

When a Loved One Dies: A Checklist

Track what needs to happen, when, and by whom. Check items off as you go, write notes in the blanks, and keep this where those helping can find it.

Immediate Steps (First Hour)

For expected deaths at home:

- Call the hospice nurse or attending physician
- Do not call 911 unless instructed by medical staff
- The nurse or attending physician will pronounce death and guide next steps

For unexpected deaths:

- Call 911 immediately
- Follow dispatcher instructions
- Do not move the body unless directed by emergency personnel

Hospital or facility deaths:

- Medical staff will handle the immediate procedures
- You will be asked about organ donation preferences
- Discuss next steps with the attending physician or social worker

NOTES

First 24 Hours

- Obtain Pronouncement Documentation
- Contact the Funeral Home or Crematory

Secure the Residence

- Arrange care for any pets (contact family, friends, or a pet sitter; a local shelter as last resort)
- Turn off stoves, ovens, and other appliances; unplug small electronics for fire safety
- Empty perishables from the refrigerator and freezer
- Adjust the thermostat for an unoccupied home
- Secure prescription medications, especially controlled substances
- Locate and document spare keys, garage openers, and mail keys
- Lock all doors and windows
- Collect mail and newspapers; set lights on timers
- Inform trusted neighbors about the situation

NOTES

First Week Priority Tasks

Obtain Death Certificates

You will need death certificates for:

- Social Security Administration
- Life insurance companies
- Banks and financial institutions
- Retirement plan administrators
- Property deed transfers
- Vehicle title transfers

Notify Key People and Organizations

Personal contacts:

- Immediate family members
- Close friends
- Employer or former employers
- Clergy or spiritual advisors

Professional contacts:

- Family attorney
- Accountant or financial advisor
- Insurance agent
- Primary care physician
- Begin Financial Notifications

Priority financial contacts:

- Primary bank (checking and savings accounts)
- Credit card companies
- Social Security Administration
- Life insurance carriers

Plan Memorial Services

- Funeral or memorial service
- Burial or cremation arrangements
- Celebration of life gathering
- Online memorial or obituary

NOTES

First Month Essential Tasks

- Handle Estate Basics

Locate key documents:

- Will and testament
- Trust documents
- Financial account statements
- Property deeds
- Insurance policies
- Tax returns from the last three years
- Address Immediate Benefits

NOTES

Two to Six Months

- Complete Financial Account Changes

Account types to address:

- Bank accounts (checking, savings, CDs)
- Investment accounts
- Retirement accounts (401k, IRA, pension)
- Credit cards and loans
- Handle Property and Assets

Real estate considerations:

- Continue mortgage payments if necessary
- Maintain property insurance
- Secure valuables and personal items
- Consider whether to sell or transfer ownership
- Address Ongoing Obligations

Services to cancel or transfer:

- Utilities (electric, gas, water, internet)
- Phone and cable services
- Subscription services
- Professional services (housekeeping, lawn care)

NOTES

Six Months to One Year

- Complete Estate Administration
- File Final Tax Returns
- Review and Update Your Own Documents

Update these documents if any of them named the deceased:

- Update wills and trusts that named the deceased as a beneficiary, executor, or trustee
- Update beneficiary designations on life insurance, retirement accounts, and payable-on-death accounts
- Replace powers of attorney (financial and medical) that named the deceased
- Replace healthcare directives that named the deceased as your medical decision-maker

NOTES

Related Checklists

When a Parent Dies · <https://restdear.com/what-to-do-when-someone-dies/when-a-parent-dies-checklist/>

When a Spouse Dies · <https://restdear.com/what-to-do-when-someone-dies/when-a-spouse-dies-checklist/>

Death at Home · <https://restdear.com/what-to-do-when-someone-dies/at-home/>