Changing Ownership or Title

You may need to transfer ownership or change title on property, or revise documents after a death. Some items to check include:

- **Insurance Policies:** For policies held by the spouse of the deceased, beneficiaries may need to be changed. Especially for life insurance, you may decide that you no longer need to have the same amount if you do not have dependents. Auto insurance and home insurance may also need revision. In the case of a spouse, the deceased may have covered your medical insurance through work. You may need to purchase your own medical insurance. Check with the employer to see if you can continue with their group health insurance plan, which may be less expensive. Contact the company issuing the policy to make any changes, or for more information.
- **Auto:** The title of the car owned by the deceased may need to be changed. Contact your State Department of Motor Vehicles.

Department of Motor Vehicles (DMV)

Find more information at their website or give them a call (775) 684-4368.

- Will: Your will may have passed property on to the deceased, and should be updated. You may want to contact your attorney for assistance.
- Bank accounts, stocks, bonds: If you had a joint bank account with the deceased, it will automatically pass to you. You should check with the bank representative to change the title and signature card of the account. To change stocks or bond titles, check with your stockbroker. If the bank account was held only in the name of the deceased, those assets will have to go through probate. An exception to this would be trust accounts.
- Safe Deposit Box: If the box was rented only in the name of the deceased, it will require a court order to open the box. Only the will or any other materials pertaining to the death can be removed until the will has been probated.
  - If the safe deposit box was rented in joint names, you may need a letter from the Washoe County 2nd Judicial District Court, (775) 328-3110, to get into the box. Contact the Court for details.

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