

# Who to Notify When Someone Dies | 2025

## Opal Guide

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When a loved one passes, the emotional toll can be overwhelming. Amid the grief, families are often faced with the practical realities of handling the deceased's affairs. One of the first and most important responsibilities **is notifying the appropriate people, agencies, and organizations** that the individual has died.

**This can be especially challenging if you're also trying to make cremation arrangements or haven't yet selected a funeral provider.** Many of the notifications discussed below—such as ordering certified death certificates, updating accounts, or closing financial accounts—require documentation often provided by your cremation or funeral service provider.

Choosing a knowledgeable and responsive provider early in the process can reduce delays and stress during a difficult time.

At Opal, we've assisted countless families through this process—and we've done it ourselves when our loved ones have passed. This comprehensive checklist, which is based on our real-life experiences, will **walk you through every essential notification**—what to do, when to do it, and why it matters.

This **checklist is designed to ease that burden** by helping families stay organized and informed every step of the way. Whether you're a surviving spouse, adult child, executor, or caregiver, this guide can help ease the burden and provide a clear path forward.



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## Quick Reference Timeline: Who to Notify First

Timeframe	Action
Within 1–3 Days	Family and friends, funeral home, doctor, clergy, employer
Within 1 Week	Banks and other financial firms, insurance companies, post office
Within 2–3 Weeks	IRS, Social Security, pension plans, DMV, credit bureaus, utilities

## Gather These Documents First

Before you notify the proper institutions, agencies, and businesses of your loved one's passing, you'll need to **gather some important documents**. Before making any notifications, we recommend collecting the following information:

1. Certified copy or copies of the death certificate
2. Will, trust, and power of attorney agreements (if available)
3. Life insurance policy documents
4. Financial account statements (bank, mortgage, insurance, etc.)
5. Marriage certificate (if applicable)
6. Veterans paperwork

### Certified 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 coordinate completion of the death

certificate and provide it to you. They can also help you order additional death certificates if needed.

In addition to standard information about the person who passed away (address, date of birth, marital status), the funeral director will also request the following and other information to complete the death certificate:

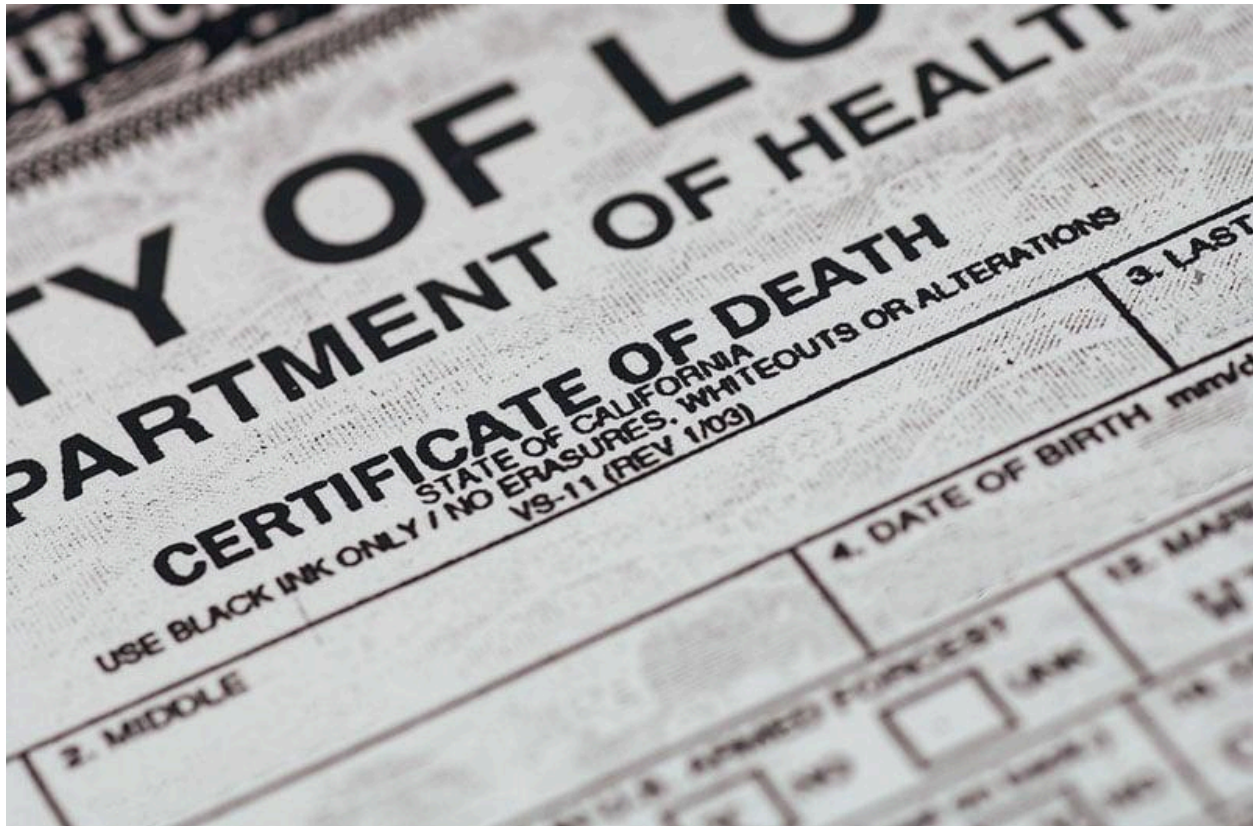
- Social Security number
- Occupation
- Names of the person's parents, including mother's maiden name and their birth states
- Educational background



