

# Bereavement Home Insurance

This factsheet will provide information to help you understand what happens to a home insurance policy following a bereavement.



### Policy in a sole name

#### What happens to the home insurance policy, is the property still covered?

A home insurance policy in the sole name of the deceased can be updated to an executor's policy and we'll take details of the executor or representative. The policy can continue to run until legal ownership of the insured property is transferred. If the property becomes unoccupied as a result of the death, this is for a period of up to 12 months from the date the property becomes unoccupied (whichever is the sooner). We will need to check some details about the property circumstances and this may result in a change to some of the cover that we are able to provide. Some of the things we will need to know are:

- ▶ Full details of the representative(s) or executor – you should tell us about anyone who may need to deal with the home insurance policy.
- ▶ Is the property occupied and by who?
- ▶ Does the property still have contents inside?
- ▶ If the policy is paid by Direct Debit, we'll need new payment details for the policy to continue to run as the existing account is likely to be frozen. If the policy has outstanding payments due, we will need to collect this for cover to continue.

For policies beginning with HAP, an extra consideration needs to be made if the policy is paid for monthly by Direct Debit. These policies are paid under a Credit Agreement which can continue until the next renewal in cases where the deceased is named on the agreement. At this point, we will need to ensure that if the policy is to continue to be paid by a monthly Direct Debit a new agreement is issued to an alternative policy holder.

#### What if the policy has already been paid in full for the year?

An annually paid home insurance policy in the sole name of the deceased can continue to run up until the date it is paid, which will be the renewal date. If you require cover for longer, we can provide this until legal ownership of the property has transferred. If the property becomes unoccupied as a result of the death, this is for a period of up to 12 months from the date the property becomes unoccupied (whichever is the sooner). Prior to the renewal date we will send you a renewal invitation for review. You will need to let us know whether you would like cover to continue and to arrange a payment method for the premium. As a home insurance policy is usually a 12-month contract, the documentation will give a view of a further 12 months' cover. If you haven't cancelled or contacted us within 12 months following the death, we will contact you either by phone or letter to discuss the status of the property transfer.

Should you wish to cancel the policy before the term ends please contact us.

#### The property is unoccupied, what happens if legal ownership of the property is not transferred within 12 months?

For any issues arising from the transfer of legal ownership of the property that may result in the timescale exceeding 12 months, please contact us to discuss your options.

## I have financial interest in the property but was never named on the home insurance policy, what should I do?

We can add you to the existing policy. We will need to check some details with you, including information about your personal circumstances and also discuss whether the existing cover remains suitable. Alternatively you can cancel the existing policy and set up a new one in your name.

### Do I need to do anything else?

As the representative/executor you need to get back in touch with us once the property has been sold or ownership has been transferred to somebody else so that we can cancel the policy. In addition, if the property becomes occupied/unoccupied, the requirements for cover changes or the payment details need to change you should let us know.



## Policy in joint names

### What happens to the home insurance policy, is the property still covered?

A joint policy can be transferred into the sole name of the remaining policy holder and cover can continue. We will check that the existing cover on the policy is still suitable and we'll need to check the billing details to make sure that any future payments will come from an active account.

For policies beginning with HAP, an extra consideration needs to be made if the policy is paid for monthly by Direct Debit. These policies are paid under a Credit Agreement which can continue until the next renewal in cases where the deceased is named on the agreement. At this point, we will need to ensure that if the policy is to continue to be paid by a monthly Direct Debit a new agreement is issued to an alternative policy holder.

### What if the policy has already been paid in full for the year?

Prior to the renewal date of the policy we will send you a renewal invitation for review. You will need to let us know whether you would like cover to continue and to arrange a payment method for the premium.

## If you'd like this in another format such as large print, Braille or audio CD please ask in branch.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service or via Textphone on **0345 600 9644** (lines are open 9am to 5.30pm, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at [bankofscotland.co.uk/accessibility/signvideo](http://bankofscotland.co.uk/accessibility/signvideo)

### Our Service Promise

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call **0800 072 8668** or **0131 278 3729**. (Textphone **0800 389 1286** or **0131 278 3690**, if you have a hearing impairment). For more information visit [bankofscotland.co.uk/contactus/complain](http://bankofscotland.co.uk/contactus/complain)



## Frequently Asked Questions

### Should I expect to be asked some verification questions?

Yes. Before we can make changes to the policy, we'll need to ask you some security questions about the policy holder and the property. It would be useful to have the policy documentation available when you call. If you are not named on the policy, we'll need to take some details about yourself as the representative and note them for future identification. We'll also need to take details of anybody else who may need to contact us about the policy in the future, to make things as easy as possible for you to get in touch with us.

### Do I need to send you a death certificate?

No, providing you can complete the verification questions, we do not need you to send us a copy of the death certificate.

### I need to make a claim - what should I do?

The representative/executor that has been noted on the policy should contact the Home Claims department. Please refer to <http://www.bankofscotland.co.uk/insurance/home-insurance/existing-customers/default.asp> for further details.

### I'd like to speak to someone face-to-face, what can I do?

Dedicated home insurance advisors are available by phone. However, if you feel that you would like to speak to someone face-to-face initially, or would like some assistance, you can visit one of our branches.

Contact us using the following number for first notifications. If the policy number starts with:  
HIA, HDA, HAP: **0345 609 1272** or  
HHB: **0345 609 1270**

### Important information

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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