

# TEN TIPS FOR LOCATING LIFE INSURANCE POLICIES & BENEFITS

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**Locating Additional Policies.** It's a fact, many life insurance benefits go unclaimed because beneficiaries do not realize a policy exists. Below are some tips for locating additional life insurance policies.

1. Review the decedent's check book or bank statements looking for premium payments to a life insurance company.
2. Review the decedent's tax returns for the last several years to see if interest or cash dividends from a life insurance policy were listed. There should be a corresponding 1099-INT from the life insurance company. These payments will be reported directly on form 1040, 1040A and 1040EZ or on Schedule B if an itemized tax return was filed.
3. Contact the decedent's employer and/or former employers to see if any type of life insurance was offered through the company's group benefit programs and if the decedent purchased a life insurance policy or was provided a life insurance policy through employment.
4. Review all disability policies for the decedent to see if death benefits are also provided.
5. Review any known life insurance policy to see if additional benefits such as double indemnity for accidental death may apply.
6. Check with the decedent's auto insurance company or homeowner insurance company. Many of these companies will also offer life insurance policies for their customers.
7. Check with the decedent's bank or financial institutions to see if life insurance benefits or policies were offered in connection with a checking or savings account or in connection with a brokerage account.
8. If the decedent's death was accidental and in conjunction with travel or a trip, check with the credit card company to see if it offered accidental death benefits for travel or trips paid for with the credit card.
9. Check with any Union, Trade Organization or Professional Association the decedent may have belonged to to see if they offered life insurance benefits to members and if the decedent had purchased a policy through the organization.
10. Use a policy search internet site. There are several internet sites that, for a fee, offer to search for life insurance policies.