

Death Checklist

By Campbell Rodriguez

- Preparation
 - If a doctor is not present, notify a doctor or coroner in order to obtain a death certificate.
 - If the death occurs at home, you may need to contact a local police officer or coroner.
 - If the Decedent wished, a donation of body parts and tissues should be considered.
 - Notify family and friends You may want to consider having family members contact others to save yourself some time on the phone during a stressful period.
 - Look for instructions which the Decedent may have left regarding preferences for funeral and burial arrangements.
 - Determine if the Decedent belonged to a burial or memorial society that may make special arrangements for the funeral, such as military honor guards.
 - Contact a funeral home concerning burial or cremation arrangements.
 - Complete funeral and burial arrangements.
 - Contact the Social Security Administration and any other government agencies or benefit program that may be making payments to the Decedent.
 - Review the Decedent's financial affairs and look for any estate planning documents.
 - If there is a Will, take the Will to the appropriate County or City office to have it accepted for probate.
 - If there is no Will and there are sufficient assets to probate, then the Court will appoint an administrator and the assets of the Decedent will be distributed according to state law.
 - If you are the Personal Representative or Successor Trustee of a Trust, try to make a list of the assets owned by the Decedent or the Trust, in order that they can be administered and distributed according to the wishes of the Decedent.
 - Open a bank account for the estate of the Decedent This should be done early on and all receipts and disbursements should be recorded in that bank account, in order to account properly for the assets of the Decedent and the expenses of administration.
 - Make an inventory of household goods, personal belongings and the like, in order that they can be accounted for and properly distributed.

- Look for insurance policies or annuities which may continue for other family members and other assets Contact the Insurer with respect to any current policies or annuities.
- Try to assemble the deeds of the Decedent to see what real estate, if any, is owned by the Decedent If real estate is owned in more than one state, special proceedings, called "ancillary administrations," may be needed in each state.
- Determine if the Decedent owned any securities, stocks, bonds, mutual funds, etc.
- If the Decedent controlled or was a principal person in a business, it may be necessary to check to see if there are Buy-Sell Agreements under which the interest of the Decedent would be purchased by the business entity or other business owners.
- If, after the appointment of a Personal Representative, a bank account or safe deposit box is found, then the assets in the bank account or safe deposit box need to be distributed according to the wishes of the Decedent.
- If the Decedent was indebted to anyone, then the creditor needs to be paid If the creditors are not paid and they make a claim against the estate after all of the assets are distributed, the Personal Representative may be in trouble and held personally liable for the debt.
- As part of the probate process, all family members within a certain degree of kinship must be contacted, whether or not they receive assets from the Estate of the Decedent.
- In handling the affairs of a Decedent, do not be quick to make distributions to family members or friends of the Decedent Important choices need to be made concerning such distributions and, of course, they need to be in compliance with the Will or other instructions left by the Decedent, not to mention any applicable tax laws.
- The income taxes of the Decedent for the year of death need to be filed, and any tax due must be paid If there is a surviving spouse, the surviving spouse and Decedent can file a joint return for the year of death.
- If there is a Trust, particularly a Revocable Living Trust, it will become irrevocable at the time of death, if not before.
- If there are minor children and the Will provides for a guardian, then the guardian needs to be informed and the children need to be placed in the care of the guardian If there are minor children and no guardian is appointed, or if there is no Will, then the Court must appoint a guardian.
- If there is real estate that is insured, the Personal Representative should make sure that the insurance policies on the properties of the Decedent are maintained.

- Watch out for people who prey upon families of Decedents** There are people who look for death notices and make unfounded claims against the Decedent. Some may also attempt to burglarize the home during the funeral service. Be cautious about such matters; have someone stay at the home during the funeral service and do not easily accept the claims of unknown individuals that lack documentation.
- If there is a surviving spouse, make sure veteran's benefits or other "joint and survivor" benefits are collected by the surviving spouse.
- Government organisations to contact**
 - The relevant tax office.
 - National Insurance contributions office if they were self-employed (to cancel payments).
 - Child Benefit office (at latest within eight weeks).
 - Local authority if they paid council tax, had a parking permit, were issued with a blue badge for disabled parking, or received social services help, attended day care or similar.
 - Identity and Passport Service, to return and cancel a passport.
 - Organizrion to return any driving licence, cancel car tax or return.
 - Car registration documents/change ownership.
- Financial organisations to contact**
 - General insurance companies - contents, car, travel, medical etc.
 - Any other company with which the deceased may have had rental, hire purchase or loan agreements.
 - If the deceased was the first named on an insurance policy, make contact as early as possible to check that you are still insured.
 - Pension providers/life insurance companies.
 - Banks and building societies.
 - Mortgage provider.
 - Hire purchase or loan companies.
 - Credit card providers/store cards.
- Utilities and household contacts**
 - Landlord or local authority if they rented a property.
 - Any private organisation/agency providing home help.
 - Utility companies if accounts were in the deceased's name.
 - Royal Mail, if mail needs re-directing.
 - TV/internet companies with which the deceased had subscriptions.
- Other useful contacts.**

- Bereavement Register and Deceased Preference Service to remove the deceased's name from mailing lists and databases.
- Clubs, trade unions, associations with seasonal membership for cancellation and refunds.
- Church/regular place of worship.
- Social groups to which the deceased belonged.
- Dentist.
- Creditors - anyone to whom the deceased owed money.
- Debtors - anyone who owed the deceased money.
- Documents to review
 - Wills and Trusts.
 - Funeral and Burial Plans.
 - Safe Deposit Agreements and keys.
 - Nuptial Agreements.
 - Life Insurance.
 - Policies.
 - Existence of Trust.
 - Pension-retirement benefits.
 - Old tax returns.
 - Prior Gift Tax returns.
 - Marriage, birth and death certificates.
 - Divorce documentation.
 - Computer records regarding books of a business or personal assets.
 - Bank statements, checkbooks, similar documents.
 - Notes receivable.
 - Titles to motor vehicles.
 - Leases.
 - Securities and list of securities.
 - Any documentation of business ownership or business interest.
 - Health Insurance, make claims for the final illness.
 - Unpaid bills.