

What to Do When Someone Close to You Dies

Whether you received a 2 a.m. phone call with news of an unexpected death or shared your loved one's final moments of a long illness, your initial reaction to the death was likely shock. It doesn't seem to matter how prepared we are - or aren't - a loved one's death often leaves us feeling numb and bewildered. If you're responsible for making the funeral arrangements or executing the will, shock and grief can be immobilizing. Even simple decisions can be overwhelming.

Making the first phone calls

What to do first depends on the circumstances of the death. When someone dies in a hospital or similar care facility, the staff will usually take care of some arrangements, such as contacting the funeral home you choose, and if necessary, arranging an autopsy. You will need to notify family, friends and clergy. It may be easier on you to make a few phone calls to other relatives or friends and ask each of them to make a phone call or two to specific people, so the burden of spreading the news isn't all on you. If you are alone, ask someone to keep you company while you make these calls and try to cope with the first hours after the death.

When someone dies at home or at work

If a person dies at home or at work, first call 911 or the emergency phone number in your area. According to Eva Shaw, author of "What to Do When a Loved One Dies," any death occurring without a physician or medical personnel in attendance must be reported to the police and an investigation held. After the coroner's examination, the body will either be transported to the morgue for autopsy or to the funeral home of your choice, depending on the circumstances of death.

If your loved one was under medical care, be sure to notify the doctor. If you don't know the doctor's name, look for prescription bottles or medical bills. If the person was under the care of a hospice program, call the hospice organization instead of 911.

Call a funeral director

Whatever the circumstances of death, one of your first calls should be to a licensed funeral director. He or she may help you:

- transport the body
- obtain a death certificate
- select a casket, urn and/or grave marker
- arrange the funeral, memorial and/or burial service
- prepare the obituary
- help you notify the deceased's employer, attorney, insurance company and banks
- offer grief support or direct you to other resources

Call the employer

If your loved one was working, you'll need to call his or her employer immediately. Ask about the deceased's benefits and any pay due, including vacation or sick time, disability income, etc. Ask if you or other dependents are still eligible for benefit coverage through the company. Ask whether there is a life insurance policy through the employer, who the beneficiary is and how to file a claim.

Call the life insurance company

Look through the deceased's paperwork for the life policy. Call the agent or the company and ask how to file a claim. Usually the beneficiary (or the beneficiary's guardian, if a minor) must complete the claim forms and related paperwork. You'll need to submit the death certificate and a claimant's statement to establish proof of claim. Remember to ask about payment options. You may have a choice between receiving a lump sum or the having the insurance company place the money in an interest-bearing account from which you can write checks.

Call Social Security and other organizations

Notify Social Security of the death. If your loved one was covered, the spouse or dependents may be eligible for certain payments or benefits. Also call any unions, professional or service organizations your loved one belonged to. He or she may have had life insurance or other benefits through these organizations.

Gather important papers

Of course the first thing you may be looking for when someone dies is the will or trust. But remember to gather other important papers, such as deeds, business agreements, tax returns, bank accounts, earnings statements, birth and marriage certificates, military discharge papers, Social Security Number, vehicle registration, loan payment books, bills, and any other important papers pertaining to your loved one's affairs. You'll need these to file a final tax return and settle the estate; you may want to consult an accountant.

Executing the will

If you were named the executor of your loved one's will, you've got more work to do. First, you'll need to file a probate case with the court. Although an attorney isn't required in most states, you'll probably want to hire one who is experienced in probate. You may choose to hire the lawyer who prepared the will, but that isn't necessary.

Depending on the specifics of the estate, probate can be complicated and lengthy. As executor, you'll be responsible for carrying out your loved one's wishes according to the will, paying creditors and balancing the estate. There's no standard amount of time a probate lasts, but some states are initiating laws to expedite the process.

Dying intestate - without a will

If someone dies without a will - dying intestate - the court will appoint an administrator. If you are appointed administrator, your responsibilities will be similar to those of an executor: distributing assets, paying creditors and balancing the estate.

Accessing bank accounts

If you have a joint account with the deceased you may be able to conduct business as usual, depending upon how the account was opened. Otherwise, normally only the will's executor or administrator can access the account after providing the required paperwork to the bank. Call or visit the bank to find out what is required.

Finding help

Wrapping up your loved one's affairs can be tedious and stressful. Find guidance you can trust to help you work out the details, such as a funeral director, accountant, attorney, grief counselor and/or clergy to help you manage the legal, financial and emotional issues a death can bring.