

What to Do When a Death Occurs

When a death occurs in your family, you will be faced with important tasks and decision-making during a very difficult time. Remember that you are not alone. Hager & Cundiff Funeral Home is available 24 hours a day, 365 days a year, either in our office or by phone, to assist you with details and offer our guidance. We have compiled the following list to help guide you through the steps you will need to take when a death has occurred. Our funeral director will help coordinate all of the details when you meet with her at a scheduled time.

First, Call the Funeral Home: When a death has occurred, notify Hager & Cundiff Funeral Home by calling 859 885-4125. The following are some questions that we may ask when you call:

- What is the full name of the deceased?
- Where is the location of the deceased (Hospital, Nursing Facility or Residence)?
- What is your name, address and telephone number?
- Who is the next-of-kin, and what is his/her phone number? (We will need this to schedule an appointment, ask about embalming, and location of cemetery lots.)

We will then set an appointment time for you to come to the funeral home to complete the details of the funeral arrangement.

Bring These Items and Information:

- Clothing for the deceased
- Social security number of the deceased
- The deceased's birth date and city and state of birth
- The deceased's parents' names, including mother's maiden name
- Information about the deceased's education
- Marital status of the deceased
- Veteran's discharge papers
- A recent photograph of the deceased and additional photos for a DVD Memorial Tribute, if desired
- Information you would like included in the obituary: occupation, memberships, military service, hobbies, survivors and those who have predeceased. The funeral home will write the obituary, unless the family requests to do it.
- Cemetery lot information
- Number of certified death certificates needed for business and financial notifications, i.e. insurance policies, property, banking, etc.

Other Tasks to Consider:

- Contact your clergy to give information concerning the service and arrange a time for a meeting with the minister.
- Select and notify pall bearers.
- Decide if you would like to name a charity for memorials in addition to flowers.

Business/Financial Notifications:

- Social Security: Your Funeral Director will notify Social Security of the death. If Social Security checks are deposited automatically, notify the bank. See the “Social Security” tab under Resources for more information.
- Death Benefits: Carefully check all life and casualty insurance and death benefits, including Social Security, credit union, trade union, fraternal, and military. Check on possible income for survivors from these sources.
- Insurance Companies: Notify all other insurance companies (health, home, auto, etc.) of the death.
- Will: Locate the will and notify the lawyer and executor.
- Debt/Credit Cards: Check promptly on all debts and installment payments, including credit cards. Some may carry insurance clauses that will cancel them. If there is to be a delay in meeting payments, consult with creditors and ask for more time before the payments are due.
- Loved One’s House: If the deceased was living alone, notify the utility companies and landlord and tell the post office where to forward the mail.