

A CREMATION SERVICE OF THE PALM BEACHES

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THINGS TO DO

1. Remove the deceased's name from all bank accounts. You may need a photocopy or a certified copy of the death certificate for this, depending on how the accounts are set up. The bank may require the account to be cleared by the state tax authority before any changes can be made.
2. Contact any financial institution where the deceased had a loan and inform them of the death. They will be able to inform you if the loan was covered by credit life insurance and what needs to be done to file the appropriate claim. A certified copy of the death certificate is often required.
3. Contact any financial institution where the deceased held investments such as stocks, bonds, mutual funds, etc. They can assist you in identifying the beneficiary of these instruments and help you file any necessary claims.
4. Contact credit card companies to notify them of the death. Some credit cards and charge accounts are covered by a credit life insurance policy. They may want a certified copy of the death certificate. If the card is held jointly, find out what documentation is required to change cards into survivor's name. Ask the credit bureau to assist you in transferring your spouse's credit into your name. They may also be able to help in detecting any outstanding obligations of the deceased. Gather all the bills together and make sure you are aware of all the credit obligations of the deceased. Many installment loans and service contracts can be covered by credit life insurance, which pays off the account balance upon the death of the customer. Be sure and check on this.
5. Contact all sources of retirement funds (pension, 401k, IRA, etc.) that the deceased was receiving, or would have received upon retirement, and apply for any benefits that are due you. You may need a certified copy of the death certificate for this.

6. Change all utilities from the deceased's name. These accounts should be placed in a joint account with another family member to help process future estates.
7. Contact all health insurance carriers to notify them of the death and stop coverage on the deceased
8. Review your own insurance needs. Often, these needs can change after the death of a family member or other loved one. Good organization of your own insurance information can aid survivors at the time this information is needed.
9. If you have a large estate, you may want to consult an attorney. If you use an attorney, you will pay for their services. However, the help you receive may be invaluable.
10. Keep extra photocopies of the death certificate to send with your income tax returns, if you still file.
11. Call your local Social Security Administration . Social Security benefits include a one-time benefit of \$255.00 payable only to a surviving spouse or dependent children.
12. Veterans' Administration benefit forms are available from your funeral director, Veteran's Hospital or Veteran's Services Office. You are welcome to contact us for assistance.
13. Remove the deceased's name from the deed on your property. This is done at the County Office where the property is located. You will need a certified copy of the death certificate for this.
14. Change the titles and registrations of your vehicles. This is done through the Dept. of Motor Vehicles. This includes cars, trucks, trailers, motor homes, mobile homes, etc. In many cases, you will need a certified copy of the death certificate for this.
15. Traditionally, life insurance companies require only 2 documents to establish proof of a claim: a properly completed claim form and certified copy of the death certificate with the cause of death. Remember, though, this is a general rule and your insurance company reserves the right to request further information or proof if they deem it necessary.
16. When filling out the claim form, you should have the following information available:
 - a. The policy number (s) and face amount (s).
 - b. The full name, address and social security number of the deceased.
 - c. Deceased's occupation and last date worked.
 - d. The deceased's date and place of birth and the source of birth information.
 - e. Date, place and cause of death.
 - f. Claimant's name, date of birth, address and social security number.