[Download a copy of Opal's vital information form, which includes the information required for the death certificate.](#)

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.**

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.



*As of the now, it's not clear who will absolutely require a certified copy of the death certificate and who will accept a copy. After creating a list of the institutions, agencies, and businesses you'll need to notify, we recommend first contacting representatives of them to ask 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.*

We've put together a [quick guide to obtaining a death certificate online in California](#).

## **Will and/or Trust Agreements**

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. We've also created a [specific guide](#) for people if their loved one died without a will.

## Life Insurance Policy Documents

If someone has a life insurance policy, it may be in the same location as the will, trust, or similar legal documents. The surviving spouse, executor of the estate, or trustee or 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 **policy 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.



*Life insurance companies are generally not obligated to notify a beneficiary unless a claim is submitted. If a policy goes undiscovered, the benefits may remain unclaimed for years before being transferred to the state's unclaimed property fund.*

*To search for unknown policies, beneficiaries can use the free [NAIC Life Insurance Policy Locator](#). For a deeper understanding of this issue, see: [What Happens if a Beneficiary Doesn't Claim Life Insurance](#).*

## **Financial Account Statements**

Keep a list of all the financial accounts that belonged to your loved one. Check for bank accounts, investment accounts, 401k accounts, IRAs, and other business investment 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.

## **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.

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.

## **Who Is Legally Allowed to Notify Agencies and Institutions in California?**

Under California law, the person legally allowed to notify government agencies, banks, insurance companies, and other entities following a death is typically:

- the next of kin,
- the executor named in the decedent's will, or
- the appointed administrator of the estate (if no will exists)



Funeral directors are also authorized to submit death information to the state and the Social Security Administration as part of standard death certificate processing.

For next of kin who are not a spouse—such as an adult child, sibling, or extended relative—most institutions will require proof of their legal authority before allowing them to make account changes or notifications. In practice, institutions will usually accept notifications from individuals who can provide a certified death certificate and proof of legal authority, such as estate documents (a will, trust, and/or power of attorney agreements), letters testamentary, a small estate affidavit, or other documentation identifying them as the legal representative.



*For more information, California's Health and Safety Code and Probate Code offer statutory guidance on post-death responsibilities, including disposition rights and estate administration. A reliable summary of next of kin responsibilities in California can be found on the [California Department of Consumer Affairs Cemetery and Funeral Bureau site](#).*

## Who to Notify

### A. Government Agencies

#### Social Security Administration (SSA)

*Required to stop payments and apply for survivor benefits*



Funeral directors typically report deaths to the Social Security Administration (SSA). It may take 2 – 3 weeks for the account to get updated.



