstate Benefits should cover your claim, including: [] Medical records [] Supporting documentation (letter from your doctor, brochures, notes, receipts, etc.) THANK YOU!

Signature of insured or authorized representative _____

Date _____

PLEASE SEE AUTHORIZATION AND FRAUD WARNINGS APPLICABLE TO YOUR STATE ON PAGE 2.

NOTICE IN NEW YORK: 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

NOTICE IN OHIO: 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.

NOTICE IN OREGON: Any person who makes intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

NOTICE IN PENNSYLVANIA: 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.

NOTICE IN PUERTO RICO: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or file, assist or abet in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousands dollars (\$5,000), not to exceed ten thousands dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

NOTICE IN TENNESSEE AND 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.

NOTICE IN TEXAS: 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.

NOTICE IN WEST VIRGINIA AND RHODE ISLAND: 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.