

FREQUENTLY ASKED QUESTIONS

Q. What is the ICHEIC?

A. In late 1998, the National Association of Insurance Commissioners (NAIC), in conjunction with several European insurance companies, representatives of Jewish organizations, and the State of Israel, established the International Commission on Holocaust Era Insurance Claims (ICHEIC). The ICHEIC, chaired by former U.S. Secretary of State Lawrence S. Eagleburger, has set up a process that addresses the issue of unpaid insurance claims issued prior to and during the Holocaust. Its goal is to assure that any insurance claims of Holocaust victims and their heirs are resolved fairly and expeditiously, with consideration given to the special circumstances relating to the Holocaust.

Q. Who Should File a Claim?

A. Any individual, or heir of an individual, who was a policyholder and/or insured and/or beneficiary of an unpaid insurance policy issued between 1920 and 1945 who was a victim of the Holocaust should file a claim. (A “policyholder” refers to the person who bought the insurance contract. The term “insured” refers to the person who was covered by the insurance. The term “beneficiary” refers to the person entitled to receive the insurance payment.)

Q. Where Should Claimants Begin?

A. The ICHEIC has set up a claims process to handle insurance claims of Holocaust victims, survivors, and their heirs or beneficiaries. For more details, please see “The Claims Process” in the ICHEIC information packet (Instructions for ordering a free copy follow below). The packet includes information on:

- How to File a Claim
- How the ICHEIC will handle the claim
- Helpline numbers
- Claim form
- Declaration of Consent

Q. How Does One Obtain a Claims Packet?

A. Individuals who believe they may have unpaid insurance claims can request a packet one of three ways:

- 1) Write the International Commission, P.O. Box 1163, Wall Street Station, New York, NY 10268 USA;
- 2) Visit the ICHEIC web site at www.icheic.org
- 3) In the United States call toll free, **1-800-957-3203**.

Q. Is There Any Cost to Claimants?

A. No. The process has been designed to handle claims fairly and make it as easy as possible to make a claim. There is no charge to claimants throughout the process for filing claims and it is not necessary to retain a lawyer. The claimant, however, may choose to be represented by a lawyer (at claimant's expense), or to be assisted by another person.

Q. What if Claimants No Longer Have Access to Supporting Documents?

A. Individuals who have reason to believe that they or their family members are entitled to the proceeds of an unpaid insurance policy issued to a Holocaust victim should complete the claim form. They should provide as much information as possible. Even if they no longer possess supporting documents, the information they provide will be used in the Commission's investigation and may produce evidence to support the claim.

Q. How Long Does the Process Take?

A. All claims will be solved within two years of filing, and must be filed by February 15, 2002. Within 14 days of receiving a claim, the ICHEIC will write to acknowledge it, and will send it on to the relevant insurance company for investigation. Within 90 days of the claim being received by the company, the claimant will receive a decision or status report on the investigation.

Please note: times may be shorter or longer, depending on the volume of claims received.