

## Denial of Payment from SGLI

Servicemembers' Group Life Insurance (SGLI) is the life insurance currently available to all members of the uniformed services. Members on active duty, active duty for training or inactive duty for training and members of the Ready Reserve or National Guard are automatically covered for \$400,000, the maximum amount of coverage unless otherwise declined.

It is important to understand that the payment from SGLI may be denied, but unlike other life insurance policies, SGLI will not deny payment based on misconduct of the insured or in the case of suicide. Cause of death is irrelevant for purposes of paying out the insured amount (see 38 USC Sections 1965 - 1976 and 38 CFR Part 9). There are conditions which will cause the insurance to be forfeited. SGLI will not pay out at the time of death if the insured member is:

- Absent from the military for more than 30 days. For example, a service member who is AWOL for more than 30 days, confined by civilian authorities for more than 30 days, or serves more than 30 days under a court martial sentence involving total forfeiture of all pay and allowances (see 38 U.S.C. Section 1968(a)(1)(B)).

- Found guilty of mutiny, treason, spying, or desertion.

- Refuses, because of conscientious objections, to perform service in the Armed Forces of the United States.

- Refuses to wear the uniform of such force.

- Death was inflicted as a lawfully punishment except when inflicted by an enemy of the United State.

For more information on this matter or to schedule an appointment, please contact the Legal Assistance Office located in Building 358. Presidio of Monterey, Monterey or call (831) 242-5083/84.

Updated May 2020