



# What to do when you lose a loved one

A guidebook for *grieving families*



**American  
Red Cross**



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Red Cross**

On behalf of the American Red Cross team, we extend our deepest sympathy for the loss of your loved one to the coronavirus. Grieving is always difficult, and we recognize the COVID-19 pandemic creates additional challenges and needs.

Losing someone close to you can be incredibly difficult, and if you're responsible for handling funeral arrangements and personal affairs, the experience is often overwhelming.

To help, this guidebook will walk you through the legal, financial, and emotional steps you can take to find the support you need.

**Throughout this book you'll find:**

1. Actions to take.
2. Information to note down.
3. Helpful tips to consider.

# Immediately After Someone Dies

## ☐ Get a legal pronouncement of death

An official declaration of death is the first step to getting a death certificate, a critical piece of paperwork. Check that you have a legal pronouncement of death.

### Who can legally pronounce a death?

- If your loved one died in, or was transported to a hospital, a doctor can take care of this for you.
- If your loved one passed away while in hospice care, call your hospice nurse.

## ☐ Notify close friends and family

To track down all those who need to know, go through your loved one's email and phone contacts. Inform coworkers and the members of any social groups or church the person belonged to. Ask the recipients to spread the word by notifying others connected to the deceased. Consider posting about the death on social media. *If possible, split up this task between several family members.*

### Every family is different.

There's no one right way to do this. For some families, sharing the news in-person or over the phone is critical. For others an email or text message may be acceptable or preferable.

### List family and friends to notify:

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# Talk with Someone

While taking care of the logistical tasks that come with the loss of a loved one are necessary, it's exceedingly important to take into account your own physical and emotional needs while grieving. The Red Cross is here to help you navigate available resources and assist with finding financial support in the midst of your grief. Connect with us immediately by calling toll-free at:

**833-492-0094**

**Our team includes volunteers trained in:**

**Behavioral Health**

To provide emotional support, advocacy, referrals and education on COVID-related stress or mental health issues, including issues related to children.

**Spiritual Care**

To provide both spiritual and emotional support, connection to faith-based providers and resources related to virtual funerals and memorial services.

**Health Services**

To provide emotional support, assistance with basic medical questions and referral to community resources.

Language services for non-English speaking callers will be provided.

## Arrange immediate care for any pets or dependents

If your loved one was responsible for caring for one or more people or pets, quickly find someone who can care for them temporarily while you figure out a long-term plan.

## Secure major property

Lock up the deceased's home and vehicle. Ask a friend or relative to water the plants, get the mail and throw out the food in the refrigerator. Consider disposing of any prescription medicines. If there are valuables, such as jewelry or cash in the home, lock them up.

*Dependents or pets:*

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*Who can care for them?*

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## ❑ Decide what to do with your loved one's body and arrange transportation

If you didn't have the opportunity to talk to your loved one about their wishes for funeral or burial, check to see if your loved one expressed any wishes about final disposition or made prepayments to a funeral home or cemetery. Ideally, there will be documentation with other medical documents.

If no instructions were left, you need to discuss what the person wanted in terms of a funeral, what you can afford and what the family wants. Call a family meeting to have a conversation about what the funeral will look like.

**If the person was in the military,** or belonged to a fraternal or religious group, contact the Veterans Administration or the specific organization to see if it offers burial benefits or conducts funeral services.

**Also, the Red Cross has support for veterans and families of military members** at [redcross.org/about-us/our-work/military-families](http://redcross.org/about-us/our-work/military-families).

### You have two main options:

#### **A. Call a funeral home**

A funeral home can help you arrange either a burial or cremation. We recommend checking reviews and prices for a few different funeral homes before making a decision, as both can vary widely. A few minutes of research can save you thousands of dollars and reduce unwanted surprises.

**The median cost of an adult funeral is \$7,000 to \$9,000.**

#### **B. Call a cremation provider**

While you can arrange a cremation through a funeral home, there are also cremation providers that will work with you directly if you aren't interested in the added services of a funeral director. A direct cremation through a cremation provider can be significantly less than cremation through a funeral home.

**The average cremation costs \$4,000 to \$7,000 depending on the type of cremation.**

### What will you arrange for?

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#### **Need help considering your options?**

Call the Condolence Care Call Center and speak to a Disaster Spiritual Care provider to talk through options.  
Toll-free: 833-492-0094.

# Within a Few Days of Death

## Notify your loved one's employer

If your loved one was employed (or actively volunteering), call to let those organizations know that your loved one has passed away.

### Organizations to contact

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#### Consider asking for information about:

1. Benefits and any paychecks that may be due.
2. Any company-wide life insurance policy.

## Make funeral, burial, or cremation arrangements

If you decided to work with a funeral home, meet with the funeral director to go through your options. If you opted for an immediate burial (burial without any ceremonies), or cremation, you may also choose to hold a memorial service or celebration of life at a later date. Some people prefer this in order to give themselves more time to plan a meaningful event when they've had a little more time to process the death.

**Get help with any event you plan.** Line up relatives and friends to be pallbearers, to eulogize, to plan the service, to keep a list of well-wishers, to write thank-you notes and to arrange the post-funeral gathering. Get a friend or relative who is a wordsmith to write an obituary.

#### During this time of COVID-19

You may need to hold your memorial services over Zoom or another remote platform.

Call the Condolence Care Call Center and speak to a Disaster Spiritual Care provider to talk about your options and to get help searching for financial support if you're in need. Toll-free: 833-492-0094.

