

Home insurer question sheet

Personal record sheet. This sheet is not a claim, not a notice to the insurer, and not proof of coverage. Keep the completed sheet with your own records; do not mail or upload it.

Leave full Social Security numbers, online passwords and complete policy numbers off this sheet. A short reference number is for your own records only.

Part 1. Who you called

Two insurers describe telling the company within about 30 days of the death. Many accept a phone call first, then ask for a copy of the death certificate by fax or email. [S01, S02]

1. Insurance company, agent or claims phone

2. Date you called and person or reference number

3. Policyholder who died, and date of death

Part 2. The policy today

Carriers ask for a death certificate, a letter of authority naming the estate executor, and proof of ownership. With no other insureds listed, one insurer says the company will likely rewrite the named insured to the estate and want the executor's name. [S01, S02]

4. Who is the named insured on the policy today?

5. Can the policy continue, transfer, or be rewritten to the estate or the executor? Who is allowed to make that change?

6. Documents they require (death certificate; letter of authority or court letters; proof of ownership) and how to send them

Home insurer question sheet (continued)

Part 3. Paying and vacancy

With no surviving spouse, the estate executor is responsible for the policy, and the premium must keep being paid or coverage lapses. [S01]

Vacancy day counts and the perils they touch are set by each policy, not by one national number. Texas lists a 60 day vacancy nonrenewal trigger, California lists losses while a house is vacant for 60 days or more among perils generally not covered, and a 2002 Texas filing shows one form suspending vandalism perils after 30 consecutive days while another covered all insured perils up to 60 days. [S04, S05, S06]

7. Premium: amount due, due date, and who pays it in the meantime

8. Vacancy: does this policy define vacancy or unoccupancy? After how many days does coverage change, and which perils are suspended or limited?

9. Does liability coverage continue during vacancy?

Part 4. What happens next

A house vacant for a month or more often requires a different policy called vacant home insurance. One insurer lists fire, explosion, lightning, wind and hail as covered perils, with vandalism and liability as optional additions, a 12-month policy period, and a prorated refund of unused premium on cancellation subject to a minimum earned premium. [S02, S03]

10. Will the policy renew, be nonrenewed, or need replacement? What deadline applies (a number of days or the end of the term)?

Home insurer question sheet (continued)

11. If a vacant dwelling policy is needed: which perils are included, are vandalism and liability optional additions, how long is the term, and how is a refund handled if the home sells?

12. Can a claim still be filed while the transfer is in process?

Part 5. Follow-up

13. Next task, follow-up date, and status

Status choices: Not contacted / Called, documents needed / Waiting for reply / Receipt confirmed / Further action needed

Call the insurance company, the agent, or the claims line, and send documents the way the carrier asks: by fax, email, or mail.

Print this sheet and fill it in by hand. No login, no account, and nothing to upload.

Sources for this sheet: S01, S02, S03, S04, S05, S06. Full citations follow.

Filled example, using fictional details

Every name, company, number and date in this example is invented. It shows one way to record a call; it does not describe any real policy, company, or coverage decision.

Part 1. Who you called

1. Insurance company, agent or claims phone: Example Mutual, agent's office
2. Date you called and person or reference number: October 17, 2026; Alex Example, executor; reference EX-000117
3. Policyholder who died, and date of death: Jordan Example; September 12, 2026

Part 2. The policy today

4. Who is the named insured on the policy today?: Jordan Example (deceased)
5. Can the policy continue, transfer, or be rewritten to the estate or the executor?: The insurer will rewrite to Estate of Jordan Example once the court letter arrives
6. Documents they require and how to send them: Death certificate already sent; court letter still needed, by mail

Part 3. Paying and vacancy

7. Premium: amount due, due date, and who pays it in the meantime: Paid from the estate account; next due date November 1, 2026
8. Vacancy definition, day count and affected perils: Vandalism losses are suspended after 30 days of vacancy
9. Does liability coverage continue during vacancy?: Yes, liability continues

Part 4. What happens next

10. Renewal, nonrenewal or replacement deadline: The insurer asked for a vacant dwelling quote at day 45 of vacancy
11. Vacant dwelling policy terms: Quote requested; perils, optional additions, term and refund rule to be confirmed
12. Can a claim still be filed while the transfer is in process?: Not yet asked

Filled example, using fictional details (continued)

Part 5. Follow-up

13. Next task, follow-up date, and status: Send the court letter; follow-up October 24, 2026; status: Called, documents needed

Status choices: Not contacted / Called, documents needed / Waiting for reply / Receipt confirmed / Further action needed

All names and details in this example are fictional. Example Mutual is not a real insurer.

Sources and official instructions

[S01] What Happens to Homeowners Insurance After Death?. Progressive Answers. Updated July 9, 2026; checked October 18, 2026.

<https://www.progressive.com/answers/home-insurance-deceased-owner/>

[S02] What Happens to Homeowners Insurance When Someone Dies?. Kin. Undated; checked October 18, 2026.

<https://www.kin.com/blog/what-happens-to-homeowners-insurance-when-someone-dies/>

[S03] When Do You Need Vacant Home Insurance. Farmers Insurance. Published July 4, 2019; checked October 18, 2026.

<https://www.farmers.com/learn/insurance-questions/when-do-you-need-vacant-home-insurance/>

[S04] Home Insurance Guide. Texas Department of Insurance. Last updated June 1, 2026; checked October 18, 2026.

<https://www.tdi.texas.gov/pubs/consumer/cb025.html>

[S05] Exempt Filing co02-0975, Nationwide Policy and Texas HO-B Vacancy Comparison. Texas Department of Insurance. Filed 2002; checked October 18, 2026.

<https://www.tdi.texas.gov/rules/2002/co02-0975.html>

[S06] Residential Insurance: Homeowners and Renters. California Department of Insurance. Form 401, revised January 2026; checked October 18, 2026.

<https://www.insurance.ca.gov/01-consumers/105-type/95-guides/03-res/res-ins-guide.cfm>