

Tips on Finding Missing Life Insurance Policies

- ✓ If the deceased's estate went through probate, there is a slim chance that the policy might have been listed as an asset.
- ✓ You can begin contacting insurance companies. Try to narrow your search as much as possible. For example, start with those companies most prominent where the deceased lived, etc. Remember – unless you are the beneficiary, the company is not required to offer any information. They don't even have to verify the existence of a policy unless you are the beneficiary. Try to provide as much information as possible, including the deceased's name and any aliases, Social Security number, etc.
- ✓ Contact the benefits coordinator at the deceased's place of employment and ask about any group life policy that may have existed.
- ✓ Ask the estate's executor/executrix to request copies of all bank statements and/or records. If a check has been written or an automatic payment has been made to an insurance company, this might provide a lead.
- ✓ Contact the deceased's insurance agent for homeowners, renters or auto insurance. Although he/she may not have sold your friend or relative a life insurance policy, many agents keep records of all the policies their clients have.
- ✓ Check the deceased's mail, even after death. If the deceased had a policy they were still paying for, they may receive a premium notice. Premium notices are usually sent annually, so it may take a while for something to show up. If the deceased had a paid-up policy, they shouldn't receive a premium notice, but may receive an annual statement showing the status of the policy or any dividends that were paid.
- ✓ Check with the Kentucky State Treasurer's Unclaimed Property Division. If the insurer could not locate the policyholder or a beneficiary, the policy may have been turned over to them. You can call them at 800-465-4722 for more information, or visit their website at <http://treasury.ky.gov/Unclaimed+Property+Search.htm> to search the unclaimed property records.



Kentucky Public Protection Cabinet
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P.O. Box 517, Frankfort, KY 40602-0517
800-595-6053 (in KY); 502-564-3630 (out of state)
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