

# Mercer County Surrogate's Office

Diane Gerofsky, Surrogate

## A Survivor's Checklist

### Immediately

- Get a legal pronouncement of death.
  - If person dies at home under hospice care, call the hospice nurse, who can declare the death and help facilitate transport of the body
  - If person dies at home without hospice care, call 911, and have in hand a do-not-resuscitate document if it exists. Without one, paramedics will generally start procedures and, except where permitted to pronounce death, take the person to an emergency room for a doctor to make declaration
- Arrange for transportation of the body. If no autopsy is needed, the body can be picked up by a mortuary or crematorium
- Notify the decedent's doctor or the county coroner
- Notify close family and/or friends of the deceased
- Notify clergy
- Notify employer
- If deceased cared for dependents and pets make immediate arrangements for their care
- Look for records of the deceased person's desire to donate organ or tissue. Give this information to the deceased's doctor or hospice
- Look for any written instructions for funeral or service arrangements, and burial or cremation arrangements. Look to see if the deceased named a "Designated Agent" to take care of these arrangements. Look for any prepaid services, such as a burial service or cremation

### Within a few days

- If "Designated Agent" meet with funeral director to arrange the funeral and prepare an obituary
  - The funeral home will need the following information:**
    - Deceased's first, middle and last name
    - Deceased's maiden name (if applicable)
    - Deceased's home address
    - Deceased's social security number
    - Deceased's date of birth
    - Deceased's age
    - Deceased's date of death
    - Deceased's gender
    - Race/ethnicity
    - Marital status
    - Spouse's first and last name
    - Deceased's highest level of education attained
    - Deceased's occupation
    - Deceased's place of birth (city and state)
    - Deceased's father 's name
      - Birth city
      - Birth state
    - Deceased's mother's name
      - Birth city
      - Birth state

### **If the deceased was a veteran**

- Entered service date
  - Entered service place
  - Service number
  - Separated from service date
  - Separated from service place
  - Grade, rank or rating
  - Organization and branch of service
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- If deceased was in the military or belonged to a fraternal or religious group, contact the organization. It may have burial benefits or conduct funeral services
  - Call the deceased's employer, if working, and request information about benefits and any pay due. Ask whether there was a life insurance policy through the company
  - Order certified copies of the death certificate from the funeral director. You will need one certified copy for each major asset (cars, land, bank accounts, insurance policies, veterans' survivor benefits and annuities)
  - Arrange for headstone
  - Organize a post-funeral gathering

### **After Funeral**

- Find the deceased's important papers
- Locate safety deposit box to see if important papers such as Will, final Instructions or cemetery plot deed  
If there is a Will notify the executor (personal representative) named in the Will so that the Will may be entered into probate in the Surrogate's Court of the county where the deceased resided. Give the executor all of the important papers  
  
If no Will contact the Surrogate's Court of the county where the deceased resided to see who has the first right to do an administration
- Locate other important papers and documents (this is usually the duty of the executor/administrator)
  - Deeds, Titles and Promissory Notes/Loans
  - Real estate property
  - Mortgage documents
  - Promissory notes
  - Vehicle titles/registrations
  - Membership certificates
  - Insurance policies
    - Life insurance
    - Accidental life insurance
    - Veterans' insurance
    - Employer or pension insurance
    - Funeral insurance
    - Mortgage and/or credit insurance
    - Credit card insurance
    - Health insurance
    - Property insurance
    - Workers' compensation insurance
  - Financial accounts
    - Bank accounts
    - Investment/brokerage accounts IRA, 401k's
    - Stocks and Bonds
    - Annuities
    - Credit and debit card accounts
    - User names and passwords for any online account
    - List of safety deposit boxes with keys and names of authorized users

- Other financial records
  - Survivor annuity benefit papers
  - Employer/retirement benefit plans, pension/profit sharing plans
  - Veteran's benefit records
  - Disability payment documents
  - Income statement for current year
  - IRS income tax returns
  - IRS gift tax returns
  - Property Tax returns (for all years)
  - Business interests held, financial statements and agreements and contracts
  - Loan papers
  - Investment records
- Legal papers
  - Will and/or Trusts
  - Deceased's final instructions
  - Prepaid funeral contracts
  - Organ/tissue donation record
  - Social security card
  - Birth certificate (of all family members)
  - Marriage license or certificate
  - Military service papers
  - Court documents for adoptions and divorce
  - Community property agreements
  - Driver's license
  - Passport, citizenship, immigration and/or alien registration papers
- Personal Information
  - Names and contact information of closest family and friends
  - Names and contact information of lawyers, accountants, doctors
  - Family tree
  - User names and passwords for online accounts
  - Passwords to access computers, cell phones and other electronic devices

### **Practical Steps For The Executor/Administrator**

- Locate and review all unpaid bills
  - Regular monthly bills
    - Utility
      - Electric
      - Heating
      - Telephone
      - Cable TV internet
      - Cell phones
      - Water
      - Sewer
      - Garbage
    - Long term debts
      - Home Mortgage
      - Bank Line of Credit
      - Car Loans
    - Rental payments
      - Home
      - Apartment
      - Assisted living
      - Nursing Home
    - Credit cards

## Insurances

Health

Long term care

Homeowner's

Car

Life insurance

Property taxes

- Locate last 4 years of tax returns for tax return filings
- Access to Bank Accounts
- Get a EIN (Estate Identification Number) from IRS to open estate checking account and use for estate filings
- Check and take care of the deceased's home (removing perishables), property and cats
- Put valuables in a safe place
- Contact Post Office for forwarding information
- Stop all unneeded newspaper deliveries
- Cancel any appointments for doctors, dentist
- Cancel services that are no longer needed
  - Cell phone
  - Internet
  - Cable TV
- Do not cancel utilities until no longer needed
- Give notice of death to all the above as soon as possible
- Check and apply for any death benefits or survivors benefits
- Contact social Security Administration and other government office
- Notify the Registrar of Voters
- Contact Motor Vehicles to cancel deceased's driver's license and transfer titles of all registered vehicles
- Notify all 3 credit reporting agencies and get copy of credit report
- Send acknowledgements cards for flowers, donations, food, kindness, pallbearers
- Organize and distribute decedents personal belongings according to Will or memorandum
- Contact a tax preparer. Keep monthly bank statements on all individual and joint accounts that show account balance on the day of death.

## Important Contact Information

Department of Veteran's Affairs  
1-800-827-1000

Social Security Administration  
1-800-772-1213

### Credit Reporting Agencies

Equifax	1-800-685-1111	<a href="http://www.Equifax.com">www.Equifax.com</a>
Trans Union	1-800-888-4213	<a href="http://www.TransUnion.com">www.TransUnion.com</a>
Experian	1-888-397-3742	<a href="http://www.Experian.com">www.Experian.com</a>

Mercer County Surrogate (for Probate of Will or Administration of the estate)

\* Decedent was a resident of Mercer County at time of death

609-989-6331 [www.mercercounty.org/government.county-surrogate](http://www.mercercounty.org/government.county-surrogate)

Estate Identification Number (EIN)

[www.irs.gov](http://www.irs.gov)