

## After Death Checklist for Family/Friends

Please note that many of the following tasks can be made considerably easier with preparation and planning before death.

This list may assist you in taking the necessary steps during the first weeks after the death of a loved one. This is not a complete list and all items may not apply to your situation or circumstances.

- Call the medical hospice if client is on hospice care to pronounce death. If your loved one was in a care facility, they will take care of notifying the coroner and mortuary.
- If your loved one died at home unexpectedly, you will need to inform the San Luis Obispo County Coroner at [805-781-4550](tel:805-781-4550) and unless arrangements were made prior to death, you will have to find a mortuary to handle the body. [www.funeralocity.com](http://www.funeralocity.com) is a search engine to find nearby mortuaries and compare pricing and services.
- Contact the appropriate service to transfer your loved one (if pre-arranged with mortuary, Neptune Society, University, etc. contact them directly or your medical hospice will do so).
- Notify family and friends (text, email, phone call as appropriate)—delegate this as needed.
- Provide care for pets.
- Secure the property.
- Forward mail.
- Notify employer.
- Notify home, business, and auto insurance companies.
- Order copies of death certificate from mortuary/coroner's office for use in closing accounts/transferring ownership (see below for who may need certified copies); usually recommend getting between 6-10 copies as most agencies require originals and not copies of the certificate.
- Notify all medical/dental providers.
- File appropriate health insurance claims and notify of death.
- Arrange for funeral, life celebration or memorial service.
- Post obituary. If you would like donations "in memory of" deceased, include in obituary and other notices.
- Veteran's Affairs 800-822-1000 ask about benefits, appropriate forms and procedures. Central Coast Leathernecks provide Honor Guard services for veterans free of charge 805-459-8384 or visit <http://leatherneckhonorguard.org/mission.htm>.
- The Social Security Administration:** If the deceased was receiving Social Security benefits, you need to stop the checks. Some family members may be eligible for death benefits from Social Security. Generally, funeral directors [report deaths to the Social](#)

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[Security Administration](#), but, ultimately, it's the survivors' responsibility to tell the SSA. Contact your [local SSA office](#) to do so. The agency will let Medicaid know that your loved one died 800-772-1213.

- Life insurance companies:** You will need a death certificate and policy numbers to make claims on any policies the deceased had.
- Banks/financial institutions:** If your loved one left [a list of accounts and online passwords](#), it will be much easier to close or change accounts. If the person didn't, you'll need a copy of the death certificate.
- Financial advisers, stockbrokers:** Determine the beneficiary listed on accounts. Depending on the type of asset, the beneficiary may get access to the account or benefit simply by filling out appropriate forms and providing a copy of the death certificate (no executor needed).
- Credit agencies:** To prevent identity theft, send copies of the death certificate to the three major firms: Equifax, Experian and TransUnion.
- Inventory/track down assets.
- Make a list of bills.
- Close credit card accounts held in deceased's name.
- Cancel driver's license.
- Transfer vehicle title.\*
- Notify postal service.
- Cancel voter registration (visit county's registrar's site)
- Open new accounts at bank as needed, transfer assets.
- Contact accountant or tax preparer.
- Change utilities to your name.\*
- Cancel unwanted subscriptions/accounts such as magazines, Netflix, etc.
- Delete/memorialize social media accounts.
- Close email accounts.
- For clothing and other items you don't want to sell you could donate to Wilshire Hospice Thrift Store, Achievement House, or Goodwill.
- Plan memorial service if wanted.
- Obituary if wanted.
- Optional: memorial website if you like (search "how to set up memorial website").
- Optional: thank you notes to caregivers/agencies.

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- HSLO counseling 805-544-2266 is here for when you, your family and your friends need grief support. All services are free of charge. Individual and group support are available.**

*\*Please note that for vehicles, bank accounts, etc. the after-death process is easier if the title/name(s) on shared accounts include the words “or” or “and/or” between names of account holders.*

### **The following entities may need certified copies of death certificate:**

- Transfer of individual checking and savings accounts or joint checking account (unless “or” or “and/or” appears in the joint account ownership).
- Transfer of an individual safe deposit box.
- Transfer of title real estate ownership (applies to property with title taken as “Joint Tenancy with Right of Survivorship”).
- One for each life insurance policy.
- One for each death benefit claim from a Union.
- Transfer of title of ownership for all registered motor vehicles (unless the title includes “and/or” or “or” between the names of registered owners).
- Transfer of ownership of stock (one for each transfer if stock is sold separately).
- Transfer or redemption of:
  - Bonds
  - Treasury Bills
  - Certificates of Deposit
  - Money Market accounts
- To “rollover” IRA account.
- Federal and state tax returns.

Other items:

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The list above was adapted from AARP’s list: <https://www.aarp.org/home-family/friends-family/info-2020/when-loved-one-dies-checklist.html>

Another source is Consumer Reports:

<https://www.consumerreports.org/cro/magazine/2012/10/what-to-do-when-a-loved-one-dies/index.htm>