

## Survivor's Checklist

### Death Certificates

How many are needed? The number varies by the amount of property held by the deceased. American Heritage will order as many death certificates as you request. Reorders are available at a later date but can take longer. For an accurate account of how many to order you may want to contact *each entity for specific information regarding their policies*. Ask them: 1) does the death certificate need to be **with or without** cause of death? (Florida Law specifies that items of public record may not have cause of death information); 2) will the certificate be returned or retained for their records? For an estimate of how many to order, review the list below. The items with an asterisk (\*) generally require a **certified copy**.

**The following is a partial list of items that may need attention:**

**Insurance Policies** *notify all companies and file applicable claims:*

Life Insurance Policies \*  
Medical, Health, Dental, Automobile, Travel & Accident Policies  
Homeowners Insurance

### Other benefits

Social Security (American Heritage will notify the SSA of the death)  
Veteran's burial and/or survivor benefits  
Pension or retirement benefits\*  
Workmen's compensation

### Banking

Change joint accounts & correct tax ID / social security numbers  
Cancel any direct deposit retirement benefit payments  
Establish title to safe-deposit box  
Cancel individually owned credit card accounts & change the title on jointly held accounts  
Change title on any Certificates of Deposit or personal notes

### Real Estate

Transfer property/deeds\*  
Re-establish any outstanding mortgages

### Other Assets

Change ownership of joint or solely owned stocks\*  
Cancel any open orders pending  
Move IRA & retirement accounts  
Transfer bonds & mutual funds

### Other Changes

Provide tax preparer previously filed tax returns & current earnings & dividend statements  
Change title on accounts for utilities such as cell/telephone, water, power, & cable  
Cancel voter's registration  
Cancel driver's license and notify Department of Vehicles to transfer titles on registered vehicles, mobile homes & boats and cancel any vehicle coverage  
If there is a will, probate may be necessary. Contact an attorney for advice regarding probate.

### Other Considerations

Acknowledgement Cards for Flowers, Donations, Food, Gifts, etc.  
Consider needs for disposition of ashes: Scatter, Burial, Inurnment.  
Urns at <http://UrnMax.com>

Administrative Offices: