

What to do and who to notify When Someone Dies - Checklist

It is important to know who to contact when someone dies. You may well be asked to provide documentation confirming the date of death and provide several forms of identification.

This checklist is designed to help guide families and Executors through what to do when someone dies. It is broken down into the following sections:

1. What to do now (page 1)
2. What to do soon (page 2-3)
3. What Assets are dealt with by a Will? (page 4)
4. Who to notify (page 5 to 10)

What to do now:

Full name of deceased

Date of Death

Did the Death occur in a hospital or at home?

If the death occurs in a hospital or a nursing home, staff will arrange for a doctor to issue a Death Certificate.

If the death occurs at home and was expected, call your doctor who will issue a Death Certificate. However if the death occurs at home and was unexpected, call the police. Depending on the circumstances, the Coroner may be required to conduct a post-mortem to determine the cause of death.

Was the deceased an Organ Donor?

If you know the deceased is an organ donor, the next of kin will be required to provide their consent for organ donation to proceed.

If you do not know whether the deceased is an organ donor, the next of kin will be required to decide whether or not to donate the deceased's organs.

To check whether the deceased is an organ donor, you can contact the hospital to look up the Australian Organ Donor Register.

If consent to organ donation is provided, the deceased will be required to be taken to hospital immediately so that the donation process can be carried out.

Locate the deceased's Will

The Will names the Executor(s) of the Estate and may give direction to the handling of the deceased's funeral services.

What to do soon

Arrange for the Funeral Service

<p>Did the deceased have a prepaid funeral? If so then contact the relevant funeral director.</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>Did the deceased have a funeral bond? It may nominate a preferred funeral director.</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>Did the deceased have any insurance? Such as funeral, life, accident, private health or sickness insurance. If so call the relevant company to see if there is entitlement to a payout.</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>Did the deceased's Will nominate a preferred Funeral Director* or give guidance to the service?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	

***Funeral Director**

If the deceased nominated a preferred funeral director (typically in the Will), contact them to collect the body, otherwise you will need to choose a funeral director and plan the service.

Note: Funeral Services can be expensive and typically a burial service costs twice that of cremation.

Pay for the Funeral

Identify sources of funds that will help pay for the funeral.

Depending on circumstances, the following funds may be available:

- Insurance or funeral bond payouts
- Money in the deceased's bank account(s)
- Superannuation fund(s)
- Government allowances or bereavement payments
- Assistance from clubs, trade unions, or associations the deceased was a member of.

What to do soon

Obtain the Death Certificate

The funeral home, cremation organisation, or other person in charge of the deceased person’s remains will prepare and file the death certificate. The process must be completed within three to ten days (depending on state law) and be registered with the local or state vital records office, which can then issue copies of the death certificate, which will be required to handle a deceased person’s affairs.

Did the deceased have a Will?	<input type="checkbox"/> Yes Determine whether or not Grant of Probate* is required (each state in Australia has a different process).
	<input type="checkbox"/> No Apply for Letters of Administration**

*Grant of Probate is the process of proving and registering in the Supreme Court the last Will & Testament of a deceased person.

**Letters of Administration is where the deceased person did not leave a valid Will and a family member (who is entitled to receive a benefit from the deceased’s Estate) applies to the Court for a grant of Letters of Administration, effectively giving them permission to proceed with settlement of the Estate.



You will need certified copies of the death certificate and probate (or letters of administration) for each financial institution when dealing with banks, fund managers, superannuation funds, share registries, land title departments etc. For this reason it is a good idea to have multiple certified copies prepared.

Grant of Probate

If Probate is required then begin the application process. It can take some time to collate all of the detail of the deceased person’s assets and liabilities.

Once a correctly completed Grant of Probate application has been paid for and submitted you can expect a six week period or longer for approval.

Probate or Letters of Administration Granted

Once Probate or Letters of Administration have been granted the executor can begin the process of settling the Estate. This typically includes opening a bank account in the name of the Estate, begin liquidating investments (where appropriate) and transferring the proceeds into the Estate cash account in preparation for paying any Estate liabilities and taxes before any residue is distributed to the beneficiaries.

What Assets are dealt with by a Will?

