



Chapter  
10

# MAKING ARRANGEMENTS: DEATH OF A LOVED ONE

## **In This Chapter, Learn:**

- What to Do Immediately After Someone Dies
- What Tasks Can Wait
- What Documents to Gather
- How to Obtain a Death Certificate
- About Much More

# PRIORITY OF TASKS

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## What tasks need to be handled?

Some of these tasks require more immediate attention than others.

This might be overwhelming. You don't need to do everything yourself. Look for a friend, close family member, or the personal representative who is named in the decedent's will to assist you with some of these tasks. It may be best to postpone any decisions that can wait until you are feeling better emotionally.

For example, the decision to sell the home should be made carefully only when you are emotionally ready.

## FIRST DAY

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## What should I do first?

The decisions made during the first week are typically decisions made by the close family members.

Please read the will as it may or may not assign specific people to be involved in these tasks.

## **Immediately Notify the Appropriate Person about the Death**

If your loved one dies at home and the death was expected, then simply notify the physician and the chosen funeral home. If the death was unexpected — for example, a death by violence, suicide, drug overdose, poisoning, or suspicious accident — then you are required by law to call the police. If your loved one dies in a hospital or nursing home, notify a nurse or other staff member.

## **Make a Decision Regarding the Decedent's Organs**

Check to see whether the person wished to donate their organs. There are three ways in which people can state they are organ donors:

- They can register on the organ donation list (one can register when applying for a Utah driver's license or ID card).
- They can state it in their will.
- If they have a terminal illness or injury, they can tell two people they want to donate their organs (one person has to be a disinterested party).

If the decedent (a person who has died) did not express specific wishes regarding organ donation, certain family members may need to make this decision. In Utah, there is a priority list of people who can give consent: the agent of the donor who could have made the decision before the decedent's death, the surviving spouse, adult children, parents, adult siblings, adult grandchildren, grandparents, and guardians, in that respective order.

## **Contact Family Members and Close Friends**

- Start informing family members, friends, and other relevant persons regarding the passing.

## **Make Arrangements for Children and Pets**

- Check the will to see whether there are any instructions regarding who should care for children and pets.

# FIRST WEEK

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What should I do in the first week?

## **Plan the Funeral**

You should contact the funeral home during the first 24 hours. The funeral home will be able to help you make arrangements for transporting the body to the funeral home. Ask the funeral home for a price list. According to the Federal Trade Commission, any time prices are discussed you must be presented with a complete price list of goods and services the funeral home offers.

Find out the decedent's burial and funeral wishes. Again, look to the will or other documents to determine these wishes. Also, consult family members regarding the wishes of the decedent. If the deceased was on public assistance, funds for an indigent (someone of lower income) burial or cremation may be available (varies depending on the county).

## Use Veteran Benefits for Funerals

Generally, if the deceased was a veteran, the Department of Veteran Affairs will provide at no cost a U.S. flag, a grave site in a National Veterans' Cemetery, a headstone, and military funeral honors. In addition, some veterans may be eligible for burial allowance that gives partial reimbursement for burial and funeral costs. Contact the Department of Veteran Affairs for more information.

# FIRST MONTH

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## What should I do within the first month?

During the first month, the personal representative can handle a lot of the following tasks. Family members may provide direction or handle these matters until a personal representative is designated or appointed by the court. Tasks include gathering important documents, obtaining death certificates, making a list of the decedent's assets, preserving property, and notifying others.

## What documents should I gather?

Before dealing with benefit, legal, and financial issues, you will need to gather a variety of important documents:

- Wills
- Trust agreements

- Deeds
- Mortgages and title policies
- Stock and bond certificates
- Account statements
- Bank statements and checkbooks
- Certificates of deposit
- Insurance policies
- Divorce papers
- Motor vehicle titles and registrations
- Lease agreements
- Marriage, birth, and death certificates
- Annuities
- Social Security numbers
- Recent income tax returns and recent W-2 forms
- Military records
- Retirement and brokerage accounts (IRA, 401K, 403(b), pension)
- Partnership and corporate papers

## How do I obtain a death certificate?



A certified copy of the death certificate will be needed each time you are asked to provide “proof of death.” You may be asked for proof of death when transferring the title of property, filing insurance claims, accessing certain property, and applying for various types of benefits.

The quickest way to obtain a copy of the death certificate is from the funeral director. You should obtain at least 5 to 10 certified copies of the death

certificate. The certificate can also be obtained directly from the Utah Department of Health's Office of Vital Records.

## Who should make a list of the decedent's assets?

If you are the personal representative or acting until one is appointed, try to locate and prepare a list of what the deceased owned.

## How should I preserve the property?



Make sure that the decedent's assets are safe and secure. For example, make sure the decedent's property taxes are paid and that the house is locked and properly insured. Unfortunately, some thieves target homes of people who have recently died, so make sure that the house is secure. If there is a vehicle, make sure it is in a safe place.

## After contacting family who else should I notify?

The following is a list of individuals whom you should contact at an appropriate time.

### **Employer**

Contact the deceased's employer to make arrangements for any last pay check. Survivors may be able to receive benefits from a pension plan, life insurance, and 401K.

### **Post Office**

Mail for the deceased should be marked "deceased — return to sender" or forwarded to the person taking care of the deceased's mail.

## **Life Insurance Agent**

To make a claim for death benefits, talk to the insurance agent where the deceased's policy was held.

## **Business and Financial Institutions**

When your loved one dies, you should cancel services and subscriptions. You should also notify any financial institutions (e.g., banks, brokerage services, credit card companies) where the decedent conducted business. If the decedent had a joint account, have the decedent's name taken off the account.



## **Social Security Administration**

If the decedent was receiving Social Security benefits, you must report the death to the Social Security Administration by calling 800-772-1213. You also must return any check or payment received for the month of death.

If the decedent was eligible for Social Security benefits, a family member may be eligible for death and survivor benefits (see chapter 5 for more information about Social Security).

## **Tax Advisor**

You might have to prepare and file the decedent's tax return. Contact the deceased's accountant or your own tax advisor.

## **Attorney**



If applicable, contact an attorney to help with the legal steps necessary to handle the estate.

## **Health Insurance Company**

Notify the health insurance company of the death and provide them with a death certificate. Arrange to have the deceased persons name removed from the health insurance policy while keeping others covered on the policy.

## **Veteran Administration**

If the deceased was a veteran notify the veterans agency so they can stop any payments that they may have been making. The Veterans Administration may also offer benefits for funeral or burial costs.

# MORE INFORMATION

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## ORGAN DONATIONS

### **Registry for organ and tissue donation**

Utah Donor Registry

866-937-8824

[www.yesutah.org](http://www.yesutah.org)

## DEATH CERTIFICATES

### **Order official Utah death certificates**

Utah Department of Health, Office of Vital Records

801-538-6105

[www.silver.health.utah.gov](http://www.silver.health.utah.gov)

## FUNERAL TRADE RULES

### **Information on the funeral trade rules**

Federal Trade Commission

877-FTC-HELP (382-4357)

[www.ftc.gov/funerals](http://www.ftc.gov/funerals)