What to do When Your Loved One Dies



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There's a lot that needs to occur after the passing of a loved one. The staff at Lakeside Funeral Home will handle as much as possible to make this difficult time a bit easier. The following list will give you an idea of what needs to occur before funeral services and beyond.

This informational brochure is not intended as legal advice, is not exhaustive, nor does it apply to every situation.

Please consult with your attorney.

Immediately After Passing Occurs

□**Get a legal pronouncement of death**

If your loved one died in a hospital or nursing home where a doctor was present, the staff will handle this. If your relative died at home, especially if it was unexpected, you'll need to get a medical professional to declare them dead. To do this, call your county's coroner or medical examiner. If your family member died at home under hospice care, a hospice nurse can declare them dead.

□**Inform family and friends**

□**Locate existing funeral and burial plans**

□**Contact funeral home with the following information:**

•Decedent's name, place of passing, current location, and veteran's status.

•Information about the decedent's condition, any active infectious disease, and details about the surrounding areas are helpful to the removal team.

□**Secure the 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. If there are valuables, such as jewelry or cash, in the home, lock them up.

□**Provide care for pets**

Make sure pets have caretakers until there's a permanent plan for them. Send them to stay with a relative who likes animals or board them at a kennel.

□**Forward mail**

Go to the post office and put in a forwarding order to send the mail to yourself to see to the immediate affairs. This is the first step in finding out what subscriptions, creditors and other accounts will need to be canceled or paid.

□**Notify your family member's employer**

Ask for information about benefits and any paychecks that may be due.

0-3 Weeks After Passing Occurs

□**When arriving for your arrangement conference at the funeral home, please bring the following:**

Decedent's full legal name, social security number, location and date of birth, current residential and/or mailing address, decedent's occupation and education information, full legal names of the decedent's parents (including maiden names), military discharge papers (DD214). Pre-planned and/or pre-funded funeral arrangements and insurance policies.

Your funeral director will handle most of the arrangements and paperwork, but will look to you for the following decisions:

Services:

□**Officiant** – Who would you like to be the main speaker at the funeral or memorial service? This can be clergy, family, or friend. Check that they are available at the proposed time of service. The honorarium (traditional, monetary gift for officiating the service) can be handled by you (the family) or the funeral home.

□**Music** – What songs would you like played at the funeral or memorial service? 3-5 songs that capture the memory of the individual or the mood of your event.

□**Speakers** – Family or friends who will pray, read scripture or poetry, or eulogize your loved one. Give them an idea of the mood of the event and an estimated time limit to keep things running smoothly.

□**Stationary** – What would you like included on memorial folders? Obituary, scripture, poetry, photos, service and interment information?

□**Obituary** – Would you, a friend, or family member like to write an obituary? Utilize our Obituary Worksheet to get things started and ask Lakeside Funeral Home staff if you need any help.

•What photo would you like posted with the obituary?

•Would you like the obituary published in local or hometown papers?

•The obituaries posted on Lakeside's website remain indefinitely. It is easy to share the link on social media, where friends and family can leave condolences, send sympathy cards and gifts, and receive funeral service information and updates.

Burial:

□**Cemetery plot** – A plot(s) must be arranged for or purchased directly from the cemetery. Please check that the cemetery schedule can accommodate a burial in conjunction with the funeral service times you have chosen.

□**Grave Opening/Closing** - Perpetual care cemeteries may require you to pay them for the opening and closing of the grave. If you are using a church or private cemetery, the opening and closing fee will be paid to the funeral home.

□**Markers** – Do you need a new grave marker or an addition to an existing marker? The funeral home or cemetery can connect you with a monument company to complete this task.

Payment:

□**Insurance** – Submit a death claim yourself or have the funeral home assist you. Be prepared with insurance documents and policy information.

□**Self-pay** – Lakeside Funeral Home accepts cash, check, or credit card (additional 3% processing fee), and expects payment by the end of services. We understand that funds are not always immediately available, please speak with us about your situation so that arrangements can be made.

1-2 Months After Passing Occurs

□**Mental Health** – If you feel like you are struggling with depression, anxiety, or thoughts of self-harm, consider finding a therapist, psychologist, or psychiatrist to help. Grief can be drawn out, complicated, and difficult to manage. Remember to take time for yourself and ask for the help you need.

