OmbudService for Life & Health Insurance

Ombudsman des assurances de personnes

OLHI • OAP

The Life & Health Insurance Industry's Policy Search Service
(a search for insurance coverages on a deceased's life)

Under certain circumstances, the OmbudService for Life & Health Insurance (OLHI) will undertake a policy search for insurance coverages on a deceased's life among its member companies. The two basic requirements that must be met are:

- There must be a reasonable basis for a search. Due to the size and scope of each search, there must be basic evidence to support the premise that some unlocated coverage does exist.
- Specific factual data about the deceased is available.

Preliminary Information

- People with life insurance coverage normally treat their policies as valuable documents. In-force life insurance policies are never consciously destroyed. It is not unusual, however, to put them away for safe keeping and lose track of where they were put.
- Even if policies are lost, destroyed (by fire for example), or stolen, there are subsequent statements or correspondence from the insurance company that are kept as evidence of the coverage. Examples would be premium notices, dividend notices, and correspondence about benefit options.
- In-force life insurance coverage normally requires regular premium payments. Most often, premium payments are made by cheque or electronically transferred from a bank account. However, some policies - especially older policies - could be fully paid up.

Tips on conducting your own search

- Collect all the deceased's papers and carefully examine them for any policies, premium notices or any other communication from an insurance company that indicates that a policy exists.
- Explore possible storing places (e.g. safety deposit boxes, strong boxes, etc.).
- Review bank accounts and banking records to see if there is any evidence of automatic premium withdrawals, or other premium payments.
- Contact the deceased's life insurance agent (if known), and other advisers like lawyers and accountants. Sometimes, policies are stored in their files.
- If a policy is found, check the application form (which may be attached to the policy, or may have to be requested from the insurer). It often includes details on other life insurance previously purchased.
- Contact the deceased's employer or former employer if the deceased is retired. The Human Resources Department would have information on group life insurance for active or retired employees.
- If the deceased was receiving group disability benefits through his employer or an association, contact the providing insurer to determine if there was any group life insurance.

- Contact any associations to which the deceased belonged. Many offer members the opportunity to purchase life insurance. There are a huge variety of associations. A partial list includes professional associations for accountants, lawyers, dentists, engineers, etc.; the Chamber of Commerce or Board of Trade; and the Canadian Automobile Association.
- Check with credit card issuers to see if the deceased had purchased life insurance or accidental death insurance through the card.
- If death occurred while traveling, check to see if special insurance had been taken out for the trip and includes a death benefit.

Determining a Reasonable Basis

Assuming a search of personal papers has been done and nothing found, the next question is, what is the reason for thinking the deceased had coverage in effect at the date of death? The reasons given for thinking such coverages exist can vary from fragmentary to substantial. What is given as a basis to back up these reasons is the crux for any decision to proceed. These reasons, therefore, must be provided as fully and completely as possible. One question that always arises is, if the deceased had coverage in force at the date of death, why was no policy or other evidence of its existence found? In requesting a policy search, the person making the request should ask himself or herself this question, be reasonably satisfied with the answer, and cover this aspect in the request for a search.

Time Limitation:

As a rule, a search will not be undertaken within the first three months following the death or later than two years following the date of death.

Scope of OLHI Search

- Each request for policy search is sent to OLHI member companies. Although these companies represent 99 per cent of premium income in Canada, there could be a policy with a non member company that would not be located in the search.
- Companies will contact the person making the request only if a policy is found. Companies can only release information to the executor, lawyer, beneficiary or direct heir of the deceased.
- A policy purchased outside of Canada would not be uncovered in the search.
- A group policy may not be located in a search. It is, therefore, important that enquiries be made with the deceased’s former employers and any associations to which he or she belonged (please see tips on conducting your own search).

More Information

If you require more information or wish to discuss the matter, please contact the OLHI’s Information Services and ask to speak to one of our experienced counsellors.

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REQUEST FOR POLICY SEARCH

NOTE: ALL ITEMS ON THIS FORM MUST BE COMPLETED

Full name of the deceased: ____

Date of birth (DD/MM/YY): ______________________

Date of death (DD/MM/YY) [*please see "Time Limitation" on page 2*]: ______________________

Residence at date of death: ____

____

Previous addresses/communities, where insurance may have been purchased:

____

____

Deceased's Social Insurance Number (S.I.N.): ______________________________

Name, address and telephone number of person to whom coverage should be reported if any is found.
*(**NOTE:** companies only respond if they locate some coverage. No acknowledgement is sent if none is found.)*

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Capacity of that person: *(circle one)*

- Executor/Liquidator
- Administrator
- Beneficiary
- Heir
- Other (specify) ________________

Year in which insurance was taken out, if known: ______________________________

Beneficiary (ies) for the policy, if known: ______________________________

What reasonable basis is there for thinking the deceased had life insurance coverage in effect at the date of death? ____

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I make this request in my capacity as:	Executor/Liquidator
(circle one)	Administrator
	Beneficiary
	Heir
	Other (specify) ____________________

I understand that, due to confidentiality requirements, a company may require further details from me prior to releasing information.

Signed: ____ Date: ___________________________

Please submit your completed form by mail to:

Information Services
OmbudService for Life & Health Insurance
1001, de Maisonneuve Blvd. W, Suite 640
Montréal (Québec)
H3A 3C8

OR by Fax to:

514-845-6182