Generally upon death it is the distribution of 'Estate assets' that are directed by a Will or Letters of Administration.

Estate Assets

Estate assets typically consist of those assets which are held personally in the deceased's name. Some examples include:

- Real property
- Cash investments
- Shares
- Personal chattels
- Loans made to the trustee of a trust
- Income or capital allocated to you from a trust
- Interests in assets held as tenants in common (see below)
- Shares held in a company

Non-Estate Assets

Non Estate assets are assets the deceased may have controlled but did not own (or wholly own). If another party has an inherent interest or authority in the asset, it is a non-Estate asset. The succession of these assets must be individually addressed by your Estate plan (and can usually be allocated to your Estate if you wish) to ensure smooth and prudent distribution. Some examples include:

- Assets held with other parties as tenants in common
- Assets held in Trust
- Unallocated assets owned by a Family Trust
- Assets held by a family company that you control
- Superannuation benefits
- Life Insurance proceeds
- Account based annuities or pensions that have a reversionary beneficiary

Upon Death what happens to the following assets?

Tenants in common assets

Tenants in common each have legal ownership of a designated portion of an asset. Upon death, each person's share of the asset is dealt with in accordance with their Will.

Joint tenancy assets

Joint tenants mutually own an asset. This means that upon the death of one of the joint tenants, the other would automatically become the owner of the entire portion of the asset as if they had owned the entire asset from inception. Common examples are jointly held bank accounts, jointly held shares and jointly held real Estate.

Superannuation assets

Superannuation is dealt with in accordance with the Superannuation Industry Supervision Act (SISA) and unless a current binding death nomination exists will be distributed at the discretion of the Trustee of the fund in accordance with the Trust Deed and relevant legislation.

Life Insurance proceeds

The party which receives the proceeds of a Life Insurance policy is the owner of the policy. For example if the deceased owned a life insurance policy on their own life then any proceeds would form part of their Estate. If the policy was owned by a spouse, then any proceeds would go to the spouse.

Who to notify	Notified of death?	Contact person phone number and address (if needed)	Notes (including the deceased's account or reference numbers)
Australian Electoral Commission (AEC)	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __	13 23 26	To request a relative's name be removed from the roll, complete the Notification of a relative who has died form .
Australian Taxation Office (ATO)	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __	13 28 65	If the deceased had a tax file number (or lodged tax returns during their lifetime) you should complete the Notification of a deceased person form Note: If you are the executor of the Estate, you may need to lodge a final tax return, known as a date of death return. You may also need to lodge a tax return for the tax year prior to the death.
Banks, Credit Unions	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		<p>When you contact a bank to inform them about the death of an account holder, they will restrict access to the account. If you shared a joint account, you will still be able to access your funds once the banks Estate process has completed. However banks will often release funds prior to the completion of this process to pay a funeral account.</p> <p>When you notify the bank of someone's death you will need to bring along a proof of death document, typically a death certificate, copy or probate or letters of administration. You may also may need to bring several forms of identification (those usually accepted by the bank) these can include a birth certificate, driver's license, Centrelink pension card, Medicare card and utility bills in the deceased's name.</p> <p>The bank will also need the details of the person who will be administering the Estate.</p> <p>You will need to cancel any direct debits being withdrawn, such as for utilities and telco bills, with the individual providers.</p>
Centrelink	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __	13 23 00	You will need to complete an Advice of death form (SA116A) , which covers Centrelink, Child Support and Medicare.

Who to notify	Notified of death?	Contact person phone number and address (if needed)	Notes (including the deceased's account or reference numbers)
Child Support Services	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __	13 12 72	You will need to complete an Advice of death form (SA116A) , which covers Centrelink, Child Support and Medicare.
Clubs, Associations (e.g. local gym, bowls, football, golf, tennis, RAC)	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		Cancel ongoing fees. There may be a partial refund of membership fees paid in advance.
Credit Cards (Store Credit Cards, Hire Purchase etc)	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		
Department of Veterans' Affairs (DVA)	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __	13 32 54	
Employer	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		
Executor of the Will	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		
Family and Friends	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		
Foreign Pension Authority	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __	13 16 73	If the foreign pension authority details are unknown contact Centrelink's International Services on 13 16 73.

