

WHAT TO DO WHEN SOMEONE DIES

It goes without saying that it can be an incredibly emotional and stressful time when a loved one dies. Naturally, the grieving process takes center stage, and family members are often unfamiliar with exactly what to do from a practical standpoint. But, there are also a number of things that must be done quickly- from deciding on funeral arrangements to collecting on life insurance and distributing the decedent's property- in order to ensure that family and friends are not left with confusion and undue burden later on.

What follows is a list of the steps that may need to be taken when a loved one dies.

- Determine whether the decedent made any arrangements to donate the body or any organs and if so, notify the organization.
- Determine whether the decedent made any funeral arrangements prior to passing away. If none were made, then search for a list of instructions that the decedent may have left. If nothing can be found, then it will be up to the family to make appropriate arrangements.
- Notify friends, relatives, and any organizations with which the decedent was involved of the funeral.
- If the decedent had any pets or livestock, make arrangements for their immediate care.
- If the decedent was responsible for the care of any other people- like children or an elderly relative, make immediate arrangements for their care.
- Locate the will. Many times a will can be found in the decedent's safe deposit box or with other files in the decedent's home or office. Some state courts accept wills for filing prior to death as well, so if you're having trouble locating the will, check with the appropriate court.
- Examine the will and deliver it to the person who is named as "personal representative" or "executor" in the document so that he or she can file it with the circuit court in the county when it will be probated.
- If the decedent owned real estate, take immediate steps to ensure that it is protected against fire, freezing pipes, theft, etc.
- Track down any insurance policies owned by the decedent and ensure that they are adequate to protect against unforeseen events.
- Search the decedent's home and ensure that all valuables are safe and secure.
- If the decedent had employees- whether household employees or employees of a business, make arrangements for them to be paid, as appropriate.
- Begin collecting names, addresses, social security numbers and ages of all heirs and determine whether the estate will have to be probated. Many states have simpler procedures available if certain requirements are met. An attorney can assist you in determining the appropriate course of action.
- Make a complete and detailed list of the decedent's property and a list of any creditors, including amounts owed.

- Obtain identification numbers for the estate from the appropriate federal and (if necessary) state agencies. This may be required by some financial institutions or to transfer certain interests.
- Contact the postal service and inform them of whom the decedent's mail should be forwarded to.
- Contact the decedent's employer to determine the status of any benefits and/or unpaid wages.
- Contact utility and telephone companies to have service modified or terminated at the decedent's property.
- Contact life insurance agents to obtain proof of death forms.

Of course, this list is not complete, and there are a number of other items that must be tended to in order to wrap up a person's affairs. While some items, such as contacting utility and telephone companies are simple, others, such as probating the estate and handling any creditor claims can get very complex. It's for those tasks that an attorney, and perhaps a good accountant, can prove invaluable.

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