

# TASKS TO BE COMPLETED IN EVENT OF DEATH

- i. Tasks to be completed within approximately 24 hours of Decedent's death
- ii. Tasks to be completed within approximately 48 hours of Decedent's death
- iii. Tasks to be completed shortly after Decedent's funeral or memorial service

The death of a loved one is an emotional time, and can be very overwhelming. Please feel free to contact Mammel Law at 248-644-6326 with any questions you may have, or if you need assistance with completing the following important tasks.

## First 24 Hours

- Notify immediate family and close friends
  - Ask for someone to remain with you while you make the necessary calls
  - Ask those you call to help notify others
  - If not already known, ask if any of these individuals knew of arrangements or wishes for funeral, burial, cremation, etc.
  - Arrange for close and trusted family or friends to provide emotional support of surviving spouse, children, and other close relatives and friends
- If Decedent was an organ donor, arrange for organ donation
  - This detail is often overlooked, but if the Decedent wished to donate his or her organs, they need to be harvested as soon as possible. Check the Decedent's driver's license and Healthcare Power of Attorney or Advanced Medical Directive, to be sure of his or her wishes. There is no cost.
  - Consult with coroner and attending physician, and clergy, if applicable
- If the Decedent made arrangements to have his or her body donated to a medical school, like organ donation, this needs to be done as soon as possible
- Arrange for interim care of any dependents
  - If the Decedent named a guardian in a will, the dependents should enter the care of that guardian as soon as possible
  - If the Decedent did not name a guardian, arrange for someone to care for the dependents in the Decedent's home until permanent arrangements can be made.
- Arrange for interim care of any pets
  - If the Decedent named a pet caretaker in a will or trust, the pets should enter the care of that pet caretaker as soon as possible
  - If the Decedent did not name a pet caretaker, arrange for someone to care for the pets in the Decedent's home until permanent arrangements can be made
  - Remember that pets also experience emotions when an owner dies; arrange for someone to provide extra support to any pets during this time
- Consider funeral preparations, and choose a funeral home
  - Determine if the Decedent has made any pre-paid funeral arrangements
  - Determine whether the Decedent named a "Funeral Representative"
    - Search for a will or estate plan, which may contain the Decedent's wishes
  - If not contained in an estate plan, attempt to find and review the Decedent's expressed funeral and burial wishes elsewhere
  - If possible, and especially if the Decedent's funeral wishes are unknown, bring together immediate family members to discuss:
    - What did the Decedent want?
      - Funeral service, memorial service, or no service at all?
      - Burial, cremation, natural/green burial, or something else?
      - Any religious beliefs or traditions that affect handling, disposition of the body, and the funeral or memorial service
      - Public viewing, or for close family members and friends only?
      - Location of burial, location for cremains, etc.
      - Was the Decedent in the military or a veteran?
    - What is realistic based upon logistics, costs, etc.?

- Who will be paying for the funeral and from what source of funds?
  - Consider the cost of:
    - Casket
    - Grave marker and/or urn
    - Post funeral meal for those in attendance
    - Etc.
  - Did the Decedent leave any immediately accessible funds to pay for the funeral?
- Ask friends or family for a referral if the funeral was not pre-planned or the Decedent did not otherwise make his or her wishes known.

## **First 48 Hours / Before Funeral**

- Notify other family members and friends
  - Make a list of as many people as the immediate family members can think of
  - Find contacts through email accounts, personal phone books, holiday card lists
  - Contact employer, if any, of the Decedent
  - Contact organizations the Decedent belonged to
- Notify coroner and attending physician
- Notify other doctors, especially if the Decedent was under medical care
  - If the doctor's name is not known, look for medical bills or prescription bottles
- Secure property
  - Evaluate need for security at Decedent's home, arrange for security if necessary
  - Notify police, landlord, or property manager if a home will be vacant
  - Ensure the Decedent's car is parked in a legal and safe area, and locked
  - Ensure that the home is locked, and evaluate whether the locks might need to be changed
  - Determine whether the home needs to be winterized (e.g. preventing pipes from freezing, etc.)
- Hold or forward, and have authorized Personal Representative or Trustee review mail
  - Holding or forwarding mail prevents attracting attention to accumulating mail
  - Reviewing mail provides information about accounts, creditors, and subscriptions that need to be canceled. This is especially useful if the Decedent did not list his or her accounts or assets, or may have forgotten to write down a particular account or asset
  - The Personal Representative or Trustee can have mail forwarded to his or her own address by visiting the post office or post office's website.
- Find perishable property, including food and plants, and arrange for care or disposal
- Cancel or rearrange any home deliveries, if desired
- Notify power of attorney agent
  - Power of attorney agency ends upon death, and the agent may no longer act on the Decedent's behalf
- If the Decedent was a veteran, inquire about burial and survival benefits and special arrangements by contacting the local veterans agency or calling Veterans Affairs at 1-800-827-1000
- Arrange for a headstone, if applicable, through the cemetery, or if through an outside vendor, consult the cemetery on rules and regulations regarding headstones
- Prepare and arrange for obituary
  - Check rates, deadlines, and submission guidelines if you wish to publish the obituary in a newspaper
  - Be wary of issues arising from including full date of birth or other specific details that could be used by identity thieves
- Organize the post-funeral or memorial gathering, if desired
- Once service details have been finalized, notify those on your contact list
- Keep track of cards, flowers, and donations, to acknowledge later
- Keep all records of payment for funeral and all other expenses

- Begin process of obtaining duplicate certified death certificates
  - Work with funeral home and coroner or the county where the Decedent resided to obtain certified death certificates
  - Keep track of each individual or company you provide a death certificate to, and whether you provide an original or copy. The information may become necessary in a case of identity theft.

