

Right Guide

This column is designated to give official VA answers to veterans' readjustment problems. Send questions to RIGHT GUIDE, 1380 Sepulveda Blvd., Los Angeles 25, California.

Thousands of disabled veterans may never be able to obtain any kind of life insurance unless they take advantage of the waiver of regulations which requires physical examination for reinstatement of the National Service Life Insurance. This waiver expires February 1, 1947.

It is estimated there are between 25,000 and 30,000 veterans living in the area of the Los Angeles Veterans Administration regional office with disabilities incurred in or out of service who could not pass a regular physical examination for insurance and who have allowed the NSLI to lapse.

Under the waiver any World War II veteran may reinstate his policy by paying two monthly premiums (if term insurance, and all back premiums if a completed policy) and a statement he is in as good physical condition as at time of lapse.

For example, a veteran with 100 percent disability allowed his NSLI to lapse a year ago. His physical condition has not changed. In order to reinstate his NSLI he does not have to sign a statement he is in good physical condition but only that he is in as good physical condition as at the time his policy lapsed. He incurred a permanent injury. He failed to pay his NSLI premiums and his policy lapsed after the accident. He could reinstate before February 1, 1947 without physical examination because, although injured, he is in as good physical condition as at time of lapse.

The waiver expires February 1, 1947 and after that date physical examinations will be required. There are thousands of veterans who could not pass such an examination.

Veterans who have not designated beneficiaries for their insurance are urged to do so by Veterans Administration officials.

The old provision for an automatic order of succession, in the event no beneficiary was designated, is no longer in effect since the Insurance Act of 1946. Under the law if the insured is not survived by a designated beneficiary, the proceeds of his insurance will be paid in a single sum to his estate at his death.

As a part of his estate, insurance loses its identity as such and is subject to all the laws governing estates, including claims of creditors, administrators fees and court expenses. In any event, the veteran who does not designate beneficiaries may expose his dependents to the risk of unnecessary expense and delay.

The insured should keep the designation of his beneficiary up to date so that the insurance benefits will be sure to go where he wants them to go. Necessary forms may be obtained from the veteran's nearest VA office.

Deceased Vets' Families Get New Service

Immediate and personalized Veterans Administration contact service is now given to surviving members of deceased veterans' families, according to an announcement made by L. O. Chapman, manager, Los Angeles Regional office.

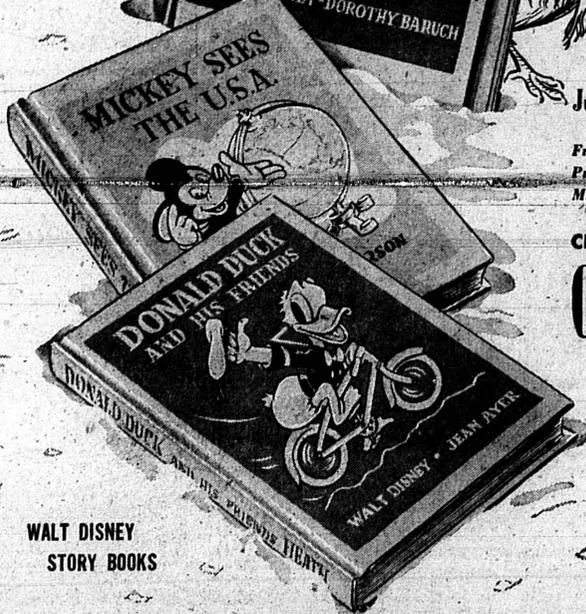
Upon notification of the veterans death from undertakers or coroners a VA contact representative is sent to the family to assist in "written and unwritten" entitlements, Chapman stated. Written entitlements such as burial allowances, flag, insurance, and other benefits administered by the VA is explained and processed.

"The unwritten entitlements," Chapman explained, "are assistance in whatever way and to whatever extent they may be required." Included will be an inquiry as to whether financial aid on the part of the family is necessary. If aid is required, action is initiated to notify proper local authorities, such as the Red Cross, and to establish a follow-up to make certain assistance is given.

Undertakers and coroners are urged to notify the closest VA office upon the death of the veterans. "The effectiveness of this plan depends upon immediate notification," Chapman said.



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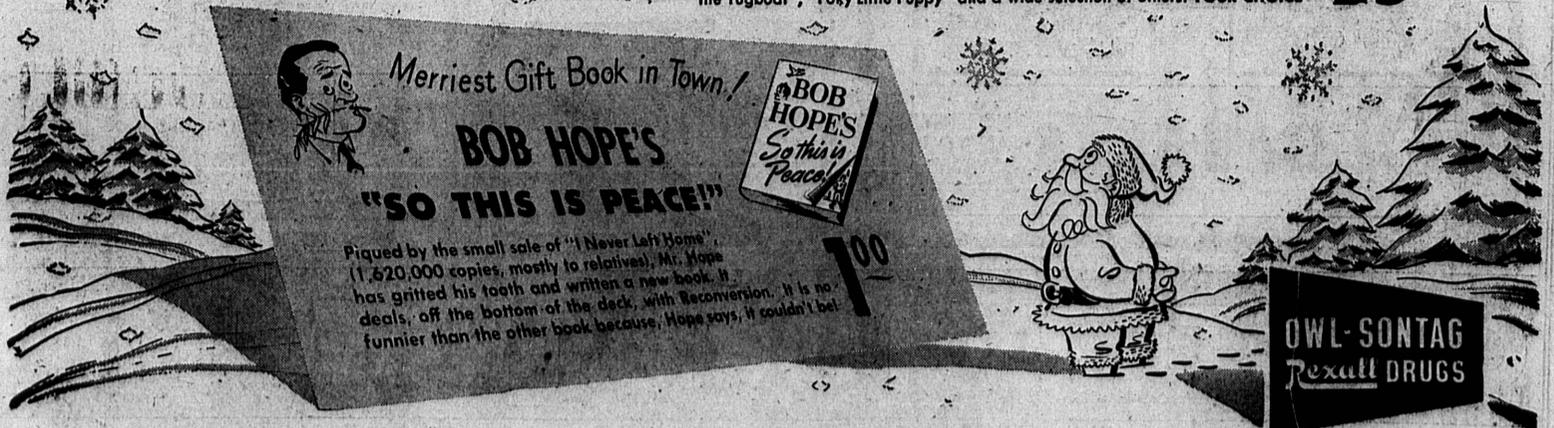
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