



National Cremation S O C I E T Y[®]

Family Assistance Checklist

**This has been prepared by National Cremation Society
for Families who have recently lost a loved one.**

1. Change over all bank accounts and remove the deceased's name from those accounts. You may need a photocopy or a certified copy of the certificate of death for this, depending on how the accounts are setup. The bank may require the account to be cleared by the state tax authority, as in a conservatorship.
2. Contact any financial institution where the deceased had a loan and inform them of the death. They will be able to inform you if the loan was covered by credit life and what needs to be done to file the appropriate claim. A certified copy of the death certificate is often required.
3. Gather all the bills together and make sure you are aware of all the credit obligations of the deceased. Many installment loans and service contracts can be covered by credit life insurance, which pays off the account balance upon the death of the customer. Be sure and check on this.
4. Contact all sources of retirement funds that the deceased was receiving and apply for any benefits that are due to you. You may need a certified copy of the death certificate for this.
5. Change all utilities from the deceased's name. It is a good idea to use only your first initial and last name when listing your name in the phone book. This will help avert any unwanted or prank calls. Many, if not all, of these accounts should be placed in a joint account with another family member to help processing future estates.
6. Contact all health insurance companies to notify them of the death and stop coverage on the deceased.
NOTE: If a company requests a certified copy of the death certificate, but is not providing you with a payment benefit, allow the company to pay for its own certified copy, i.e., a life insurance company will pay the monetary claim for life insurance, so you need to provide them with a certified copy of the death certificate; A health insurance company, on the other hand, just needs to stop coverage. Allow them to provide their own certified copy, if they require one.
7. Review your own insurance needs. Often, these needs can change after the death of a family member or other loved one. Good organization of your own insurance information can aid survivors at the time this information is needed.
8. If you have a large estate, you may want to consult an attorney. If you use an attorney, you will pay for their services. However, the help you receive may be invaluable.

9. Keep extra photocopies of the death certificate to send with your income tax returns, if you still file.
10. Call the Social Security Administration at (800) 772-1213 or locally, if you know that number. **Social Security benefits include a one-time benefit of \$255.00, payable only to a surviving spouse.**
11. Veterans' Administration benefit forms are available from your funeral director, Veterans' Hospital or Veterans' Services Offices. You are welcome to contact your National Cremation Society funeral director for assistance.
12. Change the deed on your property and remove the deceased's name from that deed. This is done at the county seat where the property is located. You will need a certified copy of the death certificate for this.
13. Change the titles and registrations of your vehicles. This is done at the Department of Motor Vehicles. This includes cars, trucks, trailers, motor homes, mobile homes, etc. In many cases, you may use a photocopy of the death certificate for this depending on how the vehicles are registered.
14. Traditionally, life insurance companies require only two documents to establish proof of a claim: a properly completed claim form and a certified copy of the death certificate. Remember, though, this is just a general rule and your insurance company reserves the right to request further information or proof if they deem it necessary.

When filling out the claim form, you should have the following information available:

- ❖ The policy number(s) and face amount(s)
- ❖ The full name and address of the deceased
- ❖ His/Her occupation and last date worked
- ❖ His/Her date and place of birth and the source of birth information
- ❖ Date, place and cause of death
- ❖ Claimant's name, date of birth, address and social security number

There are several ways of settling insurance claims. Frequently, you may opt for a lump sum benefit, or you may choose to have the money paid to you over a period of your choice. In the latter case, the bulk of the money remains with the insurance company and continues to gather interest. In either case, check with your insurance agent, financial advisor or attorney to find out which method would be most beneficial for you.

15. Contact credit card companies to notify them of the death. Some credit cards and charge accounts include a life insurance policy with them. They may want a certified copy of the death certificate. If the card is held jointly, find out what documentation is required to change cards into the survivor's name. Ask the credit bureau to assist you in transferring your spouse's credit into your name. They may also be able to help in detecting any outstanding obligations of the deceased.

We, at National Cremation Society sincerely hope this checklist will be of assistance to you. We also realize that this checklist may not encompass all the details, which may be involved with every death. It is recommended, that in the event you encounter circumstances outside the scope of this checklist, that you seek the advice of legal counsel.