

Life Events Job Aid

Personal Lines PolicyCenter: Deceased Named Insured, Divorce/Separation Guidelines



Description

Life events result in changes to all products and can impact the privacy and security of our customer's information. Nationwide advises the need for documentation in these scenarios; best practice is to retain documents in office or upload them to DocVault prior to completing policy changes.

These scenarios can impact multiple facets of a policy including, but not limited to, vehicle titling, garaging and mailing addresses, driver changes, billing changes, property deeds, and policy cancellation guidelines.

Life event procedures that are discussed in this job aid (select one of the links below to go to that specific section or scroll to read the job aid in its entirety):

- [Divorce/Separation](#)
- [Deceased Named Insured](#)
- [Backdating Request – Cancel/Change Coverage](#)

Divorce/Separation

The following guidelines protect both spouses experiencing this life event due to the associated legal issues. For some policy changes, Nationwide may request additional information and/or both parties' knowledge and consent.

Written consent should include: policy number, named insured/driver to be deleted, signature, and date. For Property and Umbrella policies, written consent must specify the insureds are divorced.

All Products

Obtain written consent from both insureds for the following:

- Address change
- Billing changes
- Contact information (phone numbers/email address) change on the original (joint) policy
- Change the order of Insureds' Names (Swapping Primary for Secondary Insured)

Auto/Powersports

Cancellation or Reduce/Delete Coverage

1. If the insured is requesting to cancel or remove themselves from the policy and we have verbally confirmed the vehicle(s) is/are titled solely to them, process the request without documentation. Change marital status to separated or divorced based on the situation. Attempt to notify other spouse of the changes.

Auto/Powersports (cont'd)

Cancelation or Reduce/Delete Coverage

2. If the insured is requesting to remove the other spouse on the policy, and/or remove a co-titled vehicle, cancel or reduce/delete any coverage, obtain one of the following:
 - Verbal authorization from the other spouse
 - Declaration Page of the new policy showing spouse as insured
 - Signed, written request from spouse asking to be removed from policy/requesting coverage change

If there is no way to obtain authorization from both parties (incarcerations, restraining order, no contact, etc.) a spin-off policy may be created.

Property

- **Obtain written** request from **the insured being removed** before processing the removal of the individual.
- **Obtain written** request from **both parties** to change the address, reduce/delete coverage, make any billing changes, or cancel the policy.
- **Note:** Quitclaim Deeds and Divorce Settlements are not considered acceptable Nationwide documents in place of the written consent.

Umbrella

Separated/Not Divorced/Unknown

If the couple is still married, or it is not stated that they are divorced, do not remove Named Insured.

Divorced

To remove a named insured due to divorce, obtain one of the following documents before processing the change:

- Written request signed by the insured being removed indicating that the couple has divorced and is asking to be removed from the policy.
- New umbrella policy with Nationwide

To cancel a policy, Nationwide advises the need for written request from both parties to change the address, reduce/delete coverage, make any billing changes, or cancel the policy.



Deceased Primary Named Insured

All Products

Do not add the Executor, Administrator, "Estate of," or an additional Listed Driver as Named Insured. If we need to list one of the above as a Named Insured, a rewrite will need to be completed to ensure proper rating. Named Insured can be updated if only one named insured is listed on the policy, and a spouse or Named Insured is in the household as defined by the contract.

If there is only one Named Insured on the policy and no spouse can be confirmed, obtain one of the following documents before releasing policy information or processing changes/cancellations:

- Executor of Estate
- Will naming Executor of Estate (Will must have been filed with the courts to be legal)*
- Short Certificate naming Executor of Estate
- Legal document that names EOE/Administrator/Personal Representative*
- Letter of Testamentary
- Small Estate Affidavit
- Trust Documents*
- Transfer Upon Death

*Must be court approved

Refunds – Change Payee

A change to payee can only be made if the policyholder is deceased. If payee is not deceased the check must be issued to the Named Insured(s) and cannot be changed.

