

What to do when someone dies

Immediately

1. Notify close family and friends. (Ask some to contact others.)
2. Handle care of dependents and pets.
3. Call the person's employer, if he or she was working. Request info about benefits and any pay due. Ask whether there was a life-insurance policy through the company.
4. Contact the person's doctor.

Within a few days after death

5. Arrange for funeral and burial or cremation. Search the person's documents to find out whether there was a prepaid burial plan. Ask a friend or family member to go with you to the mortuary. Prepare an obituary.
6. If the person was in the military or belonged to a fraternal or religious group, contact that organization. It may have burial benefits or conduct funeral services.
7. Ask a friend or relative to keep an eye on the person's home, answer the phone, collect mail, throw food out, and water plants.

Up to 10 days after death

8. Obtain death certificates (usually from the funeral home). Get multiple copies; you'll need original certified copies for financial institutions, government agencies, and insurers. Recommended 10-20 copies.
9. Take the will to the appropriate county or city office to have it accepted for probate.
10. If necessary, the estate's executor should open a bank account for the deceased's estate. It may also be necessary to make an inventory of household goods & personal belongings in order that they can be accounted for and properly distributed.
11. Contact:
 - A trust and estates attorney, to learn how to transfer assets and assist with probate issues.
 - Police, to have them periodically check the deceased's house if vacant.
 - Accountant or tax preparer, to find out whether an estate-tax return or final income-tax return should be filed.
 - The person's investment adviser, for information on holdings.
 - Bank(s), to find accounts (Retirement, securities, stocks, bonds, mutual funds, credit cards, mortgages, savings accounts, checking accounts, safe deposit boxes, etc...).
 - Life insurance agent, to get claim forms.
 - Social Security (800-772-1213; socialsecurity.gov) and other agencies from which the deceased received benefits, such as Veterans Affairs (800-827-1000; va.gov), to stop payments and ask about applicable survivor benefits.
 - Agency providing pension services, to stop monthly check and get claim forms.
 - Utility companies, to change or stop service, and postal service, to stop or forward mail.
 - Notify credit reporting agencies to minimize the chances of identity theft.