

## 5 Checklists - What To Do When Someone Dies

This guide offers 5 step-by-step checklists for "What to Do When Someone Dies."

1. Immediate actions to take after a death.
2. Select a quality funeral home.
3. Make final arrangement decisions at the funeral home (and possibly a cemetery.)
4. Decide how to memorialize your loved one.
5. Move forward with financial and emotional responsibilities.

For more indepth information and perspective, read our article series, "What to Do When Someone Dies" on the iMortuary blog at <http://www.imortuary.com/blog/category/what-to-do-when-someone-dies/>

For **Questions & Funeral Pricing** call the iMortuary team at **866-398-1424**.

One free, no-obligation call connects you with pre-screened, endorsed\* and licensed funeral and pre-planning professionals. Call anytime – we're always open.

\*We take pride in our rigorous endorsement standards for the funeral homes and professionals in the iMortuary Group. Funeral homes must be privately-owned, offer all services, and demonstrate a history of providing value and quality service to customers. Our trusted industry partner, afpHORIZON, carefully selects funeral home partners on this basis.

## 1<sup>st</sup> Checklist: Immediate Actions to Take After a Death

- Upon Death
  - ✓ If your loved one is a hospice patient, call the hospice agency to report the death. A hospice nurse will come to the home to pronounce the death.
  - ✓ If the individual was not in hospice, call Emergency Services (e.g., 911) to report the death; a medical examiner or coroner may be required at the scene.
- Within 24-48 Hours
  - ✓ Call relatives and close friends.
  - ✓ Call the executor of the estate or the person responsible for accounting and/or legal matters.
  - ✓ Contact an employer, if applicable.
  - ✓ Call a close religious figure (e.g., priest, pastor.)
  - ✓ Collect the information for the death certificate at the funeral home. This includes parent's full name including occupation, place of work, address of work, Social Security numbers, Veterans discharge papers or claim number, marital status, birthplace and date of birth of the deceased.
- Within One Week
  - ✓ Select a quality funeral home (see Checklist #2)
  - ✓ Contact the landlord, if renting.
  - ✓ With the Social Security Number of the deceased in hand, contact the Social Security Administration at **800-772-1213** to report the death and learn of any survivor benefits.
  - ✓ Review paperwork to identify any insurance companies, fraternal societies, and unions that may provide death benefits.
  - ✓ Contact any other agency that may be making monthly payments to the deceased.
  - ✓ Contact the Veteran's Administration, if the deceased was a Veteran. Funeral and burial benefits may be available, and a funeral home can also help coordinate.
  - ✓ Contact life insurance companies to initiate a claim.

## 2<sup>nd</sup> Checklist: Select a Quality Funeral Home

- **Contact iMortuary representatives 24 hours a day, 7 days a week at 866-398-1424** to connect with an iMortuary endorsed funeral director in your area. Our thorough and in-person endorsement process assures that you connect with a professional respected by their industry peers and the local community. This is a free, no-obligation service to consumers.
  - We also offer an online funeral home directory at <http://www.imortuary.com/funeral-homes/>
- When interviewing a funeral director in person, evaluate a "good fit" in the following areas:
  - When you arrive for an appointment, are you treated well?
  - Do they have a full staff, or is outsourcing procedures a common practice?
  - Are your cultural and/or religious traditions familiar to their staff?
- Ask for a firm price quote after reviewing the General Price List (GPL) and asking questions of the funeral director.

- Explore death benefits, pre-paid funeral plans, insurance policies, and cemetery costs before making financial commitments at the funeral home.

### 3rd Checklist: Make Final Arrangement Decisions at the Funeral Home (and Possibly a Cemetery.)

- Determine the general type of services you wish to arrange:
  - Traditional funeral with viewing and service
  - Direct burial (no services)
  - Traditional funeral with cremation
  - Direct cremation (no services)
- If funeral costs are a significant concern, let your funeral director know this upfront.
  - Funeral packages may offer a good value, but all funeral home must allow you purchase merchandise and services individually.
- Choose embalming if you want to have a viewing with an open or closed casket.
- Select the clothing and jewelry will the deceased wear for burial or cremation.
- Identify the type of casket to be used, if a burial is in order. Since a casket can big a large expenditure, consider asking to see modest options, too.
- Identify an urn if cremation is in order. Decorative urns can be very simple or elaborate.
- If the deceased will be buried or inurned, identify a cemetery and get firm cost information for the cemetery space and services. Designing a permanent headstone or marker can be deferred for some time, if needed.

