

# Whom to Contact following a Death

*Following a death, there are many necessary actions that cannot be taken until there is a death certificate, which can take two to three weeks.*

*Below is a non-exhaustive list of government entities and private companies that may need to be contacted. Please do not hesitate to let us know if you have questions or run into roadblocks. We want to help you tie up all loose ends and wrap up the decedent's affairs as smoothly and expeditiously as possible.*

## Pre-Death Certificate Activities

1. Landlord. If decedent rented, contact his or her landlord as soon as possible. Discuss lease or rental agreements and move out dates, if necessary. Ask about the possible return of decedent's security deposit.
2. Pension Office. If decedent received a pension, contact the pension office to stop pension payments. Inquire as to whether there are survivors' benefits, especially for a survivor spouse.
3. Employer. If decedent was employed, contact decedent's employer regarding payment of final wages, accrued vacation time, and sick time. By law, these must be paid immediately. Please know that typically any checks issued by the employer will be payable to decedent's estate.
4. Credit Reporting Agencies. Immediately report the death to the three credit reporting agencies: Experian (888-397-3742); Equifax (800-685-1111); and TransUnion (800-888-4213). Request the credit report be flagged as "Deceased; Do not Issue Credit."
5. Stop Junk Mail. Go to [ims-dm.com](http://ims-dm.com) to register the decedent's name on a 'do not contact list' so that the decedent no longer receives junk mail. There is no charge for the registration.
6. Veterans Administration: If decedent was a US Veteran, call to inquire about burial benefits for the surviving spouse and any death benefits. 1-800-827-1000 (or [www.cem.va.gov](http://www.cem.va.gov)). Contact the American Legion or the relevant branch regarding any military burial honors.
7. Federal Benefits. If decedent was a federal employee, survivors may be eligible for benefits. Call Office of Personnel Management at 1-888-767-6738 (or [www.opm.gov](http://www.opm.gov)).
8. Benefits. If decedent received benefits (for example, from DSHS), notify the proper parties.
9. Insurance Companies. If decedent had health or dental insurance, call the appropriate companies to cancel her or his coverage so that automatic payments are stopped. Also, cancel decedent's auto and home insurance as soon as the respective car or home is transferred or sold. Inquire with each company as to whether any refunds are owed to the estate. If so, direct them to make such refund checks out to the "Estate of [decedent's name]" and mail the check

to the PR's address (you may have to wait until you can provide them with a copy of your Letters Testamentary to make such a request).

10. Disposing of Unused Medicines. The U.S. Food & Drug Administration's ("FDA's") website has helpful information regarding disposing of unused medicines: [www.fda.gov/consumers/consumer-updates/where-and-how-dispose-unused-medicines](http://www.fda.gov/consumers/consumer-updates/where-and-how-dispose-unused-medicines). In short, some unused medications can be taken to an authorized collector; for example, an online search from the FDA link above pulled up eleven locations within seven miles of our Renton office where you can take unused medications for disposal. Please review the FDA's website as some medications can be put in the trash or flushed.
11. Pharmacy. If decedent had renewing prescriptions, inform decedent's pharmacy regarding the death and cancel all future prescriptions.
12. Newspaper. If decedent had a newspaper or other subscriptions, cancel the subscriptions.
13. Safe Deposit Boxes. If an individual is a signor on decedent's safe deposit box, upon decedent's death, he or she should access the box to see if it contains an original Will if it has not otherwise been located. If the individual is not the court-appointed representative or successor trustee of decedent's living trust, the individual who is a signor should not immediately remove personal effects, valuables, or original documents belonging to the decedent from the box (please see additional information below).
14. County Elections Office. If decedent was a registered voter, the office of county elections in decedent's county of residence should be contacted so that decedent's voter registration is cancelled. The attached form should be used if the decedent resided in King County. Pursuant to the form, it can be mailed, e-mailed, or faxed to King County Elections.
15. Social Security. You are obligated to report a death by phone (confirm that this was done by the mortuary); inquire about the social security death benefit (about \$255.00): 1-800-772-1213.
16. Brokerage or Investment Companies. Contact any brokerage or investment companies where the decedent held accounts to notify them of the decedent's death (even if you do not have a death certificate yet) so that they can stop any future auto-deposits into any other accounts owned by the decedent and/or suspend any Required Minimum Distributions (RMDs) being taken from any of the decedent's IRA accounts or other qualified investments.

Post-Death Certificate. Note: some require appointment of a Personal Representative

1. Social Security. Follow up with the Social Security Administration if there are individuals whom may be entitled to benefits:

- Widow or widower, if sixty or older (fifty, if survivor is disabled);
- Decedent's unmarried, minor children;
- Some adopted minor children, stepchildren, and step-grandchildren; and
- Some divorced spouses.

