

THERE HAS BEEN AN UNEXPECTED DEATH IN YOUR HOME

“WHAT NOW?”

The unexpected death of a family member or loved one can be overwhelming and challenging. The days and weeks after the death can be especially emotionally draining if you are responsible for making funeral arrangements and settling the estate. **Here is a simple checklist to help you navigate that process and begin healing.**



IMMEDIATE NEXT STEPS:

1.

CALL 911

If there has been an unexpected death, call 911. If medical personnel were not present at the time of death, the death must be reported to the police.

NOTIFY FAMILY AND CLOSE FRIENDS

This can be an especially difficult task if there are a lot of people to notify. It may be helpful to delegate some of this responsibility to others so that the responsibility isn't entirely on you. Additionally, if there are dependents or pets, you'll want to figure out who is taking care of them.

3.

ARRANGE FOR THE DECEASED TO BE TRANSPORTED

The police, medical examiner, or coroner can help make transportation arrangements for your loved one. You can also call a funeral home for assistance.



CONTACT A CERTIFIED TRAUMA CLEANUP PROFESSIONAL

If there has been a blood spill or if the deceased has been left unattended for an extended period of time, you will want to call a third-party trauma cleanup company. Without proper cleanup, you may see further damage to the structure of the home caused by unseen bacteria and pathogens. Furthermore, a proper disinfection gives you the peace of mind that the home is free of any potentially harmful bacteria. [Take a look at this checklist](#) to ensure you are selecting a cleanup company with the proper credentials.

5.

SEARCH FOR HOMEOWNERS INSURANCE

If there were blood, stains, or odors in the home after the loss, homeowners insurance may cover all or part of the cost to remediate the situation. If you are using a certified trauma cleanup provider, the provider should also be able to assist you in your search.



7.

ARRANGE FOR A FUNERAL OR BURIAL (IF THIS WAS THEIR WISH)

A licensed funeral director can help you with the process. They will help you:

- Arrange the funeral service
- Prepare the obituary
- Select a casket or urn
- Obtain a death certificate after the funeral

NOTIFY THE DECEASED'S EMPLOYER

The funeral director may help take care of this. Ask about benefits, any pay due (including vacation or sick time), disability and life insurance policy the deceased may have had with the company.

6.

IMPORTANT INFORMATION TO HAVE:

The death of a loved one is not just emotionally draining—it can also be a strain on your time and finances. To ease the process, here is a list of documents and information you'll want to have ready as you take care of your loved one's affairs.



DEATH CERTIFICATE

You can obtain this from the funeral home. You'll need it in order to file a life insurance claim.



LIFE INSURANCE POLICY INFORMATION

If the deceased had life insurance, call the agent or company. They'll provide directions for filing a claim.



SOCIAL SECURITY INFORMATION

You'll need to contact your local office with your loved one's social security number. If the deceased was receiving benefits, these will need to be stopped.



HOMEOWNERS INSURANCE

In the event that you require the services of a professional trauma cleanup company, homeowners insurance may be able to help pay for all or part of the service.



WILL

If your loved one left a will, it will contain final instructions for the distribution of their property and other assets. If you were named the will's executor, you will be responsible for carrying out the deceased's wishes. You can hire a lawyer to help you with this process.

OTHER DOCUMENTS

In order to file a final tax return and settle your loved one's affairs, you will need other personal information such as:

- ACCOUNT STATEMENTS
- AUTOMOBILE TITLES
- INCOME TAX RETURNS
- LOANS
- MORTGAGE INFORMATION

This process can seem unmanageable, but you don't have to go through it alone. Enlist the help of other family members and friends to help you handle the responsibilities. And don't hesitate to contact a lawyer, accountant and/or funeral director. They have experience with these situations and will be able to help you figure out exactly what you need to do.