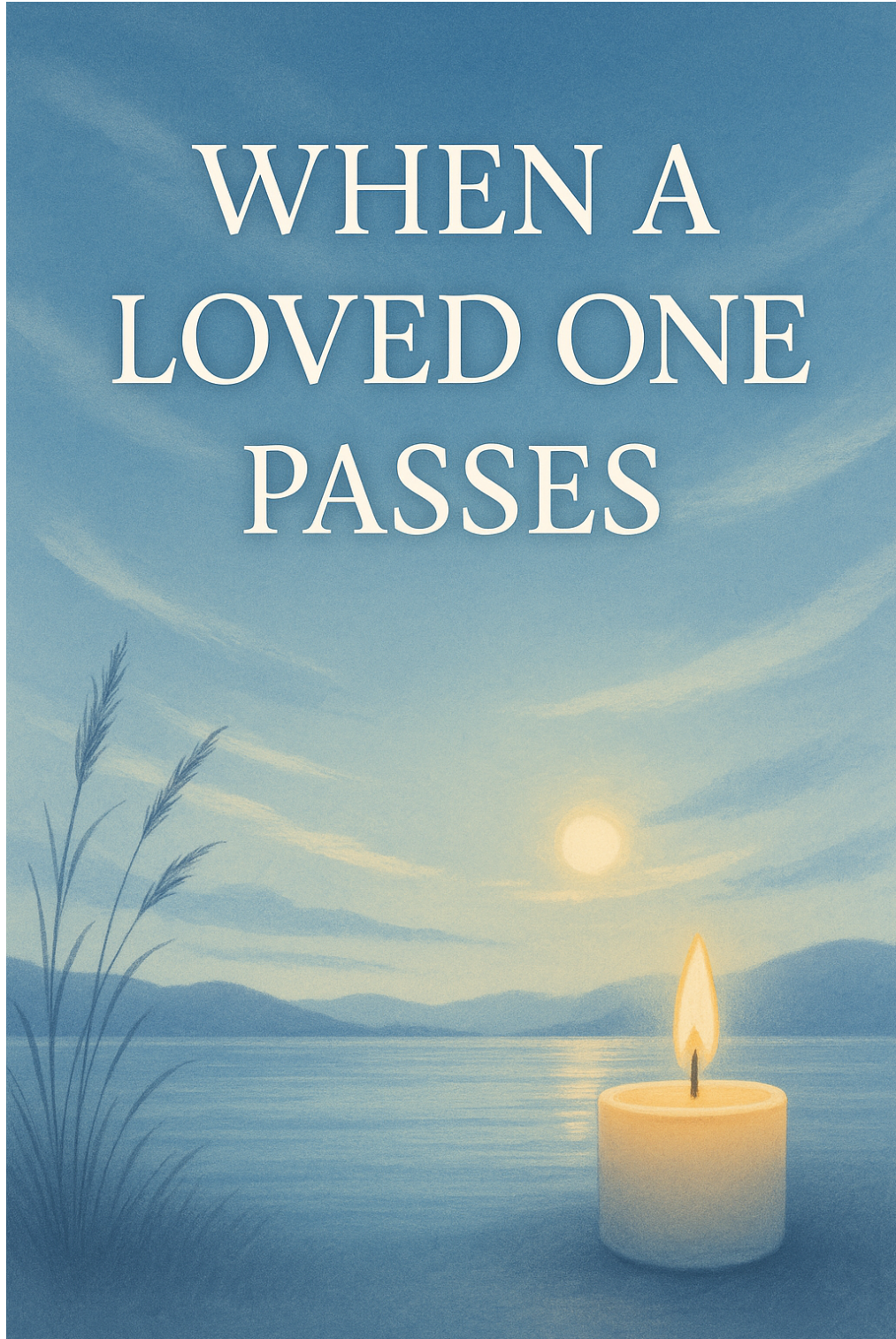




Andrea L. Jakob, PA

WHEN A LOVED ONE PASSES



A Calm, Practical Checklist for Florida Families
www.jakoblegal.com



Law Offices of Andrea L. Jakob, P.A.

Estate Planning • Probate • Trust Administration

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When a Loved One Passes

A calm, practical checklist from the Law Offices of Andrea L. Jakob, P.A.

We're so sorry for your loss. This guide breaks the first weeks into simple steps so nothing important gets missed. Save this to share with family or your Personal Representative (Executor). If you'd like, we can walk you through every step.

I) First 24–48 Hours: What to do right away

- **If the death occurs at home and was unexpected:** Call **911**. Follow the medical team's instructions.
- **If the person was on hospice:** Call the hospice nurse/number provided.
- **If death occurs in a hospital, nursing home, or facility:** Ask the staff to explain their process and next steps.
- **Notify** close family/friends, the decedent's doctor (if hospice isn't involved), and—if known—their **attorney**.
- **Care for dependents & pets:** Make immediate, temporary arrangements.
- **Check for final wishes:** Look for a *Letter of Instruction*, *Final Instructions*, *Disposition Authorization*, or a named **Designated Agent** for funeral/burial/cremation. Also check for any **prepaid** funeral or cremation plans.
- **Organ donation:** Check the driver's license (heart symbol or "Donor") or any advance directive. Share this with medical staff **as soon as possible**.

Tip: Keep a small “documents folder” for the first couple of weeks: ID, insurance card, any advance directives, funeral home contact, and a running note of whom you called and when.

