

When Someone Dies

Even when the passing of someone close to you is not unexpected, the list of tasks can be overwhelming. While we at Eddy & Schein wish you and yours a happy and long life, you may want to keep this list handy.

Notifications

DOCTOR

A doctor is needed to establish the date and time of death and, where possible, the cause. If the person dies in the hospital, the in-hospital doctor automatically does this. If the doctor who is responsible (whether in the hospital or in hospice) suspects the cause of death was other than natural, the doctor is obligated to report it to the police who make a report and will notify the medical examiner. If the doctor does not come to the home, call 911 to report the death and the police and medical examiner will be dispatched.

If there is no suspicion that the deceased died of other than natural causes, the body may be released to the funeral home. Otherwise, the body will go to the morgue and an authorized person will have to go to the medical examiner's office to fill out papers and identify the body.

FAMILY, FRIENDS, AND LEGAL REPRESENTATIVES

Just after calling the doctor, inform immediate family as well as legal representatives, executors, or trustees, according to the will. People who previously acted as representatives through a Health Care Proxy or a Power of Attorney no longer have that responsibility. Make a list with telephone numbers and think about what you are going to say before you call. It can be a precious opportunity to share feelings for a few moments. If you are a parent and have to break the news to your children, even adult children, you may need to help them cope with the death. It is not unusual for the surviving parent to feel so bereaved that it is difficult for them to handle everything themselves. It is usually wise to ask for help from family members or someone close to the family.

FUNERAL HOME

You will need to give instructions on where to pick up the body as well as schedule a time to go to the funeral home and make arrangements following the last wishes of the deceased person. Find the last will and testament and check to see if there are funeral or burial instructions. Look for any other kinds of instructions, such as religious preferences. Hopefully, the person spoke with someone and made clear what his or her wishes were or established a PrePlan funeral trust.

CLERGY

Notify appropriate clergy, especially if they are to be present at a service scheduled in the next few days.

Meeting at The Funeral Home

Never go alone, even if you are calm and know exactly what you want. Having a supportive person along makes the process easier.

Consider some of the following to discuss with the funeral home:

- The type of service, if any
- The burial
- A memorial service at some other time or place
- Necessary decisions to proceed to an actual funeral, if there is going to be one.
 - Will it be public or private?
 - How large do you expect it to be?
 - Who will preside?
 - Will you have a eulogy, scripture readings, prayers, hymns, a service program?
 - Do you want a service announcement?
 - Which people will participate?

Death Certificate

The funeral home handles death certificates and will obtain the number you request for a nominal fee per copy. Order at least 12 copies depending upon legal, financial, and institutional needs for proof of death. Reordering them later will be more costly and take much longer.

The death certificate will require accurate information about the deceased:

- Date, time, and place of death (provided by the doctor)
- Full name and date of birth
- Social security number
- Usual occupation (prior to retirement)
- Armed Forces service (if applicable)
- Marital status at the time of death
- Surviving spouse's/partner's name
- Father's name
- Mother's maiden name
- Name, relationship, and address of the person providing the information
(will be listed on death certificate)

Obituary

Usually obituaries are only written about prominent people and are free of any costs. Before approaching your local paper, think about answers to the following: What are the essential details? Are there noteworthy achievements that would inspire the newspaper to write an article? If your local papers decide not to write an obituary, you can buy a paid notice, which will vary in price depending on how many words are used. Most people are not aware of the difference between an obituary and paid notice.

Administrative Items

The good news is that most of the following doesn't have to be done right away. Focus first on contacting family and friends and making funeral arrangements. Soon, however, you will need to start finding and organizing documents.

PROFESSIONAL ASSISTANCE – LEGAL, FINANCIAL, INSURANCE

If the estate is of any size at all and you are the executor, you will probably need the assistance of an attorney to guide you in obtaining the necessary court papers, such as Letters Testamentary, which give you the authority to access and close accounts. An accountant will prepare income tax statements, and financial advisors and insurance agents will guide you as to which matters need to be addressed immediately.

PAPERS

Gather all legal, financial, and personal documents and organize them as best you can. Don't forget computer files. Sometimes instructions are stored there.

BILL PAYING

If you are the executor or trustee, you will be able to finalize the monthly financial tasks. You may already know the bills that need to be paid and services terminated. But there may be unexpected one-time-only charges for which you will need to keep your eye open. If you, or someone else is listed on a checking account as joint tenant, then that person can continue to use the account. Generally speaking, however, you will not be able to pay debts, open safe deposit boxes, or remove property until the court allows it.

SOCIAL SECURITY

If the deceased person is of an age that they receive retirement benefits, you will have to inform Social Security of the passing. The funeral parlor may take care of this for you, but you need to provide the Social Security number of the deceased. Depending upon the circumstances, spouse's benefits may kick in and there may be a change in Social Security income for the surviving spouse.

EMPLOYER

If the deceased person was employed, contact the employer to start the process of collecting company-provided life insurance, vacation benefits, or unpaid salary.

OTHER OFFICIAL NOTIFICATIONS

Notify any other organizations with which the deceased was involved. Find out the requirements for each, keeping good notes of person contacted, actions taken, forms filed, tasks completed.

- Bank accounts
- Life insurance policies
- Health insurance policies
- Long-term care and other insurance policies
- Clubs
- Professional groups
- Religious organizations where the deceased was a member

Eddy & Schein Group can help during difficult times – just tell us what you need.

If you or someone you know needs help handling any of these tasks or could benefit from having a Personal Finance Manager, please contact Eddy & Schein Group for a free phone consultation.

Visit our [website](#) or call us: **New York 212-987-1427** or **California 917-881-7042**