

Who to Notify When Someone Dies Checklist

What to Gather and Who Needs to Be Notified?

Provided by Opal Cremation

When a loved one passes away, close family members are usually responsible for their legal and financial matters. This can be overwhelming, especially if you don't know where to start. Sometimes documents and financial statements may not be prepared for the next steps of the legal and financial process after death.

This checklist can help you gather what you need to resolve accounts, take care of legal matters, and tie up loose ends.

What to Gather

Before you notify the proper institutions of your loved one's passing, you'll need to gather some important documents. Here is a list of everything you'll need.

Death Certificate

The [death certificate](#) will be needed every time you close an account, file a life insurance claim, or settle a legal matter on the deceased's behalf. The hospital or hospice will provide this to you, depending on where the patient has died. You will need several certified copies of the death certificate for notifying institutions and government agencies. We've put together a [quick guide to obtaining a death certificate online in California](#).

Will

A last will and testament is a legally binding document that states the wishes of a person after they die. This includes the distribution of that person's assets and property. It may also lay out the preferred care of minor children, if applicable.

The will may assign a family member or friend as the executor of the estate. This person will be in charge of carrying out their loved one's final wishes and settling their affairs. If you're unsure whether a person has a will, speak with their attorney. If they didn't have an attorney, search their desks, file cabinets, and safe deposit boxes.

Life Insurance Policy

A life insurance policy will likely be in the same location as the will. The executor of the estate will need to present the death certificate to the insurance company to start the payout process. If you aren't sure whether your loved one has a life insurance policy, look through their bills and bank statements. Search their file cabinets to see if they have the policy stored in a drawer.

Financial Statements

Keep a list of all the financial accounts that belonged to your loved one. Each institution will need a copy of the death certificate to settle their accounts. It's important to go through their statements, cancel any subscriptions and automatic payments, and resolve any outstanding balances. If you don't have the password for their accounts, notify the financial institution and provide the death certificate. They can help you settle the accounts.

Passwords

If you have access to the passwords of the deceased, it can be easier to settle their [accounts](#). Check their files to see if they have a list of passwords. They may use a password manager app, like [1Password](#). Check their computer to find out. If they use a password manager, it should pop up when you attempt to log into an account from their computer. If you can't find their passwords, contact each institution and present them with the death certificate. They will be able to assist you in closing accounts.

If the deceased owned an iPhone that you are locked out of, there may be a way to access it using [Apple's Legacy Contact feature](#).

Mail and Subscriptions

You'll need to check your loved one's mail for several weeks following their passing. Gather important mail, such as bills, subscriptions, memberships, and tax documents. Mail can help you figure out which accounts need to be canceled.

Vital Records

To settle the estate of your loved one, you'll need to have these vital records on hand:

- Birth certificate
- Death certificate
- Social security card
- Driver's license
- Passport
- Tax records
- Permanent resident card (green card), if applicable

While it's good to have these records with you, it's not fully necessary to have all of them for death notifications. You can order copies of any missing documents, as needed.

Financial Records

It may help to create a document of important account information for easy reference. Here are some important items that should be on your list:

- Full legal name of the deceased (including maiden name or former names)
- Social security number
- Birth date and date of death
- Last few known addresses (include their current address)
- All known accounts and account numbers such as:
 - Checking and savings
 - Retirement accounts
 - Credit cards
 - Loans
 - Investment accounts

Investments

Check for stock accounts, 401k accounts, IRAs, and other business investment accounts. Each institution will need to verify the certificate of death in order to settle these accounts.

Veterinarian Records

Your loved one may have a pet that needs to be rehomed. If so, it can help the new guardian to have the pet's medical records, including a list of any medications or special care instructions.

Contacts

Keep a contact list for reference as you notify your loved one's friends, family members, colleagues, and community. Use your loved one's address book, phone contacts, and social media contacts to assemble your contact list. Facebook allows you to create a legacy account for loved ones who have passed away. This helps memorialize the deceased and allows friends to keep in touch. Memorializing social media accounts also helps prevent digital identity theft. Follow this [guide](#) to memorializing your loved one's Facebook account.

