

AFTER A DEATH OCCURS – A Checklist



Legal Information &

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Here is a checklist of important things to do when someone close to you dies.

This can be a very overwhelming and emotional time. It is a good idea to read this checklist before a death occurs, in order to plan and understand the practical steps of this difficult process.

It is also helpful to keep all your important information in one location and tell someone where you keep it.

The words “deceased” and “decedent” mean “the person who died.” “Estate” is the property belonging to the person who died.

1. Immediate Steps

- Call 911 right away if there is an unexpected death in your home. The medical team will help you figure out the next steps. If the deceased was receiving hospice care, call the hospice.
- Call your doctor or your hospice before an expected death, to discuss what to do when or if a death happens in your home.
- Most deaths occur in hospitals and other places such as nursing homes. Talk to the staff about their process.
- Contact close family and/or friends of the deceased, the deceased’s doctor (if a hospice is not involved), and the deceased’s lawyer, if any.
- Look for any written instructions (sometimes called a “Letter of Instruction,” “Final Instructions”, or “Disposition Authorization”) for funeral or memorial service, and burial or cremation arrangements. Also look to see if the deceased named a “Designated Agent” to take care of those arrangements (sometimes this is included in the deceased’s Advanced Directive documents such as in their Durable Power of Attorney for Health Care). If not found, ask close friends, the deceased’s doctor or lawyer if they know where these instructions are. Ask if there are any pre-paid services. See the Funerals section in this Handbook for more information about who is responsible under Washington State law for these after-death arrangements.
- Look for records of the deceased person’s desire to donate organs or tissue (usually noted on a Washington State driver’s license with a red heart symbol or the word “Donor,” or mentioned in the deceased’s “Final Instructions”). Give this information to the deceased’s doctor or hospice immediately (or before the death, if possible).
- If you are the named “Designated Agent” (or if none, the person allowed by Washington State law such as the surviving spouse), you should arrange for funeral or memorial services, and burial or cremation as soon as possible. Washington State usually requires embalming if

the body will be held or transported more than 24 hours after death (see the section on Funerals for more information).

- Death Certificates:** You can order certified copies of the death certificate from the funeral director or your hospice. Often you can get them from the local Department of Health office in the county where the death occurred (see Resources at the end of this section).

Generally, you will need one certified copy of the death certificate for each major asset, such as cars, land, or bank accounts, that you will need to transfer ownership of. You may also need a certified copy for life insurance policies, veteran's survivor benefits, annuities, etc. Certified copies are expensive (approximately \$20- \$32 each, plus fees). Ask if a non-certified photocopy is allowed, or if the company would return the original certified copy to you so you could use it later.

2. Next Steps - Locate Important Papers

Find the deceased's important papers and documents as soon as possible. If necessary, ask close family, friends, the deceased's doctor or lawyer if they know where these important papers can be found, and the location of a Bank Safe Deposit Box, if any.

In Washington State safe deposit boxes of the deceased are not sealed. Anyone who has legal access has the right to open the safe box. See the Estate Administration section to learn what to do if there is no one available with access to the safe deposit box.

- The Will** – First, find out if the deceased left a will and/or a trust.

If there is a Will, notify the Personal Representative named in the will (and the Trustee, if named in a trust) right away. The Personal Representative is responsible for taking care of the deceased's estate and for following the terms of the will, while the Trustee is responsible for managing the trust. Sometimes the Personal Representative is called the "Executor" or "Executrix". If you are listed as the Personal Representative and/or Trustee, see the Estate Administration section.

In Washington, a valid and signed Will must be filed with the Superior Court, usually in the deceased's county of residence, within 30 days of the death. This is an extremely important step to complete if there is a will. Instructions on how to do this are in the Estate Administration section below.

If there is no Will, see the Estate Administration section for further instructions.

- Other Items** – Locate other important papers and documents as soon as possible.

If there is a Will and/or Trust, give all of the important papers to the Personal Representative and/or Trustee as soon as possible.

If there is no Will, see the Estate Administration section for further instructions about what to do with these important papers.

Here is a list of some things to look for:

Deeds and Titles

- Property Deeds (including any recent appraisals)
- Mortgage Documents (and promissory/loan notes)
- Vehicle Titles and Registrations (car, boat, RV, etc.)
- Membership Certificates

Insurance Policies

- Life Insurance (including premium payment records)
- Accidental Life Insurance
- Veteran's Insurance
- Employers or Pension Insurance
- Funeral Insurance (or other death-related benefit plans)
- Mortgage and/or Credit Insurance
- Credit Card Insurance (for balances)
- Health Insurance (including Medicare or Medicaid, "Medigap" insurance, private health insurance, dental, and Long Term Care insurance)
- Property Insurance (homeowners/renters insurance, car insurance, etc.)
- Worker's Compensation Insurance (and payment records)

Financial Accounts

Including most recent statements for all accounts and the list of Beneficiaries, if any.

