AFTER A DEATH OCCURS – A Checklist

What follows is a checklist of important things to do when someone close to you dies. This often is an overwhelming and emotional time. While not everything on this checklist applies to everyone, our hope is that it is helpful to those responding to a loss as well as to those seeking additional planning assistance for the inevitable.

It is helpful to keep all your important information in one location and to tell someone where you keep it. This checklist may be helpful in organizing your papers accordingly.

IMMEDIATE STEPS

☐ Call 911 if there is an unexpected death in your home. The medical team will help you figure out the next steps. If the deceased was receiving hospice care, call the hospice. Many deaths occur in hospitals and other places such as nursing homes. Talk to the staff about their process.

☐ Look for records of the decedent’s desire to donate organs or tissue. Give this information to the deceased’s doctor or hospice immediately (or before the death, if possible). Check the decedent’s drivers license, wallet card, or Health Care Directive if organ transplants or donations are designated, and take immediate steps to obtain medical assistance for saving those donated organs.

☐ Contact close family and friends of the decedent. Consider advising the following persons: relatives, attorney, clergy (schedule a service if desired), business associates, professional organizations, clubs or charities, insurance agent, personal banker, neighbors, friends, local newspaper for obituary (usually taken care of through the mortuary), and personal physicians.

☐ Are there minor children of the decedent who need immediate attention? Determine whether anyone else may be in need of medical, psychological or spiritual assistance for shock or trauma resulting from the death. If so, contact appropriate persons for medication or counseling.
Determine whether any of the decedent's property needs to be safeguarded. Consider property which was under the decedent’s control (including business property) and determine whether or not arrangements should be made to protect the property against theft or loss due to inattention. Check and take care of the deceased’s pets, if necessary. Put valuables (cash, jewelry, collectable items) in a safe place. Be sure the house is locked, if no one is home.

Look for any written instructions (sometimes called a “Letter of Instruction” or “Final Instructions”) for funeral or memorial service, and burial arrangements. If not found, ask close friends, the deceased's doctor or lawyer if they know where these instructions can be found.

Determine if any funeral or cremation arrangements have been prearranged, and if not, contact a mortuary as soon as possible for the initiation of such arrangements. The individual appointed as the decedent’s agent for medical decisions has the authority to make funeral arrangements; otherwise, the family members must be available to make the arrangements. For psychological reasons, involve as many of the family members as possible to get a consensus on the funeral and burial plans. Find out who the family would like to act as honorary pallbearers.

Death Certificates: Order certified copies of the death certificate from the funeral director or your hospice. Often you can get them from the local Department of Health office in the county where the death occurred (see Resources at the end of this document). Generally, you will need one certified copy of the death certificate for each major asset, such as cars, land, or bank accounts, that the decedent owned. You may also need a certified copy for life insurance policies, veteran’s survivor benefits, annuities, etc. Certified copies are expensive (approximately $20 each). Ask if a non-certified photocopy is allowed, or if the company would return the original certified copy to you so you could use it later.

AFTER THE FUNERAL

Arrange to have the decedent’s mail handled securely. Consider transferring the address for mail delivery to prevent a pile-up of mail, and if necessary, direct the Post Office to withhold delivery temporarily.

Stop all deliveries of unneeded newspapers, home care services (such as meal delivery or nursing services), or other unneeded services, and cancel any appointments for doctors, dentists, etc.

Determine if there are any pending business transactions which may need immediate attention. Check the decedent’s calendar, appointment book, correspondence and unpaid bills; and consider whether immediate action is necessary to protect against business losses.
Make an appointment with an attorney to discuss estate and/or probate matters. Contact legal counsel to review the decedent’s Will or Trust documents in order to determine what legal steps will be necessary, and those persons responsible for taking these steps.

Notify life insurance companies of the death and request claim forms.

If mortgage insurance on decedent’s home exists, notify insurance company of death.

Contact all of the decedent’s other insurance companies. Make certain there is adequate liability and loss insurance coverage in force to protect all of the decedent’s assets and dependent family members.

Determine if any bills must be paid immediately.

Contact creditors who are demanding immediate payment and notify creditors of death.

Notify credit card companies of death, check to see if there is credit life insurance that could pay any credit balances. Cancel credit cards on which decedent was the only signer.

