

When You Lose a Loved One

Protecting Assets & Preventing ID Theft



Losing a family member or loved one can be a very emotional experience. Often, we are so overwhelmed with grief that it can be difficult to remember to begin protecting our loved one's identity and assets by contacting the proper authorities.

Who do I notify?

- Notify close family and friends. It is very important to keep the death between close family and friends at first so that strangers will not learn of the death and try to steal the deceased's identity before precautions have been taken.
- If the deceased was employed, you should next notify the employer and determine whether there were any benefits, life-insurance through the employer, or any payments due on behalf of the deceased.
- Contact the deceased's attorney, accountant, tax preparer, and executor of his or her estate to notify them of the death and find out the next steps that need to be taken in each of these categories.
- Contact Social Security and any other agency the deceased may have been receiving payments from, such as the Veterans Administration (*see reverse for contact*).
- Contact the life insurance company and inform them of the death via a claim.
- If the deceased had any credit cards, you need to also contact the companies to inform them of the death. (*See reverse for addressing debts owed*)
- Inform the utility companies of the death and either cancel the services or change the services into a relative's name.
- Contact the local post office and have the deceased's mail forwarded to a relative.
- Cancel any memberships and subscriptions in the deceased's name.

Obtaining Death Certificates

You must obtain legal death certificates (several copies) from the funeral home or crematorium. You will need these to send to banks, government entities, insurance companies, credit card issuers, and others. If they are not aware of the death, it is very easy for someone else to visit these institutions under the deceased's identity. Contact them immediately, and let them know you will send the certificates as soon as you can, as it often takes some time to receive them.

Many funeral homes recommend getting several copies at once. In Georgia, the standard is \$25 for the first certificate, and \$5 for each additional certified copy. Ask each institution you notify if they will accept a scanned copy or if they require an original certificate.

Securing the Home

- Have a loved one stay in the deceased's home while it is empty to take care of the home, collect mail, answer the phone, etc.
- If that is not possible, it is a good idea to ask a neighbor you trust or a police officer to frequently check on the home, if vacant.

Addressing Debts Owed

The Credit Card Act of 2009 states that the creditor must stop penalties, fees and accruals once they have been notified of the account holder's death.

Generally speaking, family members are not obligated to pay the debts solely acquired by a deceased relative or friend, **unless** they co-signed for a loan application, credit card, or similar product.

If a debt collector contacts you about someone else's debt, it is best to get professional legal guidance on how to best deal with the situation.

The Obituary

Thieves use obituaries to steal from the deceased. Think about it, the obituary usually contains:

- Birthdate
- Loved ones names
- Surviving Family
- Time & Date of Funeral
- Other personal information

This information can be used to steal the identify of the deceased. Moreover, thieves may try to break into the home while loved ones attend the funeral.

Do not publish the specific date or time of the funeral. Also, keep the information on the deceased limited to ensure no one can get enough information to steal his or her identity.

Important Contact Information

Social Security Administration

1-800-772-1213

<http://www.ssa.gov/>

Veterans Administration

1-800-827-1000

<http://www.va.gov/>

Funeral Home Name & Number: _____

Other Notes: _____

Credit Freeze: Protecting Your Loved One's Credit

Many consumers use a credit freeze to protect themselves from identity thieves and scammers who might try to open new lines of credit in their name. You can put a freeze on your loved one's credit any time, including before they pass, and un-freeze it if necessary (usually within 48 hours).

Whether or not your loved one had a credit freeze, you will need to contact all three credit-reporting bureaus to alert them to the fact that your loved one has passed.

Equifax — 1-800-525-6285

Experian — 1-888-397-3742

TransUnion — 1-800-680-7289