

## After death occurs checklist

The time immediately following the death of a loved one can be overwhelming, with grief and bereavement complicated by a seemingly endless number of tasks. The immediate days following the death will be focused on the funeral or memorial service arrangements. Soon after, however, various financial and legal issues must be addressed. Many people find it very difficult to be sure they have taken care of everything.

### The following is a list of tasks that are likely to need attention:

- **Obtain an official statement of the death.** A declaration of death is required toward receiving an official death certificate. A doctor or staff will facilitate a declaration of death, if the deceased died in a hospital or nursing facility. If a loved one died at home, a medical professional will need to be contacted to make an official declaration.
  - **Call the funeral home you have selected.** If you have not chosen a funeral home ahead of time, ask a friend, family member, or clergy for a reference to a local funeral home. If in Massachusetts, the Massachusetts Funeral Directors' Association can give you information on funeral homes in your area and can be reached at 781-335-2031.
  - **Notify family and friends.** Contact loved ones and friends via phone, email or text message. You could ask those contacted to notify other people who may have had a connection with the deceased. You might also wish to post information on social media.
  - **Safeguard property.** Make certain to secure the deceased home or car as well as other valuables and personal assets. You might also make arrangements for collecting or cancelling mail, watering plants, and cleaning out perishables in the refrigerator.
  - **If your loved one was a veteran, you may be able to get assistance with the funeral, burial plot, or other benefits.** For information on benefits call the Veterans Administration at 800-827-1000. Also, the phone number for your local Veterans Agency is usually listed under Town Offices. You will need a copy of your loved one's discharge papers. In most cases in Massachusetts, these can be obtained from Military War Records Office, 508-422-1993.
  - **Obtain 10-15 copies of the Death Certificate from your funeral director.** You can also get additional copies later online at: [www.vitalrec.com/ma.html](http://www.vitalrec.com/ma.html) or at your city hall.
  - **If your loved one was receiving Social Security benefits, notify your local Social Security office** of the death, since these benefits will stop. Overpayments will result in a difficult process of repayment. If you are a surviving spouse, ask about your eligibility for increased benefits. Also, check on benefits that any minor children may be entitled to receive.
  - **Contact the health insurance company or employer** regarding terminating coverage for the deceased while continuing coverage for others covered through the policy.
  - **Contact the insurance company** for all life insurance policies. You will need to provide the policy number and a certified copy of the death certificate and fill out a claim form. If the deceased is listed as the beneficiary on any other policy, arrange to have the name removed.
  - **Contact the employer**, if the deceased was working, for information on pension plans, credit unions and union death benefits. You will need a certified copy of the death certificate for each claim.
  - **Return or cancel credit cards** of the deceased with a certified copy of the death certificate, or notify the credit card company if you, as the survivor, want to retain use of the card.
  - **Notify credit agencies.** To help prevent identity theft, contact the major agencies – Equifax, Experian and TransUnion. You will need to provide one of the agencies with a copy of the death certificate. That agency should provide the information to the other agencies.
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- **Cancel driver's license.** If the deceased had a current driver's license, contact your local Department of Motor Vehicles to notify them of the death. You will likely need a death certificate, but the DMV will provide any specific instructions for cancelling the license and removing the deceased from their records. This will further prevent possible identity theft.
  - **Cancel other services.** Contact each service provider to cancel landline telephone, mobile phone, cable, internet, streaming services and utility companies. and stop or forward mail. File a request with the local post office to stop or forward the mail. Reach out to other companies to stop any recurring bills and subscriptions. Contact the lender if a home has a mortgage.
  - **Remove or memorialize their social media.** You may choose to delete the deceased Facebook, Instagram, Twitter or other social media accounts. Another option is to memorialize their account. Contact each company for specific instructions. For example, if Facebook is made aware that a person has passed away, they will memorialize the account, which will let loved ones and friends post and share memories, and helps keep it secure by preventing anyone from logging into it.
  - **Close email accounts.** Closing an email account of the deceased may also help prevent possible identity theft. Email providers will likely have their own processes, so contact the provider for their requirements. One will likely need to submit a death certificate.
  - **Seek the advice of an accountant or tax advisor** about filing the deceased's tax return for the year of the death. Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death, since you will need this information for the estate tax return.
  - **Notify banks and other financial institutions. Arrange to close or change any joint bank accounts into your name.** If the deceased's estate is in trust, check with the Trust Department or Customer Service at the bank.
  - **Arrange to change stocks and bonds into your name.** Your bank or stockbroker will have the forms.
  - Make sure that **important bills**, such as mortgage payments, continue to be paid.
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#### **Documents you may need to complete the tasks:**

- Death Certificates (10 - 15 certified copies)
- Social Security Card
- Marriage Certificate
- Birth Certificate
- Birth Certificate for each child, if applicable
- Insurance Policies
- Deed and Titles to Property
- Stock Certificates
- Bank Books
- Honorable Discharge Papers for a Veteran and/or V.A. Claim Number
- Recent Income Tax Forms and W-2 Forms
- Automobile Title and Registration Papers
- Loan and Installment Payment Books and/or Contracts