

WHO TO CALL FIRST?

Whether you received a 2 a.m. phone call with news of an unexpected death or shared your loved one's final moments of a long illness, your initial reaction to the death was likely shock. It doesn't seem to matter how prepared we are - or aren't - a loved one's death often leaves us feeling numb and bewildered. If you're responsible for making the funeral arrangements or executing the will, shock and grief can be immobilizing. Even simple decisions can be overwhelming.

Making the first phone calls

What to do first depends on the circumstances of the death. When someone dies in a hospital or similar care facility, the staff will usually take care of some arrangements, such as contacting the funeral home you choose, and if necessary, arranging an autopsy. You will need to notify family, friends and clergy. It may be easier on you to make a few phone calls to other relatives or friends and ask each of them to make a phone call or two to specific people, so the burden of spreading the news isn't all on you. If you are alone, ask someone to keep you company while you make these calls and try to cope with the first hours after the death.

Call a funeral director

Whatever the circumstances of death, one of your first calls should be to a licensed funeral director. We are here to help you:

- transport the body
- obtain a death certificate
- select a casket, urn and/or grave marker
- arrange the funeral, memorial and/or burial service
- prepare the obituary
- help you notify the deceased's employer, attorney, insurance company and banks
- offer grief support or direct you to other resources

Call the employer

If your loved one was working, you'll need to call his or her employer immediately. Ask about the deceased's benefits and any pay due, including vacation or sick time, disability income, etc. Ask if you or other dependents are still eligible for benefit coverage through the company. Ask whether there is a life insurance policy through the employer, who the beneficiary is and how to file a claim.

Call the life insurance company

Look through the deceased's paperwork for the life policy. Call the agent or the company and ask how to file a claim. Usually the beneficiary (or the beneficiary's guardian, if a minor) must complete the claim forms and related paperwork. You'll need to submit the death certificate and a claimant's statement to establish proof of claim. Remember to ask about payment options. You may have a choice between receiving a lump sum or the having the insurance company place the money in an interest-bearing account from which you can write checks.