

Checklist: What to do when a loved one dies

File this checklist to use when needed to keep a sad event from becoming even more painful.

Once the person has been officially declared deceased, whether the event happens at home, hospital or other location, there are many tasks that need to be taken care of as shown on the list below. Not all tasks are required and the responsibility for the various actions can be divided among family members and close friends.

	COMMENTS (next steps)	DONE
When a death occurs		
1. Legal pronouncement of death: - Done by attending physician. - If there is no attending physician, an autopsy will be done as required by Ecuadorian law.		
2. Transport of body: - It is highly recommended that you select and contact a funeral home to assist you. To begin, the home will require a Declaración . - Upon receipt of the Declaración the funeral home is allowed to proceed and guide you or family through necessary paperwork required for cremation, burial in Ecuador or transport of body out of country. The funeral home will also assist in all other matters related to the process.		
3. Notify immediate family members and friends.		
4. Arrange care for dependents, if any.		
5. Arrange care for pets, if any.		
6. Begin to keep a record of all expenses (including receipts) paid out including hospital bills, funeral home deposit, travel.		
Several days after death occurs		
1. Gather together all deceased's outstanding bills and list all monthly expenses (rent, utilities, cellphone).		
2. Locate legal documents (wills, insurance policies, bank statements, investments).		
3. It is recommended that the Executor, family or person taking charge of estate should secure the services of an estate lawyer.		

Up to ten (10) days after death occurs		
1. Death Certificate: get multiple copies that will be required for financial institutions, government agencies, insurers.		
2. Arrange for decedent's home to be secured.		
3. Cancel or rearrange home deliveries.		
4. Dispose of perishable items (food, plants, etc.).		
5. Access to bank accounts (Ecuador and out of country).		
6. Notify life insurance company (if applicable) and inquire about disbursement of benefits.		
7. Prepare inventory of Debits and Credits		
8. Notify appropriate government agencies from which deceased had been receiving benefits including pensions and veteran services. Get claim forms to stop monthly benefits. Ask about burial allowances and survivor benefits, if applicable.		
9. DO NOT PAY decedent's debts until attorney has discussed with family or executor.		

IMPORTANT NOTE:

It is recommended that everyone, while they are healthy, create an "IMPORTANT FILES" folder or binder so that in the event of being incapacitated or death, it will be easier for your poder, lawyer or trusted friend to find information related to your wishes, finances, legal documents. The location of these documents should be shared with your executor, a family member, trusted friend or lawyer.

For suggestions on how to create the FILE, view instructions '**Worksheet: confidential information**'.