□**Financial** – Financial institutions may require an original, certified copy of the death certificate that may or may not be returned to you. Agencies may include:

- •Insurance
- •Banks
- •Credit Cards
- •Utilities and Bills
- •Investments

□**Social Security** – The funeral home will notify Social Security of the passing. You may want to check with the Social Security office 3-4 weeks after the passing occurred to be sure SS payments have been halted and to apply for death benefits if eligible.

□**You may choose to contact an attorney, or handle the following yourself:**

- •Locate and probate will
- •Re-record deeds to real property
- •Disperse estate assets such as stocks, bonds, savings accounts, and business assets

□**Locate funds to take care of immediate needs.** Sources of cash may include:

- •Cash on hand
- •Checking accounts
- •Savings accounts
- •Life insurance cash value
- •Money Market certificates

□**Locate**:

- •Life insurance policies
- •Accidental death and health insurance policies
- •Bankbooks
- •Homeowner insurance policies
- •Real estate deeds
- •Notes receivable and payable
- •Wills
- •Security certificates
- •Marriage certificate
- •Income tax return forms
- •Social Security number
- •W-2 forms and other records of earnings
- •Military discharge papers
- •Veteran's Administration claim number
- •Automobile registration
- •Installment payment books
- •Birth certificates of decedent and all family members to prove ages

Likely places to search for important papers:

- •Safety deposit boxes
- •Strongboxes
- •Lockers
- •Brief cases
- •Office desks
- •Safes

□**Obtain copies of important legal documents:**

- •Death certificate
- •Birth certificate
- •Marriage certificate
- •Social security card

□**Contact life insurance agents to file a claim. Be prepared to supply information including:**

- •Policy number(s) and amount
- •Decedent's full name, address, occupation, date and place of birth, place and cause of death
- •Claimant's name, age, address, and social security number

Settlement options generally are:

- •Lump sum: you may immediately be paid the full amount on the policy
- •Interest only: principal stays intact, interest is paid periodically. Can provide funds in the interim while you decide what to do with the remainder of the money
- •Life income or annuity: Beneficiary receives benefit on set dates for the remainder of their life.
- •Fixed installments: benefits paid in agreed amounts over a period of time until the money is used up.
- •Assignment to funeral home: The cost of funeral expenses is paid directly to the funeral home. Any remainder is returned to the beneficiary.

□**Contact Social security office to apply for spouse and/or dependent benefits.**

Bring the following information:

- •Certified copy of the death certificate
- •Proof of age of the deceased
- •Decedent's employer's name
- •Approximate earnings of the deceased in year of death
- •Social security number of spouse and/or dependent children
- •Proof of age of spouse and/or dependent children
- •Decedent's social security number
- •Marriage certificate
- •Record of earnings in year prior to death

□**Contact employer and/or business associates to find out about:**

- •Group life insurance
- •Terminal pay allowance
- •Credit union balance
- •Accrued vacation and sick pay
- •Service recognition awards
- •Eligibility of dependents for health insurance
- •Unpaid commissions
- •Disability income
- •Pension fund contributions
- •Gratuity payments (tips)

□**Contact organizations the deceased belong to.**

□**After property changes are complete, contact the insurance company that insures your property to inform them of the changes in ownership.**

□**Notify state and federal tax authorities.**

□**Notify anyone connected with family finances such as a banker, stockbroker, accountant, or financial planner.**

□**Gather and list all current bills the deceased owes and money owed the deceased.**

□**Cancel driver's license.**

□**Notify credit agencies to ensure credit identity is protected.**

□**Close credit card accounts.**

□**Terminate insurance policies.**

□**Delete or memorialize social media accounts.**

□**Close email accounts.**

Important local contacts:

Cherokee County Coroner
959 Marietta Highway
Canton, GA 30114
(678)493-4136

Cherokee County Probate Court
90 North Street, Suite 340
Canton, GA 30114
(678)493-6160

Cobb County Medical Examiner
1497 County Services Parkway
Marietta, GA 30008
(770)528-2200

Cobb County Probate Court
32 Waddell Street
Marietta, GA 30090
(770)528-1900

Kennesaw Social Security Office
200 Chastain Center Blvd. NW, STE. 250
Kennesaw, GA 30144
(866)964-4690

National Cemetery Administration (Veterans)
(800)698-2411