

AFTER A DEATH OCCURS – A Checklist



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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 arrangements, 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 advance directive documents such as in their Durable Power of Attorney for Health Care). If not found, ask close friends, the deceased’s doctor or the deceased’s lawyer if they know where these instructions are. Ask if there are any pre-paid services.
- ☐ 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, if you are the person allowed by Washington State law such as the surviving spouse, adult children, parents, or siblings), you should arrange for funeral or memorial services, and burial or cremation. Washington State usually requires embalming if the body will be held or transported more than 24 hours after death. See the listings under Funerals in the Resources section at the end of this document.
- ☐ 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 the listings under For Death Certificates and Notification of Death in the Resources section at the end of this document.

Generally, you will need one certified copy of the death certificate for each major asset, such as cars, land, or bank accounts, for which you will need to transfer ownership. You may also need a certified copy for items such as life insurance policies, veterans' survivor benefits, and annuities. 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, or the deceased's doctor or lawyer if they know where these important papers can be found, and the location of a bank safety deposit box, if any.

In Washington State safety deposit boxes of the deceased are not sealed. Anyone who has legal access has the right to open the safety deposit box. (See the For More Information section at the end of this document to learn what to do if there is no one available with access to the safety 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".

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.

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, the court will administer the estate according to Washington State law.

For more information about wills, estate administration and what happens when there is no will, see the listings under Estate Administration and Legal Help in the Resources section at the end of this document

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

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
- Veterans' 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.)
- Workers' 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 safety 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.
- Veterans' benefit records

- Disability payment documents (State, Veterans', 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 adoptions and divorce (including any property settlement agreements, name changes, prenuptial agreements, 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 advance 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 or certificate
- 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 and 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 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. In this case, you will have the authority to make funeral or memorial arrangements as well as burial or cremation arrangements.
- ☐ Check and take care of the deceased’s home, property, and pets, if necessary. Put valuables (cash, jewelry, collectible items) in a safe place. Be sure the house is locked, if no one is home.
- ☐ Contact the Post Office (listed in the telephone directory as United States Postal Service) 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. Contact information for some of these offices is listed in the Resources section below.

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 benefits and survivors' benefits. You will need the deceased's Social Security number and date of birth. The Social Security office automatically notifies Medicare of the death. For information on Survivors' benefits see the Resources section at the end of this document.

Date & Notes: _____

Insurance Companies: Contact all the insurance companies on the list you made from the deceased's records. This includes policies that might pay death benefits to the beneficiary or beneficiaries named in the policy (such as life insurance or annuities). Contact an insurance company if you see its policy might pay for account balances (such as for mortgages, credit cards or other loans).

Date & Notes: _____

All other insurance companies (property insurance, health and dental insurance, long term care insurance, etc.): Notify each of the death so that the policy can either be changed or canceled. 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: _____

Veterans Affairs: If the deceased was a veteran, notify the VA to ask about possible death benefits and survivor's benefits. See the Resources section of this document to find information about veteran's 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. See the memo "Estate Recovery for Medical Services Paid for by the State" listed in the Resources section at the end of this document.

Date & Notes: _____

Washington State Department of Revenue (DOR): The DOR needs to be notified of the death if the deceased had an active sole proprietor business or owes any Washington State tax (e.g., employee, sales, or other excise taxes).

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 the 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: _____

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: _____

Final Steps

See the "For More Information" section below to find information about Funerals and the Estate Administration process.

Feedback

We hope this checklist has been helpful. If you have any feedback regarding this checklist or the information provided, please send an email to info@legalvoice.org. Your feedback helps us improve our materials and keep information up to date. *Thank you.*

Resources:

General Resources:

- **Legal Voice:** Publication Handbook for Washington Seniors: Legal Rights and Resources (2012): Information and resources on a broad range of legal issues facing seniors.
Online: www.legalvoice.org/tools/faq.html#9, click "Order books online here."
Phone: 206-682-9552 x114
NOTE: Currently in very limited supply. Second edition coming 2015.