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

### **Department of Motor Vehicles (DMV)**

*To cancel or transfer registration and driver's license*



Notifying the DMV is essential to cancel the driver's license and update vehicle title and registration records. If left unresolved, your loved one's information could be used for identity theft or unauthorized vehicle transfers. You'll need a certified death certificate, the vehicle title (if applicable), and your legal authorization to complete this process.

The DMV will issue a new title if a surviving spouse, joint owner, or estate representative is taking ownership.



*Access the DMV's [online guideline](#) for reporting the death of a family member and handling a deceased person's matters.*

### **Internal Revenue Service (IRS)**

*To notify to handle taxes and estate filings*



The IRS must be notified of a person's death so their final tax return can be filed and any estate or inheritance taxes settled. Filing under the deceased's name incorrectly can result in audits, penalties, or rejected returns. Notifying the IRS also protects against fraudulent filings under the decedent's Social Security number.

The final return is usually filed by the surviving spouse, executor, or a court-appointed representative.



*The IRS website offers a guide on how to file final tax returns, sell property, transfer estates, and more. Go to [irs.gov](https://www.irs.gov) and search for "Deceased Person" to access this information.*

#### **Veterans Administration (VA) (if applicable)**

*To apply for burial benefits*



Veterans are entitled to [numerous benefits](#). To qualify for most VA burial benefits, the deceased must meet one of the following:

- Discharged under conditions other than dishonorable
- Completed required minimum active duty service (usually 24 months)
- May include wartime and peacetime service

Service members who die on active duty are automatically eligible for full burial benefits. Spouses and minor children of eligible veterans are eligible to apply for these benefits, which include the following:

Main Benefit Category	Specific Benefits	Required Forms	Learn More
Burial in National Cemetery	<ul style="list-style-type: none"><li>• Free grave space, opening and closing of the grave</li><li>• Perpetual care</li><li>• Headstone or marker</li></ul>	DD 214	<a href="#">Burial in National Cemetery</a>
Headstone, Marker, or Medallion	<ul style="list-style-type: none"><li>• Free headstone, marker, or medallion</li><li>• Reimbursement for burial and funeral expenses</li></ul>	DD 214  VA Form 21P-630EZ Funeral home receipt	<a href="#">Headstones, Markers, and Medallions</a>
Burial Allowance	<ul style="list-style-type: none"><li>• Reimbursement for burial and funeral expenses</li></ul>		<a href="#">Burial Allowance</a>
Additional Documents Required	<ul style="list-style-type: none"><li>• Death certificate</li><li>• Proof of relationship (spouse, child, etc.)</li></ul>		



*If applying for a National Cemetery burial or additional veteran benefits, a funeral director can assist with the scheduling and verification via the National Cemetery Scheduling Office. Be sure to check that a funeral home provides these services for no additional charge.*

## US Postal Service



Notifying the post office ensures that mail isn't misdelivered, returned, or left vulnerable to theft. It also helps with:

- Forwarding important documents (tax notices, account statements)
- Identifying active accounts or subscriptions
- Preventing mail fraud or identity theft



*USPS.com provides detailed guidelines on how to stop forwarding mail and other helpful recommendations. You can access the guide [here](#).*

## State and County Probate Court

*If there is a will or estate to be processed*

If there is a will, trust, or estate to be administered, the court must be formally notified to begin probate proceedings. This legal process:

- Validates the will
- Confirms the executor
- Authorizes asset distribution
- Oversees any creditor claims

Failing to notify the court could delay inheritance, create disputes, or expose the estate to unauthorized claims. In California, probate may not be necessary if the total estate value is under \$184,500 (as of 2025) and no real property is involved. In such cases, a Small Estate Affidavit may be sufficient.



## B. Financial Institutions

- Banks and credit unions (to freeze or close accounts or make changes)
- Mortgage lender or landlord
- Credit card companies (to prevent fraud)
- Investment advisors, pension managers
- Life insurance providers (to file claims)
- Credit reporting agencies (Equifax, Experian, TransUnion)



*Request a credit freeze from all three bureaus to prevent identity theft.*

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.

