

SURVIVOR'S GUIDE

What to Do When
a Loved One Dies

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Losing a loved one is never easy. In the midst of grief, there are important legal, logistical, and financial matters to address.

This guide outlines important tasks that may be completed after the death of a loved one. It is intended as a general resource and is not tailored to address your unique situation. This guide should be used in conjunction with advice from your attorney and professional advisors.

Please reach out to Premier Legacy Law if you need assistance with handling the estate of a loved one. If you are not sure whether you are legally authorized to act, contact us for guidance.

1 Tasks Leading Up to Death and Immediately After Death

If your loved one is in a hospital, nursing home or assisted living facility:

- ☐ Ensure staff are aware of any Advance Healthcare Directive (Living Will), Health Care Proxy (Healthcare Power of Attorney), or other documented last wishes.
- ☐ Confirm organ donation wishes (often noted on driver's license, Advance Healthcare Directive, and/or Healthcare Power of Attorney).

If your loved one dies at home:

- ☐ Contact a medical professional, hospice provider, or local coroner to legally pronounce death.
- ☐ Notify the medical professional whether or not your loved one wanted to be an organ donor.
- ☐ Arrange transportation through an ambulance service, funeral home, or crematory.

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2 Tasks in the First Three Days After Death

- ☐ Make arrangements for the care of your loved one's family members and pets, if needed, particularly minor children, special needs individuals, or elderly living in the residence.
 - ☐ Review estate planning documents to see if they specify who will take the pets.
- ☐ Notify immediate family and close friends. Use an address book or contact list, if available.
- ☐ Locate any prepaid burial plans or funeral society memberships.
- ☐ Begin gathering information needed for the death certificate:
 - Full legal name
 - Date and place of birth
 - Social security number
 - Occupation
 - Education
 - Parents' names
 - Military service information (if applicable)
- ☐ Cancel upcoming appointments and trips your loved one scheduled.
- ☐ Secure the residence and property of your loved one if no trusted individuals are living at the residence.
 - ☐ Remove perishables and trash
 - ☐ Lock all doors and windows
 - ☐ Change locks, if necessary
 - ☐ Consider requesting occasional police patrols, if vacant
 - ☐ Ask family members or friends not to remove items from the property until a Personal Representative is named by the Probate Court or until a successor Trustee is named.
 - ☐ Forward or collect mail; suspend newspaper or regular deliveries.
 - ☐ Properly dispose of prescription medications at a pharmacy or police department that accepts them.
 - ☐ Identify any dangerous items or conditions at the property and mitigate any hazards (e.g., swimming pool, secure firearms).
 - ☐ Ensure vehicles are legally parked and there are no valuables or food in the vehicles.
- ☐ Locate your loved one's wishes regarding memorial services. Their wishes can be found in documents sometimes called "Declaration of Disposition of Last Remains" or "Memorial Instructions."

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3 Tasks in the First Seven Days After Death

- ☐ If available, review your loved one's wishes regarding funeral or memorial arrangements.
- ☐ Make arrangements for funeral and memorial service.
- ☐ Submit obituary to local and community newspapers.
- ☐ If you haven't already, contact your loved one's estate planning attorney, CPA, and financial advisor.
- ☐ Obtain multiple certified copies of the death certificate from the funeral home or crematory. You can also contact Colorado's Vital Records Office.
- ☐ Notify (and be ready to provide copies of the Death Certificate):
 - Social Security Administration (if not already done by funeral home or crematory)
 - Veterans Affairs Administration (if applicable)
 - Life insurance companies
 - Current employer (to inquire about wages, pensions, benefits)
- ☐ Stop non-essential recurring services (magazines, cable, internet, streaming, etc.).
- ☐ Locate and secure the following:
 - ☐ Will, trust, and estate planning documents.
 - ☐ Deeds, titles, and financial statements.
 - ☐ Identification documents: Social Security card, Driver's License, Medicaid card, and other ID cards.
 - ☐ Birth certificate, marriage/divorce documents.
 - ☐ Insurance policies: life insurance, home/auto, health.
 - ☐ Titles and registration to titled assets, such as automobiles, campers, and boats.
 - ☐ Financial account information including retirement and brokerage accounts, checking and savings accounts, certificates of deposit (CDs), credit cards.
 - ☐ Business documents, including business formation, operating agreements, annual meeting minutes and evidence of ownership interests.
 - ☐ Safe deposit box information, including location of keys.
 - ☐ Tax information, including recent tax returns and IRS payment plans.
 - ☐ Major loans such as mortgages, auto loans, and student loans.
 - ☐ Monthly, bi-annual, and annual bills, such as utilities and insurance policies.
 - ☐ Military discharge papers.
 - ☐ Secure digital accounts (email, online banking, etc.).

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4 Tasks in the First 30 Days After Death

- ☐ Start a list of all known assets and debts.
- ☐ Pay current bills necessary to keep the residence in proper condition, such as utilities and homeowner's insurance. If you are not certain what should be paid and what can wait, consult an attorney.
- ☐ Ensure adequate insurance remains active for property and vehicles.
- ☐ Notify professional organizations and community organizations where your loved one had an affiliation.
- ☐ Consult an attorney before distributing or selling any estate property.
- ☐ Maintain communication with your legal team and CPA.

Useful Contacts

Social Security Administration

Equifax

Experian

Transunion

Funeral Consumers Alliance

Veterans Administration

Internal Revenue Service

Colorado Crisis Services

Colorado Vital Records Department

800-772-1213

888-548-7878

888-397-3742

800-916-8800

802-865-8300

800-698-2411

800-829-1040

844-493-8255

303-692-2200

www.ssa.gov

www.equifax.com

www.experian.com

www.transunion.com

www.funerals.org

www.va.gov

www.irs.gov

www.coloradocrisiservices.org

www.cdphe.colorado.gov/vitalrecords

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