

# What to Do When Someone Has Died

## A Checklist

*\*This list is for information purposes only, may not be comprehensive and may contain outdated information. It does not constitute legal advice and is not intended to provide specific advice about your particular situation.*

### Initial Steps

- Obtain 10-15 copies of the Death Certificate <http://www.findfreedeathrecords.com/>
- Determine who is executor or administrator of estate
- Maintain a record of all decisions made, steps taken, and financial transactions
- Notify all beneficiaries
- Maintain detailed accounting of assets as well as receipts and disbursements during administration of the estate
- Locate estate assets and safety deposit box, if applicable
- Secure estate assets and ensure adequate insurance coverage is in place
- Protect business interests, if applicable

### Government

- Determine what government benefits for which you may be eligible 1-800-333-4636 <http://answers.usa.gov/system/templates/selfservice/USAGov/#!portal/1012/search/death/benefits>
- Notify Social Security so you will not be responsible for overpayment. Call (800) 772-1213. [www.socialsecurity.gov](http://www.socialsecurity.gov)
- Determine if survivors are entitled to receive Social Security survivor benefits. <https://faq.ssa.gov/ics/support/kbanswer.asp?deptID=34019&task=knowledge&questionID=1900>
- Determine if a widow or widower (with a disability) is entitled to Social Security Benefits. <https://faq.ssa.gov/ics/support/KBAnswer.asp?questionID=2838&hitOffset=110+87+11+10&docID=3269>
- Contact your local Veterans Affairs for help in determining benefits, if applicable 800-827-1000 [www.vba.va.gov](http://www.vba.va.gov) FAQ's <http://www.va.gov/SURVIVORS/FAQs.asp>
- For retired or former federal service employees, contact Office of Personnel Management , 888-767-6738 [www.opm.gov](http://www.opm.gov)
- For military service retiree receiving benefits, contact Defense Finance and Accounting Service, 800-269-5170 [www.dfas.mil](http://www.dfas.mil)
- If the deceased was not a US Citizen, contact the US Bureau of Citizenship & Immigration Service 800-375-5283 [www.uscis.gov](http://www.uscis.gov)
- ?? Notify the National Passport Information Center (NPIC) 877-487-2778

### Legal Steps

- Contact a lawyer regarding general estate questions and procedures for probate or letters of administration, if required.
- Put together an inventory of all assets and their values as of the date of death. Probate court requires that this be done within 90 days of death.
- Conduct a wills search
- Determine if a Memorandum of Tangible Personal Property exists

- Review will
- Decide if it is necessary to probate the will
- Obtain probate\* or letters of administration from court, if required
- Contact an accountant to file tax returns
- Examine claims against estate and defend any legal action against estate of deceased

### **Other Financial Steps**

- If the deceased provided spousal health coverage, check with the plan administrators to see if you can continue on the group plan through COBRA coverage.
- Contact the employers to ask about benefits due to survivors. Besides life insurance, these can include unpaid salary and bonuses, accrued vacation and sick pay, left over funds in a medical flexible spending account, and stock options.
- Notify the credit bureaus to place a death flag or a credit security freeze.
- Meet with an accountant to understand the tax consequences of inheriting an IRA or 401(k).
- Contact the manager of any IRA's.
- Determine the existence of any 401(k) from current and previous employers. Contact the plan administrators of each one.
- Contact financial institutions to remove deceased's name from joint accounts or to transfer accounts held solely by the deceased into the name of the estate
- Contact credit card companies to remove deceased's name from accounts or to cancel accounts
- Contact local newspaper to arrange for publication of notice to creditors, if applicable
- Contact life insurance company (work and/or personal) to obtain benefits, if applicable
- Sell real estate, if applicable
- If there were occupational factors associated with the death, there may be worker's compensation benefits.
- Notify any organizations that may have a death benefit associated with them (Railroad Retirement, Miner's Benefits, Teachers Retirement, labor unions, credit unions, fraternal organizations, etc)
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### **Housekeeping Steps**

- Cancel the deceased's driver's license at your local registration office
- Contact the deceased's automobile insurance provider, to cancel or change insurance
- Notify post office to redirect mail, if appropriate
- Notify phone and utility companies to change the name on bills or change the service
- Cancel all magazine or other subscriptions
- Remove name of deceased from mailing lists
- Contact charities whom received automatic financial support from the deceased
- Contact Land Title Office regarding removing deceased's name from title of property
- Maintain sufficient insurance coverage for assets which are not sold immediately (house, car etc)

### **Final Steps**

- Pay debts and expenses from estate

- Obtain approval of financial statement from beneficiaries of court
- Distribute personal and household effects

## **Helpful Definitions**

### **Assets**

What was owned by the deceased. It can include money, property, investments and personal items (jewelry, vehicles, furniture etc.).

### **Beneficiary**

A person or organization that receives the benefits from the will.

### **Clearance Certificate**

A certification from the Canadian government stating that debts/liabilities owed to the government from the deceased have been paid or payment arrangements have been made. It covers all tax years to the date of death. It is not a clearance for any amounts a trust owes. <http://www.cra-arc.gc.ca/tx/ndvdl/lf-vnts/dth/clrnc-eng.html>

### **Estate**

The property and belongings of the deceased at the time of their death.

### **Executor**

The person named in the will to carry out the directions in the will. In general, they will gather the estate assets, pay the debts, and distribute the remaining estate to the beneficiaries.

### **Liabilities**

Debts that are owed. For example, credit card balances, mortgages or loans.

### **Probate**

The legal process of getting the court to rule that a will is legally valid. It authorizes the executor to act.

### **Testator**

The deceased person who wrote the will.