



1.800.756.2311



## Survivor's Checklist

### Death Certificates

How many are needed? The number varies by the amount of property & assets 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.

Obituaries in Florida are not generally required. Most papers now take them from the family; Proofread and don't be rushed.

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