Obtain bills for last illness and funeral expenses.

Notify Social Security of the death, and any other organization paying on retirement or paying an annuity upon death. The Social Security Administration should be notified in order to collect any money due or to cancel future payments (usually taken care of through the mortuary). (See Resources at the end of this document.)

Gain access to and inventory any safe deposit box.

NEXT STEPS - LOCATE IMPORTANT PAPERS

Find the deceased’s important papers and documents as soon as possible. If necessary, ask close family, friends, the deceased's doctor or lawyer if they know where these important papers can be found, and the location of a Bank Safe Deposit Box, if any.

The Will – First, find out if the deceased left a will and/or a trust.

If there is a Will, notify the Personal Representative named in the will (and the Trustee, if named in a trust). The Personal Representative is responsible for taking care of the deceased’s estate and for following the terms of the will, while the Trustee is responsible for managing the trust.

Other Items – Locate other important papers and documents as soon as possible. If there is a Will and/or Trust, give all of the important papers to the Personal Representative and/or Trustee as soon as possible.
Here is a list of some things to look for:

**Insurance Policies**
- Life Insurance (including premium payment records)
- Accidental Life Insurance
- Veteran’s Insurance
- Employers or Pension Insurance
- Funeral Insurance (or other death-related benefit plans)
- Mortgage and/or Credit Insurance
- Credit Card Insurance (for balances)
- Health Insurance (including Medicare or Medicaid, “Medigap” insurance, private health insurance, dental, and Long Term Care insurance) May pay last illness expenses.
- Property Insurance (homeowners/renters insurance, car insurance, etc.)
- Worker’s Compensation Insurance (and payment records)

**Financial Accounts**
Including most recent statements for all accounts and the list of Beneficiaries, if any.
- Bank Accounts - Checking, Savings, CD’s, etc.
- Investment/Brokerage accounts, including regular, IRA’s, 401-K’s, etc.
- Stocks and bonds
- Annuities
- Credit and Debit Card accounts
- List of safe deposit boxes, where to find keys, and names of authorized users

**Other Financial Records**
- Survivor Annuity Benefit papers
- Employer/Retirement Benefit (Pension) plans, pension/profit-sharing plans, etc.
- Veteran Benefit records
- Disability Payment Documents (State, Veteran’s, etc.)
- Income Tax Returns (from the current year)
- Gift Tax returns (for all years)
- Property Tax records and statements
- Business Interests held, financial statements and agreements, contracts, etc.
- Loan Papers, owing or receiving
- Other - Investment records, etc.
- Appraisals on jewelry or other valuable personal property

**Deeds and Titles**
- Property Deeds (including any recent appraisals)
- Mortgage Documents (and promissory/loan notes)
- Vehicle Titles and Registrations (car, boat, RV, etc.)
- Membership Certificates
Legal Papers
☐ Court Documents for divorce (including any property settlement agreements, name changes, prenuptial agreements, adoptions, etc.)
☐ Military Service papers, including Discharge records
☐ Will and/or Trusts
☐ Deceased’s Final Instructions
☐ Pre-paid Funeral Contracts
☐ Organ/Tissue donation record
☐ Social Security Card (or number)
☐ Birth Certificate
☐ Marriage License
☐ Community Property Agreements
☐ Driver’s License
☐ Passport, Citizenship, Immigration and/or Alien Registration papers

Personal Information
☐ Names and contact information of closest family and friends
☐ Names and contact information of all lawyers, accountants, doctors, etc.
☐ Family Tree, if available (especially if there is no Will).

PRACTICAL STEPS AND INFORMATION
☐ Make a list of regular bills to have as a reminder - be sure to note if any are on automatic payment plans, or note when payments are due.

☐ Family members should keep careful records of expenses incurred.

☐ Give all unpaid bills to the Personal Representative (if any) to be paid.

Some examples of bills to locate:
☐ Utility Bills (electric, heating, telephone, cell phones, water/sewer/garbage, etc.)
☐ Long Term Debts (home mortgages, Bank Line of Credit, car loans, etc.)
☐ Rental fees (home, apartment, assisted living, or nursing home, etc.)
☐ Credit Card and Debit Card bills
☐ Insurance bills (health, Long Term Care, home, car, life insurance, etc.)
☐ Property Tax bills (if paid separately and not included in home mortgage)

☐ Access to Bank Accounts - If you are a co-signer or have a joint account with the deceased, you should be able to use some of the money in the account to pay the regular bills of the deceased. Keep detailed records of all the bills you pay and any withdrawals of cash from the account.