For Death Certificates and Notification of Death:

- **Washington State Department of Health, Center for Health Statistics:**
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.
Email: ContactCHS@doh.wa.gov
Phone: (360) 236-4300
Online:
www.doh.wa.gov/LicensesPermitsandCertificates/BirthDeathMarriageandDivorce

- **Vital Statistics** - Public Health Seattle & King County: For death certificates, if the death occurred in King County
Phone: 206-897-4551
In person: 908 Jefferson St, 2nd Floor, Seattle WA 98104
Online: www.kingcounty.gov/healthservices/health/vitalstats/death.aspx
- **Social Security Administration:** For notification of death and to check for benefits
Phone: 1-800-772-1213 (toll-free) Eastern time, (TTY) 1-800-325-0778
Online: www.socialsecurity.gov/survivors/
- **Veterans Affairs:** For notification of death and to check for benefits
Phone: 1-800-827-1000 (toll-free) Eastern time
Online: www.va.gov/opa/persona/dependent_survivor.asp
- **Office of Financial Recovery**, Washington State Department of Social and Health Services: 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 the Columbia Legal Services publication "Estate Recovery for Medical Services Paid for by the State," listed below.
Phone: 1-800-562-6114 (toll-free)
By mail: PO Box 9501, Olympia, WA 98507-9501
- **Washington State Department of Revenue (DOR):** For notification of the death if the deceased had an active Sole Proprietor business or owes any Washington State tax (e.g., estate, employee, sales, or other excise taxes).
Phone: 1-800-647-7706 (toll-free)
Online: www.dor.wa.gov
By mail: Estate Tax Section, P.O. Box 47488, Olympia, WA 98504
- **Washington State Department of Labor & Industries:** Contact immediately if death was due to work-related illness or injury.
Phone: 1-800-LISTENS (1-800-547-8367) (toll-free) for claims;
1-800-4BE-SAFE (1-800-321-6742) (toll-free) to report workplace fatalities
Online: www.lni.wa.gov/Safety/TrainingPrevention/Help/ReportFatalityHospitalization.asp
- **Crime Victim's Compensation Program** – Washington State Department of Labor & Industries: Contact for help if death was due to a crime.
Phone: 1-800-762-3716 (toll-free), (TTD) 360-902-5797
Online: www.lni.wa.gov/ClaimsIns/CrimeVictims/Homicide

Benefits

- **Social Security Administration:** Information on Social Security survivor benefits.
Phone: 1-800-772-1213 (toll-free) Eastern time, (TTY) 1-800-325-0778
Online: www.socialsecurity.gov/planners/survivors/#sb=4
- **Washington State Department of Veterans Affairs:** Information on Death Benefits and Survivor Benefits for Veterans:
Phone: 1-800-562-2308 (toll-free)
Online: www.dva.wa.gov/i-am-survivor

Estate Administration and Legal Help

- **Columbia Legal Services:** Publication "Estate Recovery for Medical Services Paid for by the State"
Online: www.washingtonlawhelp.org: In the search box at the top of the web page, type the publication's title, then click on that title in the search results.
- **Estate Planning Council of Seattle:** Publication "Dealing With the Death of a Loved One"
Online: www.epcseattle.org/cat/publications1.cfm
- **WAprobate.com**, by Richard Wills, Esq.:
 - For information on Safety Deposit Boxes:
www.wa-probate.com/Instructions/Opening/Access-Safety-Box.htm
 - If the person did not leave a Will:
www.wa-probate.com/Instructions/Opening/Opening.htm#Filing

NOTE: This website is no longer being maintained. However, as of the date of this publication, the information on these pages was accurate.
- **Senior Rights Assistance** (at Senior Services): This brochure lists legal help for estate planning, including wills and powers of attorney for financial matters and health care. Call for a list of probate lawyers.
Phone: 206-448-5720, 1-800-972-9990 (toll-free)
Online:
www.seniorservices.org/financiallegalprograms/SeniorRightsAssistance/AdditionalResources.aspx ; click on "Legal Resources"

Funerals

- **Federal Trade Commission:** Publications "Paying Final Respects: Your Rights When Buying Funeral Goods and Services" and "Shopping for Funeral Services" (both available in Spanish)
Online: www.consumer.ftc.gov/blog/planning-funeral-know-your-rights

- **People's Memorial Association (PMA):** A Washington State non-profit organization providing education and consumer information about cremation and burial.
Email: info@peoplesmemorial.org
Phone: 1-866-325-0489 (toll-free)
Online: www.peoplesmemorial.org/funeral_education/

Grieving

- **People's Memorial Association (PMA):** Maintains a resource list for grief support.
Email: info@peoplesmemorial.org
Phone: 1-866-325-0489 (toll-free)
Online: www.peoplesmemorial.org/grief-support.html

This publication provides general information concerning your rights and responsibilities. It is not intended as a substitute for specific legal advice. This information is current as of March 16, 2015.

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