

# What To Do When Someone Dies

## The Complete First 72 Hours Checklist

FarewellGuides.com · Written by Bondi Farewell

Losing someone is one of the hardest things you will ever face. This checklist guides you through every practical step in the first 72 hours — so you can focus on what matters most: your family.

**Important:** Keep this checklist with you. Share it with a trusted family member who can help divide the tasks below.

### SECTION 1 Within the First Few Hours

**Confirm the death with a medical professional**

A doctor, nurse, or hospice worker must officially confirm the death. If the death was unexpected, call 911 first.

**Call the funeral home**

You are not obligated to use the first funeral home you call. You have the right to compare prices — ask for their General Price List (GPL), required by US law.

**Do not move the body without authorization**

In most US states, a body cannot be moved until a medical professional or coroner has been notified. If death was unexpected, wait for authorities.

**Notify immediate family members**

Call the closest family members first before sharing news more broadly. Be calm and clear. You do not need to have all the answers yet.

**Secure the home and valuables**

If the deceased lived alone, secure their home. Collect keys, wallet, important documents, and any medications.

**Care for any dependents or pets**

Arrange immediate care for any children, elderly dependents, or pets in the household who now need support.

### SECTION 2 Within 24 Hours

**Obtain the death certificate**

The funeral home typically handles this. You will need multiple certified copies — request at least 10. Each bank, insurer, and government agency requires one.

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**Locate the will and estate documents**

Search for a will, trust documents, life insurance policies, and any pre-arranged funeral plans. Check with their attorney if you are unsure where these are stored.

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**Notify the employer (if applicable)**

Contact the deceased's employer to report the death. Ask about any pending paychecks, life insurance benefits, or pension plans.

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**Contact Social Security Administration**

Call SSA at 1-800-772-1213. If the deceased received benefits, payments must stop. If you are a surviving spouse, you may be entitled to benefits.

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**Notify their bank (preliminary)**

Inform the primary bank of the death. Do not close accounts yet — wait until probate is underway. Freeze joint accounts if necessary.

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**Begin funeral planning decisions**

Decide on burial vs. cremation, service type (traditional, celebration of life, graveside only), and approximate budget. Check if pre-arrangements exist first.

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**Draft a basic announcement**

Prepare a short notice for close friends, colleagues, and community. Hold off on public announcements or social media until immediate family is notified.

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## SECTION 3 Within 48–72 Hours

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**Finalize funeral arrangements**

Confirm date, time, and location of the service with the funeral home. Choose casket or urn, flowers, music, and any readings or speakers.

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**Write and publish the obituary**

Include full name, age, date and place of death, surviving family members, career highlights, and service details. Submit to local newspaper and funeral home website.

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**Notify government agencies**

Contact the IRS, Veterans Affairs (if applicable), Medicare/Medicaid, and state pension offices. Each requires a certified death certificate.

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**Contact life insurance companies**

File claims with all life insurance providers. You will need: the policy number, certified death certificate, and completed claim forms.

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**Arrange out-of-town family travel**

Help coordinate travel and accommodation for family members coming from out of town. Some airlines offer bereavement fares — call and ask directly.

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**Assign roles for the service**

Designate a pallbearer team (6 people traditionally), a speaker or officiant, someone to manage the guestbook, and a point-of-contact for the day.

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**Plan the reception or gathering**

If holding a reception after the service, arrange food, venue, and any audio-visual needs (slideshow, music). Delegate this to a trusted family member.

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**Set up an online memorial (optional)**

Create a free memorial page where friends can leave memories and condolences. Share the link with the obituary announcement.

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**SECTION 4 After the Service — Do Not Forget**

**Send thank-you notes**

Send written thank-you notes to those who sent flowers, food, or donations. Aim to send these within 2 weeks of the service.

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**Cancel subscriptions and accounts**

Cancel credit cards, magazine subscriptions, streaming services, social media accounts (or memorialize them), and any recurring payments.

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**Transfer or close utilities**

If the deceased lived alone, transfer or cancel utilities, lease agreements, and any ongoing contracts.

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**Consult an estate attorney**

If the estate has assets, debts, or a will, consult a probate attorney. Many offer a free first consultation.

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**Take care of yourself**

Grief has no timeline. Allow yourself to feel it. Consider a grief support group, counselor, or trusted community. You cannot pour from an empty cup.

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**Free Resources at FarewellGuides.com**

Funeral Cost Calculator · Condolence Message Generator · Obituary Writing Guide · State Burial  
Law Lookup  
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