

What to Do When Someone Close to You Dies

Whether you received a 2 a.m. phone call with news of an unexpected death or shared your loved one's final moments of a long illness, your initial reaction to the death was likely shock. It doesn't seem to matter how prepared we are - or aren't - a loved one's death often leaves us feeling numb and bewildered. If you're responsible for making the funeral arrangements or executing the will, shock and grief can be immobilizing. Even simple decisions can be overwhelming.

Making the first phone calls

What to do first depends on the circumstances of the death. When someone dies in a hospital or similar care facility, the staff will usually take care of some arrangements, such as contacting the funeral home you choose, and if necessary, arranging an autopsy. You will need to notify family, friends and clergy. It may be easier on you to make a few phone calls to other relatives or friends and ask each of them to make a phone call or two to specific people, so the burden of spreading the news isn't all on you. If you are alone, ask someone to keep you company while you make these calls and try to cope with the first hours after the death.

Call a funeral director

Whatever the circumstances of death, one of your first calls should be to a licensed funeral director. He or she may help you:

- transport the body
- obtain a death certificate
- select a casket, urn and/or grave marker
- arrange the funeral, memorial and/or burial service
- prepare the obituary
- help you notify the deceased's employer, attorney, insurance company and banks
- offer grief support or direct you to other resources

If your loved one did not preplan his or her funeral, consider asking friends and family for referrals or visit our [funeral home locator guide](#). You may want to consult several to make sure you find a funeral director you are comfortable with.

Call the life insurance company

Look through the deceased's paperwork for the life policy. Call the agent or the company and ask how to file a claim. Usually the beneficiary (or the beneficiary's guardian, if a minor) must complete the claim forms and related paperwork. You'll need to submit the

death certificate and a claimant's statement to establish proof of claim. Remember to ask about payment options. You may have a choice between receiving a lump sum or the having the insurance company place the money in an interest-bearing account from which you can write checks.

Call Social Security and other organizations

Notify Social Security of the death. If your loved one was covered, the spouse or dependents may be eligible for certain payments or benefits. Also call any unions, professional or service organizations your loved one belonged to. He or she may have had life insurance or other benefits through

Finding help

Wrapping up your loved one's affairs can be tedious and stressful. Find guidance you can trust to help you work out the details, such as a funeral director, accountant, attorney, grief counselor and/or clergy to help you manage the legal, financial and emotional issues a death can bring.