### 4th Checklist: Decide How to Memorialize Your Loved One

- Plan a funeral service date and time and assign someone the responsibility to notifying those who might like to attend.
  - Identify a location(s), date(s), and times viewings, ceremonies, ceremonies, graveside services, and receptions.
- Choose music for the service and any slideshow
- Locate pictures and photo albums. In many services, pictures and photo albums of the deceased will be placed on a table for family and friends or used in a slideshow. We also recommend asking relatives and close family to bring their favorite pictures of the deceased and adding these to the photo album.
- Special travel needs – Do any family members have special transportation needs? Will any out-of-town guest need lodging?
- Publish an obituary. The funeral home may assist with writing this, given the information on the deceased. In general you will want to include the basic information such as where the person lived, and for how long, and then details on the personality and the capture the passions of the individual as well. One item that is frequently useful to reconnect with long term friends of the deceased is to mention the surviving members of the family.

- Select one or two key images to accompany the obituary.
- Identify newspapers and online sources for publication.
- Remember that if a public service is desired, your service details should be in the obituary. However, be alert to the safety concerns of publicizing a service time and protect the home(s) of immediate family members from criminal activity.
- Identify pall bearer. For full traditional funerals, pall bearers are sometimes desired. This will require four to six strong men, usually friends and relatives, but not the next of kin. The funeral director can also arrange for this service.
- Ask individuals to deliver eulogies and reading. These are personal remembrances and readings (e.g., poetry or religious text) given as family and friends gather to remember the deceased. Contents of a good eulogy include talking about family, love, beliefs, and accomplishments.
- Select flowers. There are a wide variety of standard flower pieces specific to a funeral. We recommend asking your local florist for suggestions on flower arrangements. Decide on the type of flower arrangements to be provided by the family. Relatives and other well wishers may also need to be advised as to your desired floral selections, and often funeral homes can be a central delivery point for flower arrangements.
- Print memorial cards and programs for the service. These may be created and printed from numerous sources. We recommend asking your funeral director, and then pricing options to compare.

## 5th Checklist: Move Forward with Financial and Emotional Responsibilities

- Financially and administratively, managing the affairs of an estate, even a modest one, is a complex and difficult task. Here are some of the immediate tasks to begin the process.
  - ✓ Contact utility companies and banks to close accounts.
  - ✓ Contact credit card companies and pay off balances.
  - ✓ Contact the post office to hold or stop mail.
  - ✓ Identify and clear any safety deposit boxes.
  - ✓ Review estate documents, such as a will.
  - ✓ Consider working with your funeral home to make advance funeral plans and pre-payment for other family members over age 65. You may also wish to purchase cemetery space to set aside for other family members.
  - ✓ Determine the roles that individual family members, trustees, and professionals will play in closing out the estate.
- Managing the complex emotions around loss is a far greater subject than we could hope to cover in a short resource guide. However, we offer the following suggestions:
  - ✓ Grief can be experienced in many ways and is not an orderly set of emotions. Give yourself and family members the flexibility to grieve in their own ways.
  - ✓ Funeral homes often offer grief counseling resources and can make referrals to groups and counselors, if needed.
  - ✓ If small children are grieving, consider involving an experienced counselor at the earliest possible time.

In offering this guide, we aim to educate individuals on the preparations and tasks for managing the complex and unwelcome circumstance of losing a loved one.

iMortuary offers funeral planning resources through directories, endorsed vendors, guides, and our blog. Based in Seattle, Washington, we have served consumers nationwide since 2007. Our free, no-obligation assistance service for connecting with a funeral home or licensed pre-planning representative is available 24 hours a day, 7 days a week at **866-398-1424**.

Kindest Regards,

*The iMortuary.com Team*

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