When Someone Dies: The First Days

Who to call, what to bring to the funeral home and who to notify.

WHO TO CALL FIRST

- [ ] At home under hospice: call the hospice nurse, not 911.
- [ ] At home, unexpected: call 911.
- [ ] In a hospital or nursing facility: staff handle it and ask which funeral home to call.
- [ ] Away from home: call a funeral home where you want the service; it can coordinate transport.

THE FIRST 24 HOURS

- [ ] Notify close family and friends (ask one person to help make calls)
- [ ] Look for written wishes, a prepaid funeral contract, cemetery deed or military discharge papers
- [ ] If the person was an organ or body donor, notify the organization right away
- [ ] Secure the home and vehicles; collect keys, mail and valuables
- [ ] Arrange care for pets and dependents

BRING TO THE FUNERAL HOME

- [ ] Full legal name, Social Security number, date and place of birth
- [ ] Parents' names, including mother's maiden name
- [ ] Marital status, spouse's name, education and occupation
- [ ] Military discharge papers (DD-214), a photo and clothing
- [ ] Order 5 to 10 certified death certificates

YOUR RIGHTS AT THE FUNERAL HOME

- [ ] Prices by phone if you ask, and a written General Price List in person
- [ ] Choose only the items you want, apart from the basic services fee
- [ ] Embalming generally isn't required by law
- [ ] The funeral home must accept a casket or urn bought elsewhere, with no fee

THE FIRST WEEKS: NOTIFY

- [ ] Social Security (confirm the funeral home reported the death)
- [ ] Employer, pension and life insurance companies
- [ ] Banks, investment and retirement accounts
- [ ] Medicare or health insurer, and Veterans Affairs if a veteran
- [ ] The three credit bureaus (ask for a deceased alert)
- [ ] Mortgage servicer or landlord, insurers and utilities

> Family members generally aren't personally responsible for the person's debts unless they co-signed or held the account jointly. Debts are paid from the estate.

SOURCES

16 C.F.R. Part 453 (FTC Funeral Rule): https://www.law.cornell.edu/cfr/text/16/part-453
42 U.S.C. § 402(i) (Social Security lump-sum death payment): https://www.law.cornell.edu/uscode/text/42/402
FTC: Shopping for Funeral Services: https://consumer.ftc.gov/articles/shopping-funeral-services

The full guide: Planning a Funeral and What to Do When Someone Dies · examinedlife.us/products/funeral-planning-guide/

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