



OPAL
CREMATION

Helpful Information for Families

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 or other designated individuals are often responsible for their legal and financial matters, including notifying accounts that the account holder has passed away.

This can be overwhelming, especially if you don't know where to start – accounts now often include bank accounts, utility services, the DMV and self-storage services, plus online services such as Amazon, Netflix, and social media accounts.

We will help you through this process, which typically requires some sort of proof that a loved one has actually passed, such as a completed death certificate. This checklist can help you create a list of accounts to notify, gather what you need to resolve accounts, take care of legal matters, and tie up additional 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

A **death certificate** is typically needed every time you close an account, file a life insurance claim, or settle a legal matter on the deceased's behalf. In California, the **cremation service provider or funeral home** will provide this to you. They can also help you order additional death certificates if needed.

Before the Pandemic, certified copies of the death certificate (not copies of them) were required for notifying most financial institutions and government agencies. During and since the Pandemic, many businesses and entities have started to accept copies of death certificates or digital versions of them.

While banks, investment accounts, and life insurance companies almost always require an original copy of the death certificate, others may not, saving you \$24 per certified copy you need to order from the state.

Opal Tip – Using the list below, contact representatives of the institutions, agencies, and businesses you need to notify. Ask them if they require an official certified death certificate or they will accept a copy before you tell your cremation service provider how many death certificates you wish to order.

Will and/or Trust

A last will and testament and trust agreements are legally binding documents that state 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.

A will and trust will assign a family member, friend, or legal representative as the executor or trustee of the estate. This person will be in charge of carrying out their loved one's final wishes and settling their affairs – and these documents provide them the legal authority – or permission – to do so. If a married spouse dies, their surviving spouse generally has the authority to handle these affairs. If a person dies without a will or trust, California law has extensive laws, rules, and regulations in place regarding the authority family members or others have to settle a deceased individual's affairs.

If you're unsure whether a person has a will or trust, speak with their attorney. If they didn't have an attorney, search their desks, file cabinets, and safe deposit boxes.

Vital Records and Important Documents

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



Birth certificate



Passport



Death certificate



Tax records



Social security card



**Permanent resident card
(green card), if applicable**



Driver's license

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.

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.

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



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**.

Life Insurance Policy

A life insurance policy will likely be in the same location as the will, trust, or similar legal documents. The executor of the estate or trustee or surviving spouse will need to present the death certificate to the insurance company to start the payout process. A beneficiary of the policy – that is, who will receive the proceeds – will be listed on the policy documents. The beneficiary may differ from who will be entitled to other assets as listed in a will or trust.

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 and Account 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.

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.

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.

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:

Social Security Administration

Funeral directors typically report deaths to the Social Security Administration (SSA). 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.

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

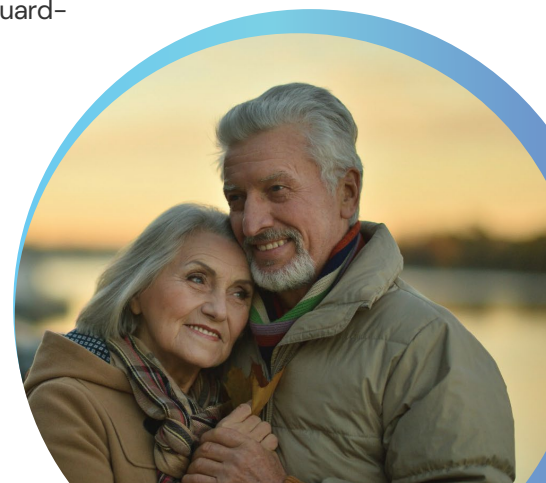
If your loved one had a pet, check their will to see if they assigned a guardian in the case of their passing. If one was not assigned in the will, the executor may choose the best home for the pets. In the case of minor children, an attorney can help arrange for the assigned guardians to take over the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



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.

Opal Tip – The IRS website offers a guide on how to file final tax returns, sell property, transfer estates, and more. Go to irs.gov and search for “Deceased Person” to access this information.

DMV

To prevent identity theft, make sure the DMV is notified of your loved one’s passing. They will update their records.

Opal Tip – Go to [DMV.CA.gov](https://dmv.ca.gov) and search for “Reporting the Death of a Family Member” to access the DMV’s 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.

Opal Tip – Go to [USPS.com](https://usps.com) and search for “Mail Addressed to the Deceased” to access the USPS’ guidelines on how to stop forwarding mail and other helpful recommendations.

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. As 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. As part of our services, we can assist with how to notify important accounts and order death certificates for you.

Opal Tip – Opal's website is www.opalcremation.com. We provide many resources in our Resource Center and on our Blog related to notifying a loved one's accounts and other topics.