## After the Funeral

- Get duplicate death certificates
  - Many certified death certificates will be needed to handle upcoming tasks, and it will be less expensive to get extras now than to get more later
- Send thank you notes and acknowledgements to those who attended the funeral or memorial, and to those who gave flowers, donations, support, etc.
- Make copies of additional items that serve as proof of death, such as dated obituary notices or other newspaper notifications
- Make copies of marriage and birth certificates
- Notify Social Security
  - Sometimes handled by the funeral director
    - Check with funeral home as to whether Social Security has been notified, and if not, then notify
  - Ask about eligibility for increased personal benefits for a surviving spouse or dependents
  - Any funds disbursed for the current month may need to be provided back to Social Security – do not spend or disburse these funds until consulting with the Social Security Administration
- Notify Medicare, if applicable
  - Social Security will notify the Medicare program, but Medicare Prescription Drug Coverage (Part D), Medicare Advantage, and Medigap policies need to be canceled separately
- Locate:
  - Safe deposit box, follow safe deposit procedures
    - If safe deposit box exists, determine who has access. If no additional individuals have access, consult Decedent's will or trust to determine whether a Trustee has the authority to access the box
      - Access the box and check for any contents
  - Wills, codicils, trusts
    - If unable to locate a will, it may be on file with the probate court in the county where the Decedent lived
    - Contact the attorney who prepared the will, codicil, or trust
  - Life insurance policies
  - Deeds to real estate and any related mortgage and tax information
  - Titles to vehicles
  - Other important documents, accounts, investments
- Inventory:
  - Valuable personal property
  - Sentimental personal property
  - Vehicles
    - If owned:
      - Verify that there is no lien holder
      - In many cases, a vehicle's title can be transferred to a family member with DMV assistance

- If the vehicle was not titled in trust or will not be distributed right away, title the vehicle in the name of the estate
      - Contact the auto insurance provider to ensure continuity of service before the title is transferred
    - If leased:
      - Review the lease agreement and discuss options available with an attorney
  - Firearms, if applicable
    - If the decedent owned firearms, ensure that they are safely stored until they are ultimately disposed of through trust administration or estate settlement.
- Investigate:
- Monthly automatic withdrawals and deposits at the Decedent's bank or credit union
    - Arrange to stop automatic withdrawals
    - Arrange to stop automatic deposits
    - Be sure that mortgage payments are continued, contact the mortgage lender to determine options while the house is being sold
  - Life insurance benefits
    - File claim forms, with policy numbers and death certificate
    - Meet with life insurance agent to collect proceeds, discuss options
  - Other insurance benefits
    - Disability
    - Travel
    - Accident
    - Homeowners
  - Union death benefits
  - Veterans burial allowance and benefits, if applicable
  - Employee benefits
    - Accrued vacation pay
    - Death benefits and/or life insurance
    - Final wages or other pay due
    - Retirement plans
    - Pensions
    - Deferred compensation
    - Medical reimbursements
  - Refunds on insurance or cancelled subscriptions
    - Nursing home costs paid ahead on a monthly basis
  - IRA accounts
  - Business, partnership and investment arrangements
    - Arrange for continued management of the business, or winding up of the business, as appropriate
  - Unclaimed property
  - Debts owed to the Decedent
  - Intellectual property

- Arrange for continued management of royalties or other income and ongoing sales
  - Arrange for continued management of the intellectual property rights
- Cancel Decedent's health insurance
  - Notify insurance company or employer
  - Ensure that coverage continues for any dependents
- Cancel other insurance policies
  - Fire, theft, liability and auto insurance on Decedent's property
- Retain and meet with an attorney regarding estate and/or probate matters
  - Identify beneficiaries of Decedent's trust, will, accounts, insurance, etc.
  - Identify any non-beneficiary next of kin or heirs at law
  - If there is a trust, arrange for allocations and transfers
  - If there is a will, prepare paperwork with attorney to open probate estate
  - Notify beneficiaries of bank or credit union accounts, investment accounts, life insurance policies, and retirement funds, if beneficiary listed is not Decedent's trust
  - Work with attorney to prepare inventory of Decedent's assets, accounts, and debts
  - Obtain valuations of assets, if appropriate
  - Publish notice to Decedent's creditors
    - Approve or reject claims of creditors as appropriate and pay approved claims
  - Address any potential legal claims of Decedent
  - Address any debts owed to the Decedent and collect on them
- DO NOT pay any of Decedent's debts (e.g. credit cards, student loans) until attorney discusses with family or Personal Representative or Trustee
  - Review credit cards and cancel as appropriate by calling the service number for each card; interest and fees accrued after the date of death should be waived
    - Individually held cards should be closed
    - Jointly held cards should be updated to remove the Decedent's name
    - Be prepared to provide death certificates
    - You may wish to wait to close any rewards credit cards such as those with airline miles/points or hotel points until the points or miles can be transferred to a beneficiary, depending on the policy of the credit card
  - Notify the Personal Representative or Trustee of any outstanding debts
- Make a list of important bills, like mortgage payments, and share the list with the Personal Representative or Trustee so he or she can pay the bills
- Notify credit reporting agencies to minimize risk of identity theft
  - Provide death certificate to Equifax, TransUnion, Experian
  - Ensure there have been no charges or fraudulent accounts opened in the Decedent's name four to six weeks later
- Cancel driver's license and voter registration
  - Be prepared to provide death certificate
  - Prevents identity theft by removing the Decedent's name from DMV records
- Deal with electronic and social media
  - Close social media and email accounts
    - Be prepared to provide death certificates



