



What Happens to Your Life Insurance When You Die

Life insurance is designed to pay a benefit quickly and cleanly. Understanding the claim process in advance helps your loved ones avoid unnecessary delays during an already difficult time.

1 Locate the Policy

Find the original policy or a recent annual statement. Note the policy number, insurance company name, and the listed beneficiary.

2 Notify the Insurance Company

Call the claims department as soon as practical. Most carriers have a dedicated claims phone number on the policy or website.

3 Gather Required Documents

You will typically need a certified death certificate, a completed claim form, and proof of your identity as the beneficiary.

4 Submit the Claim

Mail or upload the completed claim form and supporting documents. Keep copies of everything you send.

5 Receive the Benefit

Once approved, the company pays the death benefit to the named beneficiary. Payment methods may include a lump sum, installments, or a retained-asset account.

IMPORTANT TO KNOW

- Most claims are paid within 30 days once all required documents are received.
- The beneficiary named on the policy generally controls the proceeds — not the will.
- Life insurance death benefits are typically received income-tax free by the beneficiary.

WE CAN HELP

If you need assistance locating a policy, understanding a claim form, or reviewing coverage for a surviving spouse, Huffstetler Umbrella Group & Savings is here to help.