You must provide social security with the following information:

- Death certificate;
- Decedent's social security number;
- Your social security number;
- Your birth certificate;
- If applicant is spouse, couple's marriage license;
- If applicant is divorced spouse, divorce decree;
- If applicants are dependent children or stepchildren, their social security numbers and birth certificates; and
- The name of each applicant's bank, routing number, and account number for direct deposit.

2. Credit Reporting Agencies. Follow up your phone calls to the credit report agencies (see above) with written correspondence to each agency, via certified mail, saving a copy of the correspondence for your records. Correspondence should include the decedent's name, most recent address, social security number, birth date, date of death, and a copy of the death certificate. Also include your name, contact information, and relationship to decedent. If you are court-appointed, include a copy of your Letters Testamentary/Administration. If you are the spouse, include a copy of your marriage certificate.

If you are the court-appointed representative, you may request a copy of the decedent's credit report. This will help with determining whether there are creditors who will require notice.

3. Forward Mail. To forward a decedent's mail to your address, you must file a request at your local address. You will need to provide valid proof that you are the appointed personal representative or administrator and are authorized to manage the decedent's mail. You will also need to complete a Forwarding Change of Address order at the Post Office.

If you do not have authority, it is possible for single pieces of the decedent's mail to be forwarded to the appropriate individual. To do so, the decedent's address on the envelope should be neatly crossed out. The Forward to and the new address should be printed on the front of the envelope. The envelope should be placed with other outgoing mail for carrier pick up, dropped in a blue collection box, or taken to a Post Office lobby drop.

4. Safe Deposit Boxes. If he or she is not otherwise aware, the court-appointed personal representative or administrator should inquire at the decedent's bank as to whether decedent had a safe deposit box. If the decedent had a safe deposit box, it should not be immediately closed; rather, it should be inventoried following the personal representative or administrator's appointment. Valuables should remain in the box unless they are removed for appraisal (after which they should be immediately returned) or for distribution purposes. The box should not be cancelled until all of items in the box have been distributed or properly disposed. For liability purposes, representatives should have decedent's valuables in their personal possession only as long as absolutely necessary.

Sometimes an administrator is appointed by the Court as it is unknown as to whether there is a Will. If a Will is located in a safe deposit box, the administrator should inform his or her lawyer immediately so that the Will can be admitted to the Court, necessary modifications can be made to the administrator's appointment (so that the Letters issued by the clerk reference that the decedent died with a Will), and the named beneficiaries in the Will can be modified.

5. Firearms. If decedent owned firearms, steps should be taken as soon as possible to make sure they are secured. Under Washington law, a firearm is properly secured if it is in secure gun storage (locked box, gun safe, or other secure, locked storage), or secured with a trigger lock or similar device. Under Washington law, pistols must be transferred within 60 days of coming into the personal representative's possession. If that is not possible, for example, due to possible creditor claims, the Washington State Department of Licensing ((360) 664-6611) must be notified. A local, federally licensed firearm dealer must be used to transfer ownership of a pistol. Machine guns, short-barreled shot guns, short-barreled rifles, silencers, and destructive devices are regulated by the National Firearms Act. If decedent owned any of these items, the personal representative should contact a local, federally licensed gun dealer and provided the dealer with the device or gun's serial number. If the personal representative discovers the gun or device is unregistered, he or she should contact the ATF immediately (877) 283-3352.

State and federal rules do not apply to typical rifles and shot guns. Nevertheless, the personal representative should act prudently and carefully to secure the firearm. It is prudent for the personal representative to use a license dealer prior to sale or transfer to ensure the weapon is not sold or transferred to a person in eligible to have a firearm.

Sales or transfers of a firearm in violation of state law is a gross misdemeanor on the first offense. Note: transfers between immediate family members (spouses, domestic partners, parents, parents-in-law, children, siblings, siblings-in-law, grandparents, grandchildren, nieces, nephews, first cousins, aunts, and uncles), or transfers of an antique fire arm, are exempt; however, the relevant statute (RCW 9.41.113) does not specifically address inheritance.

6. Domains/Online Accounts. If the decedent had any internet domains or similar online accounts, the court appointed personal representative should go to that company's website and complete any required change request forms. The company will likely request a copy of the personal representative's letters, a copy of the personal representative's photo identification, and the death certificate. If the domain or account is in the name of a business, the company will likely request a copy of a government-issued business license or an IRS determination letters. Articles of Incorporations, documents found online, or a tax return are likely insufficient documentation.