2) Funeral, Memorial & Death Certificates

- Coordinate with the funeral home and/or Designated Agent for services and disposition (burial/cremation).
 - **Order certified death certificates** through the funeral home or county health department. A common rule of thumb is to request **1 certified copy per major asset or claim** (bank/investment accounts, real property, vehicles, life insurance, annuities, pensions, veteran’s benefits). Ask whether a **photocopy** is acceptable and whether originals will be **returned** after review.
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3) Florida-Specific Legal Steps

- **Locate the original Will and/or Trust.** If there’s a Will, notify the **Personal Representative** named in it (and the **Trustee** if there’s a Trust).
- **File the Will** with the **Clerk of Court in the county of residence within 10 days of death** (Florida law). Even if probate isn’t started yet, filing the Will is required.
- If there’s **no Will**, Florida intestacy law controls who manages and receives the estate. We can explain what that means for your family.

Good to know: A **Power of Attorney ends at death**. The agent named in a POA cannot act for the decedent after death (except if separately named as a Designated Agent for final arrangements).

4) Gather Important Papers & Digital Access

Start a checklist and add items as you find them.

Estate & Personal: - Will and/or Trust; any *Final Instructions* or *Disposition Authorization* - Social Security card/number; birth, marriage, and (if any) divorce or adoption records - Military

service and discharge papers (DD-214) - Driver's license, passport, immigration/citizenship documents - Contact lists for family, attorney, CPA, financial advisor, physicians

Property & Loans: - Real estate deeds, recent appraisals, mortgages/HELOCs, promissory notes - Vehicle/boat/RV titles and registrations - Business ownership documents and agreements

Insurance: - Life and accidental death policies (and premium records) - Health/Medicare/Medicaid/"Medigap," dental, **long-term care** - Homeowners/renters, auto, umbrella, mortgage/credit insurance, workers' comp

Financial Accounts & Taxes: - Bank accounts (checking/savings/CDs) and online logins - Investment/brokerage, IRAs, 401(k)s/403(b)s, pensions/annuities - Credit/debit cards; list of safe-deposit boxes and keys - Income statements for the current year (Social Security, pension, annuities, employment) - **Tax returns** (current and prior year); property tax statements

Digital Access: - Usernames and passwords for email, financial, and social media accounts - Device passcodes (computer, tablet, phone)

5) Secure the Home & Manage Day-to-Day Items

- **Secure property:** Lock the home, safeguard valuables, and arrange care for pets.
 - **Mail:** File a **USPS mail forward** if appropriate; stop unneeded deliveries.
 - **Services:** Review and **cancel or pause** what's not needed (cell/internet/cable). Keep utilities on as needed.
 - **Bills:** Make a list of recurring bills and due dates. Note any **auto-pay** items.
 - If you're a **joint owner** or co-signer on an account, you may continue paying essential bills from that account—**keep detailed records**.
 - If there are **no joint accounts**, funds are generally **not accessible** until a court appoints a Personal Representative.
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6) Notify & Claim Benefits

Begin notifications promptly; many benefits take **2+ months** to process.

- **Social Security Administration (SSA):** Report the death and ask about the one-time death benefit and survivor benefits. If a monthly payment arrived **for the month of death**, the bank may need to **return** it; SSA will adjust.
- **Employers/Unions/Professional Orgs:** Ask about group life insurance, final pay, and pension/retirement benefits.
- **Veterans Affairs (VA):** Inquire about burial and survivor benefits.
- **Insurance companies:** File claims on **life/annuity** policies; notify **property/health/LTC** insurers to change or cancel and request **unused premium refunds**.
- **Banks/Financial institutions/Credit cards:** Notify of death. For **joint accounts with right of survivorship**, the survivor typically owns the funds—still notify the bank to update records.
- **State agency notices:** If Medicaid or State long-term care benefits were used, discuss possible **estate recovery** obligations.
- **Credit bureaus (Equifax, Experian, TransUnion):** Place a **deceased alert** to help prevent identity theft.

7) What We Can Do For You

Estate and trust administration can feel overwhelming. Our team can: - Review the Will/Trust and explain next legal steps - Prepare and file the **required Florida court documents** - Help collect assets, retitle accounts, resolve debts, and handle tax issues - Coordinate with funeral homes, SSA, VA, and insurance carriers - Create a simple **timeline and task plan** tailored to your family

No-cost consultation for estate matters. Call **954-862-1479** or email **andrea@jakoblegal.com**.

Handy Mini-Checklist (tear-off or screenshot)

- ☐ Contact hospice or 911 as applicable
 - ☐ Choose funeral home & order certified death certificates
 - ☐ Locate Will/Trust; **file Will within 10 days** (Florida)
 - ☐ Secure home, pets, valuables; manage mail and services
 - ☐ List bills and auto-pays; keep receipts/records
 - ☐ Gather IDs, deeds/titles, insurance, bank/investment statements
 - ☐ Notify SSA, VA (if applicable), employers, insurers, banks
 - ☐ Place deceased alerts at credit bureaus
 - ☐ Schedule consult with **Andrea L. Jakob, P.A.**
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Contact

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— **Thank you for trusting Andrea L. Jakob, P.A.** —

This guide is general information for Florida matters and not legal advice. If you're outside Florida or have complex assets, please call us so we can tailor next steps to your situation.