☐ Power of Attorney - If you were the holder of a Power of Attorney (sometimes called an “attorney-in-fact” or the “agent”) for the deceased, your authority to act under the Power of Attorney ends at the time of death.
An inventory of household goods and personal effects should be made as soon as possible after death so these items can be identified and safeguarded.

Determine the value of property owned by the decedent at the time of death, including retirement funds, insurance policies and joint tenancy properties; obtaining appraisals of the real property, and in some instances, certain significant personal property.

If automobiles are held in joint tenancy, change motor vehicle titles to reflect ownership only by the surviving joint tenant.

If stocks or bonds are held in joint tenancy, contact stockbroker to change records to reflect ownership only by the surviving joint tenant.

If bank accounts are held in joint tenancy, contact the bank to change records to reflect ownership only by the surviving joint tenant.

Accounts held with a “pay to beneficiary upon death” or similar designations will be paid by the bank or stockbroker directly to the named beneficiary(ies) upon submission of a certified death certificate to the bank or stockbroker.

**NOTIFICATION OF DEATH (AND CHECK FOR BENEFITS)**

Once close family and friends, and the deceased’s doctor and lawyer (if any) have been notified, notice should be given as soon as possible to the agencies and companies listed below. At the same time, you should check and apply for any Death Benefits or Survivor Benefits from these organizations. This is money paid after a death to the person or persons named as “beneficiary”.

It can take two or more months for benefits to arrive, so be sure to start soon. Call these offices to find out their requirements, such as sending a certified copy of the death certificate. Make a note with the date you made your calls and sent requested materials. (See the Resources section below for contact information.)

Here is a list of some agencies and companies to notify:

**Social Security** - You must notify the Social Security Administration of the death, and apply for any possible Social Security death benefit and survivor benefits. You will need the deceased’s Social Security number and date of birth. The Social Security office automatically notifies Medicare of the death.

**Insurance Companies** - Contact all the insurance companies on the list you made from the deceased’s records. This includes policies which might pay death benefits to the beneficiary or beneficiaries named in the policy (such as Life Insurance or annuities). Contact policies which might pay for account balances (such as for mortgages, credit cards or other loans).
All other insurance companies (such as property insurance, health and dental insurance, Long Term Care insurance, etc.) must be notified of the death so that the policies can be either changed or cancelled. Ask for any unused premium to be returned to you.

Employee Pensions and Benefits - If you are the beneficiary, contact the deceased’s employer and ask about any possible death benefits, retirement annuity or pension plans, and life and health insurance coverage. Unions and other professional organizations may provide benefits also. Note: Sometimes you must return the deceased’s final monthly pension payment to the pension company before they send a new, adjusted payment.

Veteran’s Administration - If the deceased was a Veteran, notify the VA to ask about possible death benefits and survivor’s benefits.

Banks, Financial Institutions, and Credit Card Companies - If you were a co-signer or had a joint account with the deceased, you must notify the Bank or other Financial Institutions of the death. For joint accounts “with the right of survivorship” the survivor owns all of the money in the account, but you still must notify the bank of the death.

Credit Bureaus - It is recommended to notify the three major Credit Bureaus of the death, to help avoid possible identity theft. These are Equifax, Experian and TransUnion.

Landlord - If the decedent was a tenant in real property, notify the decedent’s landlord as soon as possible, to discuss lease or rental agreements, and termination dates if necessary. Ask about the possible return of the decedent’s security deposit.

RESOURCES.

Social Security Administration
1-800-772-1213
16241 N. Tatum Blvd., Phoenix, AZ 85032
www.socialsecurity.gov
For notification of death and to check for benefits.

Veteran’s Administration
1-800-827-1000
www.va.gov
For notification of death and to check for benefits.

Maricopa County Office of Vital Records
602-506-6805
3221 N. 16th Street, Suite 101, Phoenix, AZ 85016
For additional certified copies of Death Certificate