- [Reporting a death to Experian](#)
- [Reporting a death to TransUnion](#)
- [Reporting a death to Equifax](#)

### C. Service Providers and Memberships

- Health, auto, and home insurance providers
- Utility companies (gas, water, electric, internet)
- Cell phone provider
- Pharmacy
- Subscription services (streaming, gym, magazines)
- Clubs, alumni groups, unions, or professional associations
- Online accounts [accounts](#)

### D. Employers and Benefit Providers

- Employer HR department (final paycheck, retirement plans)
- Company-sponsored health/life insurance
- Union or professional organization (if applicable)

### E. Social Media Accounts

Many of us use the Internet to manage various aspects of our lives. Social media platforms are some of the most popular online destinations. [Almost 70% of US adults have a Facebook account and more than 80% use YouTube.](#)

The table below provides instructions on how to notify some of the most popular social media sites that someone has passed.

#### How to Notify Major Social Media Platforms

Social Media Platform	Notification Details	Link to Site
Facebook	Submit a request to memorialize or remove the account. Requires documentation.	<a href="#">Facebook Memorialization Request</a>

Instagram	Request to memorialize or remove account. Proof of death and authority required.	<a href="#">Instagram Deceased Person's Account Form</a>
YouTube (via Google)	Request data access or account closure via Google's form. Includes Google services like Gmail and Google Drive	<a href="#">Google Deceased User Account Request Form</a>
TikTok	Use TikTok's Feedback Form to report a deceased account. Documentation required.	<a href="#">TikTok Deceased Account Report</a>
LinkedIn	Submit a request to remove the profile. Includes name, email, and proof of death.	<a href="#">LinkedIn Deceased Profile Removal</a>
Pinterest	Fill out the request form with documentation and your relationship to the deceased.	<a href="#">Pinterest Deceased Account Request</a>



*Find out what happens to online accounts when the account holder passes away. - [accounts](#).*

## What Not to Do Too Soon

- Don't close all accounts immediately—some may be needed for refund checks or benefit processing.
- Don't assume you're the executor unless legally named in the will or other estate documents
- Don't forward all mail to yourself until legal access is granted.



## Real-Life Example

“When my husband passed, I didn’t know where to begin with contacting accounts. Opal Cremation’s checklist helped me organize what to do, who to call, and how to handle the process without missing anything.”

– Karen J., Los Angeles

## Downloadable Tools



[Download a copy of Opal’s vital information form, which includes the information required for the death certificate.](#)

## FAQ: Death Notification Process

### **Do I have to notify Social Security when someone dies?**

Yes. The SSA must be notified to stop benefits and assess survivor eligibility. Typically the funeral home handles this, but it’s good to confirm the account change within two to three weeks.

### **Can I notify banks before I have the death certificate?**

You can alert them informally, but you’ll most likely need a certified death certificate to take formal action on accounts.

### **Who else should I notify?**

Any institution with a financial, legal, or ongoing relationship to the deceased.

### **What if I can’t find all the account info?**

Start with mail and email accounts. Search for statements, bills, or digital payment notifications.

### **Who gets notified when someone dies without a will?**

If there is no will, California’s intestate succession laws determine who inherits assets—and the probate court will appoint an administrator to act on behalf of the

estate. This person (often a surviving spouse, adult child, or next of kin) will be responsible for:

- Filing a petition with probate court
- Notifying government agencies and financial institutions
- Managing the deceased's debts and final taxes
- Distributing assets according to California law

The same institutions (banks, SSA, DMV, etc.) must still be notified, but you'll likely need Letters of Administration from the court to act on behalf of the estate.

## Need Help After a Loss?

At **Opal Cremation**, we guide families through every stage of the process—from paperwork to planning, with no hidden fees. Whether you're in the early stages or already overwhelmed, our Southern California team is here to help.

Call 888-963-2299 or [contact us online](#) for 24/7 support.

## Additional Resource



[\*FTC Preventing Identity Theft After Death\*](#)