

# What To Do When A Loved One Dies

## *Our advice can keep a sad event from becoming even more painful*

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[<https://www.consumerreports.org/cro/magazine/2012/10/what-to-do-when-a-loved-one-dies/index.htm>]

File this checklist to use when needed to keep a sad event from becoming even more painful. Responsibility for the various actions can be divided among family members and close friends of the deceased.

### **Immediately**

1. Get a legal pronouncement of death. If no doctor is present, you'll need to contact someone to do this:
  - If the person dies at home under hospice care, call the hospice nurse, who can declare the death and help facilitate the transport of the body.
  - If the person dies at home without hospice care, call 911, and have in hand a do-not-resuscitate document if it exists. Without one, paramedics will generally start emergency procedures and, except where permitted to pronounce death, take the person to an emergency room for a doctor to make the declaration.
2. Arrange for transportation of the body. If no autopsy is needed, the body can be picked up by a mortuary (by law, a mortuary must provide price info over the phone) or crematorium.
3. Notify the person's doctor or the county coroner.
4. Notify close family and friends. (Ask some to contact others.)
5. Handle care of dependents and pets.
6. Call the person's employer, if he or she was working. Request info about benefits and any pay due. Ask whether there was a life-insurance policy through the company.

### **Within a few days after death**

7. Arrange for funeral and burial or cremation. Search the person's documents to find out whether there was a prepaid burial plan. Ask a friend or family member to go with you to the mortuary. Prepare an obituary.
8. If the person was in the military or belonged to a fraternal or religious group, contact that organization. It may have burial benefits or conduct funeral services.
9. Ask a friend or relative to keep an eye on the person's home, answer the phone, collect mail, throw food out, and water plants.

### **Up to 10 days after death**

10. Obtain death certificates (usually from the funeral home). Get multiple copies; you'll need them for financial institutions, government agencies, and insurers.
11. Take the will to the appropriate county or city office to have it accepted for probate.
12. If necessary, the estate's executor should open a bank account for the deceased's estate.

### 13. Contact:

- A trust and estates attorney, to learn how to transfer assets and assist with probate issues.
- Police, to have them periodically check the deceased's house if vacant.
- Accountant or tax preparer, to find out whether an estate-tax return or final income-tax return should be filed.
- The person's investment adviser, for information on holdings.
- Bank, to find accounts and safe deposit box.
- Life insurance agent, to get claim forms.
- Social Security (800-772-1213; [socialsecurity.gov](http://socialsecurity.gov)) and other agencies from which the deceased received benefits, such as Veterans Affairs (800-827-1000; [va.gov](http://va.gov)), to stop payments and ask about applicable survivor benefits.
- Agency providing pension services, to stop monthly check and get claim forms.
- Utility companies, to change or stop service, and postal service, to stop or forward mail.
- Know the person's wishes

### **For an elderly friend or relative:**

- Know the location of the will, birth certificate, marriage and divorce certificates, Social Security information, life-insurance policies, financial documents, and keys to safe deposit box or home safe.
- Ask the person's wishes about funeral arrangements, organ donation, and burial or cremation.
- Have the person complete an advance directive, including a living will, which specifies wanted and unwanted procedures. The person should also appoint a health-care proxy to make medical decisions if he or she becomes incapacitated.
- Have a do-not-resuscitate order drawn up if the person desires. That tells health-care professionals not to perform CPR if the person's heart or breathing stops and restarting would not result in a meaningful life.
- Make sure the person gives copies of the documents to his or her doctor and a few family members or friends. Take the documents to the hospital if the person is admitted