

Accident Claims Checklist



Identify your policy *(Please include at least three pieces of identifying information.)*

Policy number. Policyholder's name. Policyholder's date of birth. Policyholder's address.

What you need to file a claim

Patient's name and date of birth. Date and description of injury. Physician's name and address.
Patient's relationship to policyholder. Location of the injury. Physician's phone numbers.
Treatment date(s).

Definitions & acronyms

- Emergency room (ER).
- HCFA 1500 (non-hospital bill).
- Authorization to obtain information (AU). *(This allows Aflac to request additional documentation on your behalf.)*
- Itemized hospital bill (IHB).
- Motor vehicle accident (MVA).
- UB04 (itemized hospital bill).

Proof of services *(Please obtain the supporting documents for the corresponding benefit.)*

ER report or operative report.

Emergency room - ER or urgent care report.

Laceration - Must include length of laceration.

Burn - Must include burn area measurements.

Fracture - ER/urgent care report or operative report.

Surgery - Operative/surgical report.

Physician's office notes.

Accident follow-up - Treatment must be within 30 days, under the care of a physician.

Physical therapy - Must be performed by a licensed physical therapist.

Hospital confinement - IHB or UB04.

Major diagnostic imaging - Scan/imaging report.

Ambulance - HCFA 1500, ambulance bill or police report. (Ambulance bill required for CA, NV and OR.)

Accidental death - Certified death certificate & beneficiary statement claim form.

Police report - Required for MVA and any other occurrence investigated by the police.

MyAflac® helpful tips:

My Claims



Follow your claim from start to finish and receive alerts if we need additional information through our integrated Claim Status Tracker.



My Coverage

Here you'll find a copy of your policy and benefit details to see what's covered and benefit amounts.



My Account

Enroll in direct deposit and receive claims benefits faster. Be sure to enroll at least 24 hours before filing a claim. Otherwise, we will mail you a check.