

# **What To Do When a Loved One Dies**

**--Or--**

## **The Survivor's Checklist**

This is a list to help you or someone you know function in the wake of losing a loved one. It is by no means an exhaustive list; there are situations and details we haven't even touched on. But it should provide guidance on some of the more basic and fundamental issues that will need to be addressed. It is influenced by Florida law, but most of the suggestions below can be altered to meet the requirements of any other state. Consult an estate planning attorney in your area to verify exactly what needs to be done.

The loss of a loved one can be a stressful and heartbreaking time. If we can assist you or your family in any way, please let us know.

### **To Do As Soon As Possible (Within 7 Days)-**

- Arrange for organ donation if that was the loved one's wishes. (Check their ID/License & Healthcare Surrogate document in case you're not sure). Time is of the essence, so notify medical staff as soon as possible.
- Call the funeral home, mortuary, or medical school to arrange transportation of the loved one.
- If not readily available, search your loved one's documents to determine if they have a prepaid burial plan.
- Notify the immediate family and close friends of the loved one. Search for an address book or email list to assist you with contact information.
- Arrange for the care of the loved one's family, especially if there are minor/dependent children.
- Arrange for the care of any pets the loved one had.
- Secure the loved one's property (if no family or if family will be staying elsewhere for the time being).
  - Arrange for someone to pick up the mail until you can request the mail be forwarded.
  - Cancel or suspend any newspapers or daily deliveries.
  - Identify if there are any dangerous items or conditions in/on the property (rodents, leaks, unsecure pools, firearms, medications, etc.).

- Make sure any vehicles are parked in a secure and legal area and free of any food items.
- Try to locate important documents, especially your loved one's Last Will & Testament or Trust documents.
  - If a Last Will & Testament is located, Florida requires you deposit the Will with County Clerk (even if you won't be opening probate) in the county where your loved one lived. Before depositing, be sure to make a copy of the Will first!
  - If your loved one was a Servicemember, try to locate their DD-214 (Discharge paperwork).
  - Many funeral homes offer a commemorative flag in presentation case if you can show they were in the service.
- ❖ Important Documents include:
  - Last Will & Testament
  - Trust(s)
  - Social Security card, Driver's License, and/or other ID cards
  - Birth Certificate, Marriage Certificate, Divorce Decree (as applicable)
  - Insurance Policies (health, home, auto, etc.)
    - Life Insurance should be contacted as soon as possible. They may be able to arrange with the funeral home to help cover expenses if needed.
  - Deeds and titles to properties
  - Automobile titles and registration paperwork
  - Stock certificates and investment/brokerage statements
  - Discharge papers related to military service
  - Recent income tax forms and W-2s
  - Major loan information, such as the mortgage, auto loans, and student loans
  - Monthly bills, checkbooks, and credit cards
    - Including copies of any credit card benefit statements (airline miles/points)

- Safe deposit box information- location, key
  - Anything else you come across that seems important (better to have it and not need it rather than need it and not have it...)
- Make funeral/memorial/celebration of life arrangements.
  - Submit the obituary to the local newspapers as well as newspapers in areas your loved one had strong ties to (where they grew up or if they're snowbirds). Include information about the service, donation/flower requests, and any memorial websites being established in the obituary.
  - Decide if you would like a social gathering after the service (it's not required, just so you know- do what is best for you and your family).
    - If so, arrange for location and food as appropriate. Ask friends/family to assist.
- Do not allow family/friends to start removing items from your loved one's property until a Last Will is located and a Personal Representative (aka- Executor) is identified.
- Stop and breathe. It may seem like everything has to happen immediately, but it doesn't. Be sure to take the time you need to celebrate the life of your loved one.
- Be prepared. As you start to go through your loved one's documents, boxes, emails, and bank statements, you will likely learn things you never knew about them. Good things, bad things, even "meh" things. It doesn't matter how well you thought you knew them, there will most likely be *something* you learn. You may even learn something about another family member that had already passed that your loved one just never talked about. It can be worth the time to perform additional research on what you find out, after the major responsibilities have been addressed.

### **To Do Within the First Month-**

*Prepare to settle the estate. Immediately after your loved one's death is not the time to settle the estate and there is no requirement that probate be open within a certain time after death. That being said, there are expenses that have to be addressed like funeral costs (if not prepaid). It is worth the time to meet with a probate attorney just to ensure everything is being handled properly and the best way possible. This can be a simple consultation, which many attorneys offer at a flat rate or even no charge. Once the rest of this section has been completed, then, if needed, you can decide about whether or not probate is actually needed.*

- Get copies of the death certificate from the funeral home.