- Bank Accounts - Checking, Savings, CD's, etc.
- Investment/Brokerage accounts, IRA's, 401-K's, etc.
- Stocks and bonds
- Annuities
- Credit and Debit Card accounts
- List of safe deposit boxes, where to find keys, and names of authorized users

Other Financial Records

- Survivor Annuity Benefit papers
- Employer/Retirement Benefit (Pension) plans, pension/profit-sharing plans, etc.
- Veteran Benefit records
- Disability Payment Documents (State, Veteran's, etc.)
- Income Tax Returns (from the current year)
- Gift Tax returns (for all years)
- Property Tax records and statements
- Business Interests held, financial statements and agreements, contracts, etc.
- Loan Papers
- Other - Investment records, etc.

Legal Papers

- Court Documents for divorce (including any property settlement agreements, name changes, prenuptial agreements, adoptions, etc.)
- Military Service papers, including Discharge records
- Will and/or Trusts
- Deceased's Final Instructions, Disposition Authorization, and/or Designated Agent forms (sometimes included in an Advanced Directive such as a Durable Power of Attorney for Health Care)
- Pre-paid Funeral Contracts
- Organ/Tissue donation record
- Social Security Card (or number)
- Birth Certificates (of all family members)
- Marriage License
- Community Property Agreements
- Domestic Partnership Registration
- Driver's License
- Passport, Citizenship, Immigration and/or Alien Registration papers

Personal Information

- Names and contact information of closest family and friends
- Names and contact information of all lawyers, accountants, doctors, etc.
- Family Tree, if available (especially if there is no Will)

3. Practical Steps and Information

- Make a list of regular bills to have as a reminder - be sure to note if any are on automatic payment plans, or note when payments are due.
- Give all unpaid bills to the Personal Representative (if any) to be paid.
Some examples of bills to locate:
 - Utility Bills (electric, heating, telephone, cell phones, water/sewer/garbage, etc.)
 - Long Term Debts (home mortgages, Bank Line of Credit, car loans, etc.)
 - Rental fees (home, apartment, assisted living, or nursing home, etc.)
 - Credit Card and Debit Card bills
 - Insurance bills (health, Long Term Care, home, car, life insurance, etc.)
 - Property Tax bills (if paid separately and not included in home mortgage)
- Access to Bank Accounts - If you are a co-signer or have a joint account with the deceased, you should be able to use some of the money in the account to pay the regular bills of the deceased. Keep detailed records of all the bills you pay and any withdrawals of cash from the account.
- Power of Attorney - If you were the holder of a Power of Attorney (sometimes called an "attorney-in-fact" or the "agent") for the deceased, your authority to act under the Power of Attorney ends at the time of death. The only exception to this is if you were also listed in the Power of Attorney as the deceased's "Designated Agent" for after-death arrangements, you will have the authority to make arrangements such as funeral or memorial, and for burial or cremation.
- Check and take care of the deceased's home, property, and pets, if necessary. Put valuables (cash, jewelry, collectable items) in a safe place. Be sure the house is locked, if no one is home.

- Contact the Post Office with forwarding information, if necessary. Stop all deliveries of unneeded newspapers, home care services (such as meal delivery or nursing services), and cancel any appointments for doctors, dentists, etc.
- Cancel services that are no longer needed (such as cell phones, internet, or cable TV). Do not cancel utilities, as they may still be needed.

4. Notification of Death (and Check for Benefits)

Once you have notified all close family and friends, the deceased’s doctor and lawyer (if any), and the Personal Representative and/or Trustee (if one is named in a Will and/or Trust), you should give notice of the death as soon as possible to the agencies and companies listed below.

At the same time, you should check and apply for any Death Benefits or Survivor Benefits from these organizations. This is money paid after a death to the person or persons named as “beneficiary”. A “beneficiary” is a person who receives money or property, such as from the deceased’s life insurance policy, retirement pension, or annuity.

It can take two or more months for benefits to arrive, so be sure to start soon. Call these offices to find out their requirements, such as sending a certified copy of the death certificate. Make a note with the date you made your calls, and write down what is required as a reminder of what you need to do.

See the Resources section below for contact information.

Here is a list of some agencies and companies to notify:

Social Security - You must notify the Social Security Administration of the death, and apply for any possible Social Security death benefit and survivor benefits. You will need the deceased’s Social Security number and date of birth. The Social Security office automatically notifies Medicare of the death. Survivor’s benefits are explained in the Social Security section of this book.

Date & Notes: _____

Insurance Companies - Contact all the insurance companies on the list you made from the deceased’s records. This includes policies which might pay death benefits to the beneficiary or beneficiaries named in the policy (such as Life Insurance or annuities). Contact policies which might pay for account balances (such as for mortgages, credit cards or other loans).

Date & Notes: _____

All other insurance companies (such as property insurance, health and dental insurance, Long Term Care insurance, etc.) must be notified of the death so that the policies can be either changed or cancelled. Ask for any unused premium to be returned to you.

Date & Notes: _____

Employee Pensions and Benefits - If you are the beneficiary, contact the deceased's employer and ask about any possible death benefits, retirement annuity or pension plans, and life and health insurance coverage. Unions and other professional organizations may provide benefits also. Note: Sometimes you must return the deceased's final monthly pension payment to the pension company before they send a new, adjusted payment.

