

If you were present during the final moments in a loved one's life, then you've been fortunate. We believe that while nothing prepares you for being present at the death of a loved one, bearing witness to the death of a loved one can bring new insights into your own capacity for selfless love and caring, help you to renew or intensify bonds with other family members, find a new respect for siblings, or help in the healing of old emotional wounds. It is a priceless gift – but it's one you may not truly value until much later.

So, Who Do You Call First?

Whether you were sitting right next to the bed, or was unfortunate to get a call at 2 a.m. with news of a death of someone you loved, chances are your first feelings were of "being numb" and confused. But, if you're responsible for making the funeral arrangements or executing the will, you really can't give into the shock or grief - *you've got to move forward, and take care of things.*

When someone dies, what you do first depends on the circumstances of the death. When the death occurs in a hospital or similar care facility, the staff will usually take care of some arrangements, such as contacting the funeral home you choose, and if necessary, arranging an autopsy.

However, you – or a designated family member or friend – will need to notify others. We've found it will make it easier on you if just a few phone calls are made to other relatives or friends, where you ask each of them to make a phone call or two to specific people. In that way, the burden of spreading the news isn't all on you.

And if you are facing this situation alone, then ask a friend or neighbor to keep you company while you make these calls. In that way, you'll be better able to cope with the first hours after the death.

One of the first calls which should be made is to a licensed Funeral Director.

Naturally, we'd like you to call us. But whether you choose to trust one of our funeral professionals to care for your loved one, or select a different funeral home, ***you should know that the Funeral Director will help you:***

- Transport the body
- Obtain a death certificate
- Select a casket, urn and/or grave marker
- Arrange the funeral, memorial and/or burial service
- Prepare and publish the obituary
- Help notify the deceased's employer, attorney, insurance company and banks
- Offer grief support
- Direct you to other resources

+ Don't Forget to Call the Employer

Was your loved one employed? Then, you'll need to call his or her employer immediately, to let them know of the passing, and the resulting change in their staffing arrangements.

At some later point (most likely when the funeral is over), you should ask about the deceased's benefits and any pay, which is owed to them, including vacation or sick time.

Also ask if you or other dependents are still eligible for benefit coverage through the company. And, you might ask whether there is a life insurance policy through the employer, who the beneficiary is, and how to file a claim.

+ Call the Life Insurance Company

If your loved one had a life insurance policy, locate the related paperwork. Call the agent or the company and ask how to file a claim. Usually the beneficiary (or the beneficiary's guardian, if a minor) must complete the claim forms and related paperwork.

You'll need to submit a certified copy of the *death certificate* and a claimant's statement to establish proof of claim. Remember to ask about payment options. You may have a choice between receiving a lump sum, and the having the insurance company place the money in an interest-bearing account from which you can write checks.

If you have questions about obtaining copies of a Death Certificate, please call us. We're here to assist you. (830) 758-1500



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