- ❖ In Florida, there are both “short forms” and “long forms.” The difference between the two is that long forms include the cause of death and are usually required by life insurance companies when filing a claim. For most notifications, the short forms are fine.
- ❖ Many companies are going digital and no longer require actual physical copies of the death certificate (but be sure to ask when speaking to someone), so it is recommended you start with 2-3 long forms if there are life insurance policies and another 4-5 short forms for everything else. You can always order more if needed.
- Cancel the loved one’s driver’s license. (This helps prevent identity theft). Contact the state department of motor vehicles for specific guidance on the steps needed. For Florida, you can call (850) 617-2000 for information or go to [www.flhsmv.gov](http://www.flhsmv.gov).
- Notify the Election Board of the passing. In Florida, you can call (850) 245-6290 for the Bureau of Voter Registration Services for guidance on what steps to take.
- Contact the Social Security office and notify them of the passing. (This is sometimes done by the funeral home, but it would be better to check before you assume they’re handling).
  - At this time, there is a one-time death benefit to the surviving spouse of \$255.00.
- If your loved one was a Servicemember, visit [www.Vets.gov](http://www.Vets.gov), or call (855) 574-7286 to see if the loved one’s military service qualifies for memorial/burial benefits and survivor/dependent benefits.
- Cancel upcoming appointments, trips, or events the loved one was scheduled to have.
  - If a trip was prepaid, it is worth inquiring if a refund is available.
- Have the loved one’s home cleaned if there’s no family or if the family isn’t staying in the property.
  - Remove any perishable items from the refrigerator, freezer, cabinets, etc. If the food is still good, it’s worth considering donating it to the local food bank instead of just tossing it out.
  - Locate all unused medications and dispose of properly. In Florida the local Sheriff’s Office will take medications without any questions or information needed.
  - Remove any garbage from the property.
  - Consider setting timers on both indoor and outdoor lights to keep up the appearance that the home is still active.

- Now would be a good point to stop and take another breath. Yes, there is lots to do, but that's why you get trusted friends and family to assist where they can. If you need a day to just unplug, you should take it.
- Make a list of all monthly bills, noting which are in the loved one's name only and which are jointly owned with the loved one.
  - Go through the mail, check the loved one's email, and check bank statements to make sure nothing gets overlooked.
  - Contact the credit card companies, advise of the passing, and request a freeze be placed on the account to prevent unauthorized use. If the account is solely in the loved one's name, those accounts CANNOT be used once they've passed. \*Joint accounts can still be used.
  - Contact the three credit reporting agencies to advise of the passing and to have their social security number flagged (to prevent identity theft). Request the credit report be flagged as "Deceased. Do Not Issue Credit".
    - ❖ Experian (888-397-3742)
    - ❖ Equifax (800-685-1111) and
    - ❖ TransUnion (800-888-4213)
- Pay any bills to keep the household functioning (utilities and any jointly owned accounts), but do NOT agree to or schedule payments for any outstanding debts in the loved one's name. The Personal Representative (named in the Last Will & Testament or appointed by the Court if no Will) or the Successor Trustee will need to assess whether the Estate has sufficient assets to pay the bills.
  - ❖ *The debts of your loved one will be paid out of the Estate, and only to the extent there are available assets to cover them. Family members and friends are never personally responsible for paying the loved one's debts, unless the debt is jointly owned/co-signed. Some collections agency's will hope you aren't aware of this rule and try to convince family and friends to pay the debt owned by the loved one. If someone contacts you or another family member or friend, give them the contact information of the Personal Representative and tell them to not contact you again. They must stop calling if you request it.*
- Contact all banks where the loved one had accounts (be sure to check for online banks as well).
  - Check to see if beneficiaries have been named on any accounts ("pay on death" and "transfer on death" are the two most common).

- Some banks will require joint accounts to be closed and reopened in the survivor's name only. Your bank will advise you of their policies when you take in the death certificate.
- If your loved one was renting their residence or living in an adult community/assisted living, review a copy of the agreement to determine what responsibilities you may have regarding notice and having items moved out.
  - Determine if your loved one's estate is entitled to a refund and/or return of a security deposit.
- If your loved one was employed when they passed, contact the employer to determine if there are any benefits available, including:
  - Vacation/sick pay that's accrued
  - Employer-paid death benefit
  - Final paycheck and/or outstanding commission
  - Retirement account details
- If your loved one owned a business when they passed, you will need to:
  - Contact any partners or co-owners and determine if there's a succession plan
  - Locate business documents including Articles of Incorporation, stock certificates, and tax records
  - Seek advice from an attorney and/or make an appointment with the attorney who assisted in the creation of the business

### **To Be Done Later-**

- Breathe again. Take a break. You've accomplished a lot and done a fantastic job!
- Cancel memberships in organizations such as fraternities, sororities, professional organizations, etc.
- Notify the loved one's alma mater(s)
- Close online accounts including social media and email lists
- Cancel magazine and other subscription memberships
- Make sure your own estate planning is complete!