Date & Notes: _____

Veteran's Administration - If the deceased was a Veteran, notify the VA to ask about possible death benefits and survivor's benefits. See the section of this handbook on Veterans Benefits.

Date & Notes: _____

Banks, Financial Institutions, and Credit Card Companies - If you were a co-signer or had a joint account with the deceased, you must notify the Bank or other Financial Institutions of the death. For joint accounts "with the right of survivorship" the survivor owns all of the money in the account, but you still must notify the bank of the death.

Date & Notes: _____

Office of Financial Recovery (OFR) - If you are responsible for the deceased's estate, you must send notification of the death to Washington State's Office of Financial Recovery. This office is part of DSHS/Medicaid. For more information see the memo "Estate Recovery for Medical Services Paid for by the State" referenced below.

Date & Notes: _____

Washington State Department of Revenue (D.O.R.)- The DOR needs to be notified of the death if the deceased had an active *Sole Proprietor* business.

Date & Notes: _____

Washington State Department of Labor & Industries - Crime Victim's Compensation Program - Contact this agency for help and possible benefits if the death was a result of a criminal act.

Date & Notes: _____

Washington State Department of Labor & Industries - Notify this agency for possible Worker's Compensation benefits if a job-related injury or illness caused the death.

Date & Notes: _____

Credit Bureaus - It is recommended to notify the three major Credit Bureaus of the death, to help avoid possible identity theft. These are Equifax, Experian and TransUnion.

Date & Notes: _____

Washington State Department of Licensing (D.O.L.)- It is recommended to send a copy of the death certificate to the DOL, to help avoid possible identity theft.

Date & Notes: _____

Landlord - Notify the deceased's landlord as soon as possible, to discuss lease or rental agreements, and moving out dates if necessary. Ask about the possible return of the deceased's security deposit.

Date & Notes: _____

5. Final Steps

See the Funerals and the Probate and Estate Administration sections for next steps.

Resources

Legal Voice

Obtain a copy of this checklist as a separate form.

206-621-7691 or 1-866-259-7720 (toll-free); TTY 206-521-4317

www.legalvoice.org; Click on "Tools to Help You," then click on "Wills, Estate Planning & Death"

Washington State Department of Health Center for Health Statistics

360-236-4300 (Olympia, WA)

www.doh.wa.gov/EHSPHL/CHS/cert.htm

For death certificates - This office will give you the contact information for the local Department of Health in the county where the death occurred. If the death occurred three or more months ago and the death certificate is no longer available at the local Department of Health office, you can apply directly to this office.

Vital Statistics - Public Health Seattle & King County

206-296-4768 (Seattle, WA)

www.metrokc.gov/health/vital_st

For death certificates, if the death occurred in King County.

Social Security Administration

1-800-772-1213

www.socialsecurity.gov

For notification of death and to check for benefits.

Veteran's Administration
1-800-827-1000

www.va.gov

For notification of death and to check for benefits.

Office of Financial Recovery
PO Box 9501, Olympia, WA 98507-9501
1-800-562-6114

For legally required notification of a death in the state of Washington. Send notice, including the deceased's Social Security number and date of death, by certified mail with return receipt requested. See "Estate Recovery for Medical Services Paid for by the State," listed below.

Washington State Department of Revenue (DOR)
1-800-647-7706

www.dor.wa.gov

P.O. Box 47488, Olympia, WA. 98504

For notification of the death if the deceased had an active Sole Proprietor business.

Washington State Department of Labor & Industries
1-800-LISTENS (1-800-547-8367) Claims;
1-800-4BE-SAFE (1-800-321-6742) Reporting workplace fatalities

www.lni.wa.gov

Contact immediately if death was due to work-related illness or injury.

Washington State Department of Labor & Industries - Crime Victim's Compensation Program
1-800-762-3716

Contact for help if death was due to a crime.

www.lni.wa.gov/ClaimsIns/CrimeVictims/Homicide

Washington State Department of Licensing (DOL)
Record Update, PO Box 9030, Olympia, WA. 98507-9030
Send photocopy of the death certificate, to help avoid possible identity theft.

For More Information

“Dealing with Death - Once a Death Occurs”

Information on funerals, death benefits, financial concerns, property and taxes.

Washington State Attorney General's website:

www.atg.wa.gov/DealingWithDeath/default.aspx

People's Memorial Association (PMA)

A non-profit organization providing education and consumer information about cremation and burial.

1-866-325-0489

www.funeralinformation.org

"Estate Recovery for Medical Services Paid for by the State"

www.washingtonlawhelp.org

In the yellow search box at the top of the web page, type the memo title "Estate Recovery for Medical Services Paid for by the State". Click on that title in the search results.

"Dealing With Death of a Loved One"

Estate Planning Council of Seattle

www.epcseattle.org

Senior Rights Assistance (at Senior Services)

206-448-5720

www.seniorservices.org: Go to "Getting Assistance" tab, then to "Legal Programs" to the "Senior Rights Assistance" section. Click on the "End of Life Issues" documents link for information about end-of-life issues.

"Grief and Loss"

AARP- Final Details, Finances, Funerals, etc.

www.aarp.org/families/grief_loss

Revised Breanne Sheetz, 10/12/11