Who to notify	Notified of death?	Contact person phone number and address (if needed)	Notes (including the deceased's account or reference numbers)
Fund Managers	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		<p>When you notify a Fund Manager of someone's death they will typically send out an 'Estate Kit' to the registered address requesting a certified copy of proof of death document (death certificate), copy or probate or letters of administration and instructions on how the funds proceeds are to be distributed.</p> <p>Accounts held in joint names will pass to the surviving holder.</p>
Health Benefit Fund	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		
Health Professionals (e.g. doctor, dentist, physiotherapist, podiatrist, optometrist, skin specialist, social worker, Silver Chain, hospital etc)	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		
Insurance Companies	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		
Junk Mail	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		<p>To reduce the amount of junk mail, you can register the deceased's details with Australia's Association for Data-Driven Marketing's Do Not Mail list. It won't stop existing subscriptions, you will still need to cancel those directly.</p>
Landlord, Tenants	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		

Who to notify	Notified of death?	Contact person phone number and address (if needed)	Notes (including the deceased's account or reference numbers)
Local Council	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		
Local Post Office	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		
Medicare	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __	13 20 11	You will need to complete an Advice of death form (SA116A) , which covers Centrelink, Child Support and Medicare.
Professional Advisers (e.g. financial adviser, solicitor, accountant, mortgage broker)	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		The deceased's professional adviser(s) may have copies of the Will and knowledge of investments.
Public Services (e.g. library)	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		
Public Trustee	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		
Real Estate	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		Jointly held real Estate will pass to the surviving owner. If the deceased owned Real Estate as 'sole' owner or as 'tenants in common' then these assets will form part of the deceased's Estate.
Religious Advisor	<input type="checkbox"/> Yes <input type="checkbox"/> n/a		

Who to notify	Notified of death?	Contact person phone number and address (if needed)	Notes (including the deceased's account or reference numbers)
	Date __ / __ / __		
Share Registries	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		<p>If the deceased owned direct shares (e.g. CBA, Telstra, Woolworths etc) then for issuer sponsored holdings the corresponding share registry will need to be contacted (Computershare, Link etc). You will need the deceased's SRN (shareholder reference number) and postcode for the registered mailing address. For broker sponsored holdings you will need to contact the broker and they will require the HIN (holder identification number).</p> <p>Note: Isser sponsored numbers are a 10 or 11 digit number beginning with the letter 'I' (which is often confused for the number 1). Broker sponsored holding numbers are a 10 or 11 digit number beginning with the letter 'X'.</p> <p>Shares held in joint names will pass to the surviving owner.</p>
Social Media Accounts (Facebook, Twitter, Instagram, YouTube etc)	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		<p>Facebook is the most popular social media website in Australia. Under their terms you can request for the website to be 'memorialised' so that family and friends can continue to share messages on their profile. Alternatively if you are a 'verified' and immediate family member of the deceased you can request that the account be deleted, however if you do choose to delete an account, you might lose all of the photos and memories that have been collected online over the years, so consider making copies first.</p>
Subscriptions (magazines, websites, software etc)	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		<p>A clue to what subscriptions may need to be cancelled could be found by viewing bank, paypal and credit card statements.</p>

Who to notify	Notified of death?	Contact person phone number and address (if needed)	Notes (including the deceased's account or reference numbers)
Superannuation Fund	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		If the deceased had super, the Estate may receive a 'super death benefit' payment. The super fund's Trustee determines who the beneficiaries are. If the superannuation fund is in 'pension' mode and has nominated a valid 'reversionary' owner then ownership will pass to that person.
Telco's (e.g. phones, internet, mobile)	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		
Trade Union	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		
Utilities (e.g. gas, electricity, water)	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		
Vehicle Registration and Licensing Authorities (Cars, Boats, Caravans, Trailers, Motorbikes etc)	<input type="checkbox"/> Yes <input type="checkbox"/> n/a Date __ / __ / __		



The deceased may have many other types of assets or investments of value. For example a cryptocurrency account, bullion, a bank safe deposit box, collectibles in safe keeping, reward cards, frequent flyers etc.

The deceased may also be listed on many other data bases e.g. State based concession cards, shopping loyalty cards, registered on ebay etc.