#### Department of Veterans Affairs M29-1, Part 6, Chapter 6

**Veterans Benefits Administration March 19, 2020**

**Washington, DC 20420**

#### Key Changes

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| Changes Included in This Revision | The table below describes the changes included in this revision of Veterans Benefits Insurance Manual M29-1, Part 6, Chapter 6.***Notes***: * **M29-1, Part 6, Chapter 6** has been rewritten in its entirety for the purpose of improving clarity and readability. Any substantive changes are itemized in the table below.
* Minor editorial changes have also been made to
* improve clarity and readability
* add references
* update incorrect or obsolete references
* update obsolete terminology, where appropriate
* reorganize/relocate content within **M29-1, Part 6, Chapter 6** so that it flows more logically
* reassign alphabetical designations to individual blocks, where necessary, to account for new and/or deleted blocks within a topic
* update the labels of individual blocks and the titles of sections and topics to more accurately reflect their content, and
* bring the document into conformance with M29-1 standards.
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| Reason(s) for Notable Change | Citation |
| Explains how the staff should process a case in which a check for the payment of premiums is returned as uncollectible due to the insured’s death, eliminates obsolete language and provides current electronic processing procedures currently used by the Insurance Center | Subchapter 6.01 |
| Explains the process by which the Insurance staff should process a check that is returned due to the death of a beneficiary or payee; eliminates obsolete language and provides current electronic processing procedures currently used by the Insurance Center | Subchapter 6.02 |
| Eliminates outdated process for returned cash surrender or loan checks due to the death of insured to be sent to Voucher Audit activity before processing by Death claims | Subchapter 6.02 |
| Explains that if a payment is received by the Insurance Center postmarked after the insured’s death, it will be refunded to the submitter; if a payment is received by the Insurance Center postmarked prior to the insured ‘s death and prior to the First Notice of Death (FNOD), the payment will be applied to the award of an inforce policy and refunded to the submitter for a policy that has previously lapsed  | Subchapter 6.03  |
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| **Reason(s) for Change** | **Citation** |
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| Rescissions | None |

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| Authority | By Direction of the Under Secretary for Benefits |

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| Signature | Timothy Sirhal, Acting DirectorInsurance Service |

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