

514A.3A Refund of unearned premium upon death of insured.

In the event of the death of the insured of any policy covered by [this chapter](#), the insurer, upon receipt of notice of the insured's death supported by a certified copy of a valid death certificate and a request for a pro rata refund by a party entitled to claim such a refund, shall refund the unearned premium prorated to the month of the insured's death. Refund of the premium and termination of the coverage shall be without prejudice to any claim originating prior to the date of the insured's death. The commissioner of insurance shall adopt by rule the minimum amount required for issuance of a refund.

[2004 Acts, ch 1110, §39](#)

Referred to in [§514D.3](#), [§514D.7](#)