Subject: Deceased Client	Product: Client Relations	Approved on:

Purpose:
Finalizing a cancellation for a deceased client.
Policy:

- Client is deceased and a beneficiary/relative is requesting for the account to be closed
- Finalizing the Cancel Request after Management has confirmed that the primary client is deceased
- Client Relations is notified by EMT that a creditor has reported the client as deceased and the account needs to be closed
    - Reference Exception bullet #2 for further information

Procedure:

1. Request the caller email a copy of the Death Certificate to the Customer Service email. If we receive the certificate, we can proceed with the cancellation without requiring a recorded call. *If the Death Certificate is not available, the agent may instead email Heather Sellers the client's link, allowing her to search LexisNexis to confirm the date of death.*
    a. Confirm that all information is included in the body of the email
        i. Client's link
        ii. Callers contact information
        iii. DOD (Date of Death)
2. By using LexisNexis, Management will review and confirm death of client
    a. If DOD has not been added to Lexis Nexis at the time the email is received by management, advise the client that it may take up to 14-days to finalize the cancel request due to confirmation of the deceased
3. Pull up the Client Page of the deceased client
4. From the *Request* tab, open the Cancel request
5. Move forward with finalizing the Cancel request
    a. Reference *Cancel Process (Retention) SOP*
6. Leave a detailed note in the Comment Section of the actions being taken to cancel/close the account
    a. Reference Agent Notes SOP
7. Upload Death Certificate to the request file in lieu of cancel recording

Commented [HS1]: agent will need to email me the client link to search LexisNexis for Death Cert

Exceptions:

- If Client Relations receives an account from EMT stating that the creditor reported the client as deceased:
    - Move forward to step 1a to confirm death of the client from Management by using Lexis Nexis
    - Once confirmation email is received back from Management, go to the Client Page
        - Use the available contact information listed on file to obtain contact with someone related to the client to advise further
            - If unable to communicate with someone, submitted Cancel request and finalize cancel