- If a surviving spouse is living in the household and is not listed as a Named Insured, change the Named Insured on the policy to the spouse
- If the Estate is open and a check was issued in the named insured's name, the check can be reissued to "Estate of" the named insured
- If a request is received to reissue a refund to a different payee when the original payee is deceased, see guidelines below:

If the refund amount is greater than \$500:

Please call the Service Center to acquire a State Affidavit form. The form must be completed by the new payee and returned to Nationwide before check can be reissued.

Note: If a surviving spouse is living in the household and listed as first or second Named Insured, the refund check can be reissued in just the surviving spouse's name without this documentation.

If the refund amount is \$500 or less:

Once one of the listed documents from the above Deceased Primary Named Insured section has been received, please contact the Service Center to assist with having the check reissued.



Backdating Requests

Cancel Policy

Policy Cancellation	Number of Days Allowed	
	Backdate	Future Date
Auto	30*	Up to date covered by policy term
Property	365**	Up to date covered by policy term
Umbrella	30*	60
Dwelling Fire	365**	Up to date covered by policy term
Powersports	30*	Up to date covered by policy term

*Create an Activity to Processing to backdate beyond the number of days allowed. If over 6 months (181 days +), the agent must obtain a written request of cancellation and one of the following:

- Proof of sale
- Proof of other coverage

Processing will then update the effective date according to the documentation provided in DocVault. If the information received is not satisfactory, an Activity will be sent to the agent. Cancellations backdated longer than one term are sent to Underwriting for approval.

** Property and Dwelling Fire cancellations are limited to backdating, over a rolling 12-month period, with PolicyCenter intervention. Anything past a 12-month window requires Underwriting approval before Processing will handle.

Remove/Reduce Coverage, Delete Driver or Vehicle

Policy Change	Number of Days Allowed	
	Backdate	Future Date
Auto & Powersports	44	Up to date covered by policy term
Property	44	Up to date covered by policy term
Umbrella	15 (not prior to start of current term)*	Up to 60 days in the future or up to date covered by policy term
Dwelling Fire	44	Up to date covered by policy term

Coverage changes/vehicle/driver changes, including additions and deletions, are limited to 30 days backdating for Auto/Powersports and 44 days for Property and Dwelling Fire. Changes backdated beyond this window of time trigger a Blocking Bind and an Underwriting Rule displays on the “Underwriting” screen. Certain internal users (Servicing and Processing) have access to approve backdated changes when appropriate documentation is received, or an Underwriting Approval can be requested.



Related Job Aids

[Add or Delete Driver on an Auto Policy](#)

[Request Underwriter Approval](#)

[Change Mailing Address](#)

[Create an Activity to Processing](#)

[Future and Backdating Policy Effective Date](#)

By accepting a copy of these materials:

(1) I agree that I am either: (a) an employee or Contractor working for Nationwide Mutual Insurance Company or one of its affiliates or subsidiaries ("Nationwide"); or (b) an Independent Sales Agent who has a contract and valid appointment with Nationwide; or (c) an employee of or an independent contractor retained by an Independent Sales Agent; or (d) an Independent Adjuster who has a contract with Nationwide; or (e) an employee of or an independent contractor retained by an Independent Adjuster.

(2) I agree that the information contained in this training presentation is confidential and proprietary to Nationwide and may not be disclosed or provided to third parties without Nationwide's prior written consent.

(3) I acknowledge that: (i) certain information contained in this training presentation may be applicable to licensed individuals only and access to this information should not be construed as permission to perform any functions that would require a license; and (ii) I am responsible for acting in accordance with all applicable laws and regulations.

(4) I agree that I will return or destroy any material provided to me during this training, including any copies of such training material, when or if any of the following circumstances apply: (a) my Independent Sales Agent agreement with Nationwide is cancelled or I no longer hold any appointments with Nationwide; (b) my employment with or contract with a Nationwide Independent Sales Agent is terminated; (c) my Independent Adjuster contract with Nationwide is terminated; (d) my employment with or contract with a Nationwide Independent Adjuster is terminated; or (e) my employment or contract with Nationwide is terminated for any reason.