### Will you plan a memorial event?

- Yes       No

### Who will you ask to help you:

### How much will you budget?

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## ☐ Forward and sort through your loved one's mail

If your loved one didn't live with you, go to the post office and put in a forwarding order to send the mail to yourself or whoever is working with you to oversee immediate affairs. This will prevent mail from piling up and showing that the property is unoccupied. Sorting through the mail will also help you identify bills that need to be paid and accounts that should be closed. You'll need to file a request at the post office and show proof that you are an appointed executor and authorized to manage his or her mail.

**Share this list with the executor** once you've identified this person on page 6. This will help them to take care of important expenses like mortgages, taxes and utilities while your loved one's estate is settled.

**Create two running lists as you're sorting through mail and documents:**

### Subscription/accounts to close

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### Bills to pay

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# Within 2 Weeks After Death

## Get 10 certified copies of death certificates

You'll need multiple copies of death certificates to close any financial accounts, file insurance claims, and register the death with government agencies, among other things. The funeral home you're working with can get copies on your behalf, or you can order them from the vital statistics office in the state in which the person died.

## Find the will and the executor

Your loved one's survivors need to know where any money, property or belongings will go. Ideally, you talked with your loved one before they passed, and they informed you of where they kept their will. If not, look for the document in a desk, a safety deposit box or wherever they kept important papers. People usually name an executor (the person who will manage the settling of the estate) in their will. The executor needs to be involved in most of the steps going forward. If there isn't a will, the probate court judge will name an administrator in place of an executor.

*Name of executor:*

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## Meet with a trusts and estates attorney

While you don't need an attorney to settle an estate, having one makes things easier. If the estate is worth more than \$50,000, it's suggested that you hire a lawyer to help navigate the process and distribute assets. The executor should pick the attorney.

## Contact a Certified Public Accountant (CPA)

If your loved one had a CPA, contact them; if not, hire one. The estate may have to file a tax return, and a final tax return will need to be filed on the deceased's behalf.

## Take the will to probate

Probate is the legal process of executing a will. You'll need to do this at a county or city probate court office. Probate court makes sure that the person's debts and liabilities are paid and the remaining assets are transferred to the beneficiaries.



## ❑ Make an inventory of all valuables or assets

Laws vary by state, but the probate process usually starts with an inventory of all assets (personal property, bank accounts, house, car, brokerage account, personal property, furniture, jewelry, etc.), which will need to be filed in the court. For the physical items in the household, it's suggested to hire an appraiser.

### Track down assets

Part of the work of making that inventory of assets is finding them all. First, comb through your loved one's tax returns, mail, email, brokerage and bank accounts, deeds and titles to find assets. Don't leave any safety deposit box or filing cabinet unopened.

**As you're taking inventory of assets,** you're likely to come across additional bills or subscriptions. Add these to the list you already started on page 5.

Description of asset

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## ☐ Notify the following agencies of your loved one's death:

- ☐ **The Social Security Administration (SSA).** If person who passed was receiving Social Security benefits, you need to stop the checks. Some family members may be eligible for death benefits from Social Security. Generally, funeral directors report deaths to the Social Security Administration, but, ultimately, it's the survivors' responsibility to tell the SSA. Contact your local SSA office to do so. The agency will let Medicaid know that your loved one died.
- ☐ **Life insurance companies.** You'll need a death certificate and policy numbers to make claims on any policies the deceased had.
- ☐ **Banks, financial institutions.** If your loved one left a list of accounts and online passwords, it will be much easier to close or change accounts. If the person didn't, you'll need a copy of the death certificate.
- ☐ **Financial advisors, stockbrokers.** Determine the beneficiary listed on accounts. Depending on the type of asset, the beneficiary may get access to the account or benefit simply by filling out appropriate forms and providing a copy of the death certificate (no executor needed).
- ☐ **Credit agencies.** To prevent identity theft, send copies of the death certificate to the three major firms: Equifax, Experian and TransUnion.

## ☐ Be sure to cancel or close any of the following:

- ☐ **Cancel driver's license.** This removes the deceased's name from the records of the Department of Motor Vehicles and prevents identity theft. Contact the local DMV for specific instructions, but you'll need a copy of the death certificate.
- ☐ **Close credit card accounts.** Contact customer service and tell the representative that you're closing the account on behalf of a deceased relative. You'll need to provide a copy of the death certificate to do this, too. Keep records of accounts you close and inform the executor of any outstanding balances on the cards.
- ☐ **Terminate insurance policies.** Contact providers to end coverage for the deceased on home, auto and health insurance policies, and ask that any unused premium be returned.
- ☐ **Delete or memorialize social media accounts.** You can delete Facebook or Instagram accounts, but some survivors choose to turn them into a memorial for their loved one instead. A memorialized Facebook profile stays up with the word "Remembering" in front of the deceased's name. Friends will be able to post on the timeline. Whether you choose to delete or memorialize, you'll need to contact the company with copies of your ID as well as the death certificate.
- ☐ **Close email accounts.** To prevent identity theft and fraud, it's a good idea to shut down the deceased's email account. If the person set up a funeral plan or a will, she may have included log-in information so you can do this yourself. If not, you'll need copies of the death certificate to cancel an email account. The specifics vary by company, but most require a death certificate and verification that you are kin or the executor.



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Scan here to connect to Virtual  
Family Assistance Center Integrated  
Condolence Care Program