

# 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.
- ✓ If you are still unable to locate the policy, you can submit information to companies through the National Association of Insurance Commissioners' Life Insurance Policy Locator. On the Department of Insurance website (see address below), click on the policy locator box on the right. Insurance companies will be asked to search records to determine if there is a life insurance policy or annuity contract in the name of the deceased. If the person requesting the information is the beneficiary or is authorized to receive the information, the company will respond directly to the requestor if a policy or contract is found. You may be asked for a notarized death certificate and documentation of your legal authority to request the information. Searches usually take about 90 days.



**Kentucky Public Protection Cabinet**  
**Department of Insurance**  
**P.O. Box 517, Frankfort, KY 40602-0517**  
**800-595-6053 (in KY); 502-564-3630 (out of state)**  
**TDD: 800-648-6056**  
<http://insurance.ky.gov/>

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**TEAM**  
**KENTUCKY**