Who to Notify

In addition to friends, family, colleagues, and community, you'll need to notify a list of important contacts for the deceased. This list should include:

Attorney

An attorney can help the executor settle the estate and contact the appropriate people to carry out any last wishes in the will. While an attorney is not necessary, it can make things easier. If your loved one did not have an attorney, you may choose to hire an estate lawyer to ease the burden of settling the estate.

Guardians

If your loved one had a pet, check their will to see if they assigned a guardian in the case of their passing. If one was not assigned in the will, the executor may choose the best home for the pets. In the case of minor children, an attorney can help arrange for the assigned guardians to take over the care of the children.

Employer

If your loved one was still in the workforce, you'll need to notify their employer. Once you present the death certificate, they can help you receive any final paycheck or benefits, such as retirement, pension, or life insurance.

Health, Home, and Auto Insurance Companies

Find out how many insurance policies your loved one had and notify each company. They will need a copy of the death certificate to close out the accounts.

Social Security Administration

Funeral directors typically report deaths to the Social Security Administration.

It's important to verify that the funeral or cremation director has officially reported the death. You can [contact the SSA](#) to confirm that they have received the notification of death.

At Opal Cremation, we immediately take care of notifying the Social Security Administration on the behalf of the family.

Probate

To settle the estate and handle any property and outstanding debts, you'll need to file probate. The executor has up to one year to file probate in the state of California. Start the process as soon as possible, in case there are any delays, such as beneficiaries who live out of state. A probate attorney can assist with this process. If you don't have an attorney, here is a guide for [wills, estates, and probate](#) for the state of California.

IRS

Be sure to notify the IRS as soon as possible. They will need the death certificate as well. A probate attorney or Certified Public Accountant may be able to assist with this. Follow this [guide](#) on how to file final tax returns, sell property, transfer estates, and more.

DMV

To prevent identity theft, make sure the DMV is notified of your loved one's passing. They will update their records. Go to the [DMV website](#) for guidelines on handling a deceased person's matters.

Life Insurance Companies

Once you've gathered your loved one's insurance policies, you'll need to notify their life insurance companies. A certified copy of the death certificate will be required to settle the policy.

Financial Institutions

Use your financial records document to help you keep track of all the accounts that belonged to the deceased. All financial institutions will need the death certificate to close any accounts.

Post Office

File a request to forward your loved one's mail to your home. This will stop mail from going to the deceased person's house. You'll be able to see any outstanding accounts and subscriptions that need to be canceled when the mail is delivered to you. Go to the [USPS website](#) to find out how to stop or forward mail.

Credit Agencies

Notifying credit bureaus of your loved one's passing can protect their identity from being stolen. Don't rely on the Social Security Administration to do this for you. It can take the SSA up to a year to notify the credit agencies. There are three credit bureaus: Experian, TransUnion, and Equifax. However, once you notify one, the others will also be notified automatically.

Pension Agency

Your loved one's employer should be able to provide you with information on any pension, retirement, and benefit accounts they held. Add these companies to your notify list, along with their account and policy numbers for easy reference. Each company will need a death certificate to settle the accounts.

Subscriptions and Membership Services

Check your loved one's mail, bank statements, and email to find out if they have any outstanding subscriptions and memberships. Create a doc of each subscription and cancel as

many as you can. If there are a lot of subscriptions, cancel three per day. Don't overwhelm yourself. Most services will refund the latest payment if it occurred after your loved one passed.

Settling All Affairs

It is important to follow up with the companies and agencies listed above to verify that all accounts are completely closed. Ask credit bureaus to flag your loved one's account to prevent identity theft. Take it one day at a time. Settling an estate is a difficult process. Handle the most crucial matters first. Keep a list, and handle a few things each day. Enlist the help of close friends and family members so you don't have to do it alone. Remember to take care of yourself while taking care of your loved one's affairs.

About Opal Cremation

Opal Cremation realizes that the passing of a loved one is an emotional and overwhelming experience. Our goal is to help the family and friends of the departed to navigate these most difficult of times. We offer an all-inclusive package for [cremation services](#) which can be customized for the needs of each family. Arrangements for cremation can be done entirely over the phone and our dedicated care team will guide you through every step of the process. We stand ready to help you 24 hours a day, seven days a week.

For more information, you can check out our [support center](#). There, you'll find a list of [cremation FAQs](#) and other helpful resources.