



Loss of a Loved One Checklist

1. Get 5-6 copies of the **death certificate** from the funeral director.
2. Contact **Social Security** to report the death and apply for lump sum death benefit (\$255) and possible increase in Social Security for your loved one's spouse, minor child, or disabled child.
3. You will continue to have access to all **jointly held bank accounts** and jointly held safe-deposit boxes. There is usually no need to change those joint accounts immediately. If any accounts are in your loved one's name individually, ask the financial institution for a form affidavit you can sign at the bank to give you access; close out if possible. Depending on the financial institution, this may only be available for a spouse. If you cannot get access by affidavit on a form furnished by the financial institution, you will have to wait until an estate representative is appointed. This will involve consulting with another attorney, using the resources below, as the Center for Elder Law & Justice does not typically handle such estate matters.
4. If your loved one was a **Veteran**, call the Veterans Affairs (VA) at 1-800-698-2411 for burial and other benefits.
5. Make claims on all **life insurance policies** and other assets naming you as beneficiary. Roll over IRAs or other investment accounts into your name.
6. Contact current and all former **employers**, unions, professional groups notifying them of death and asking about possible death benefits, insurance, pensions, etc.
7. Contact **health insurance** carrier to inform of death; try to stay on policy if you are covered under your loved one's policy and do not have other insurance.
8. There is usually no immediate need to transfer title of **real property** if it is held as husband and wife or as joint tenants, with rights of survivorship. If there is real property or an interest in real property owned by your loved one individually, you will need to see an attorney to have an estate representative appointed, using the resources below.

9. Cancel **credit cards** in your loved one's name and notify the company of death. See if any credit or loan accounts had a life insurance benefit attached.
10. See accountant or tax preparer in January after death to complete **tax returns**.
11. **Get help from your family**, if possible. Do not make any major changes in your life; you have had enough of them. Before making major purchases with money you may receive, consider talking with a trusted family member or friend about the purchase.
12. Cancel your loved one's **travel reservations, appointments, subscriptions, recurring charges**, etc. Try to get any deposits back or collect on any relevant insurance.
13. Hold on to **check registers, cell phones, computers, and other person property** for possibly relevant information.
14. If any **vehicles** are in your loved one's name individually, contact the Department of Motor Vehicles (DMV) for Title and Registration change forms. Contact car and homeowners insurance carriers regarding your loved one's death.

Documents You May Need:

- Death Certificates (5-6 certified copies)
- Social Security Card
- Marriage Certificate
- Birth Certificate
- Birth Certificate for each child, if applicable
- Insurance Policies Deed and Titles to Property Stock Certificates Bank Books
- Discharge Papers for a Veteran and/or VA Claim Number
- Recent Income Tax Forms and W-2 Forms
- Automobile Title and Registration Papers Loan and Installment Payment Books or Notes

Resources for Consulting with a Lawyer

- **Erie County Bar Association Lawyer Referral Service:** (716) 852-3100
- **Center for Elder Law & Justice's Legal Advice Helpline:** 1-844-481-0973