

# What To Do When a Loved One Dies

Simple decisions may seem overwhelming after you've lost someone you care about. If you need to handle the details when experiencing a loss, we offer some guidance that can help you get started during this difficult time.

## Actions to Take if You've Lost a Loved One

- Get help from a family member to notify additional family and friends
- Look for instructions regarding wishes for funeral arrangements and contact a funeral home to make arrangements
- Obtain multiple copies of the death certificate and gather marriage license, financial statements, and employer benefits information
- Find the deceased's Social Security number. Apply for Social Security benefits if you qualify or notify the Social Security Administration if the deceased received Social Security
- Determine if conservatorship/guardianship is required for surviving minor children
- Seek qualified tax or investment advice from a professional
- If you feel you need help with the grieving process, find an organization that can help

## Organizations to Contact

- **Financial Institution(s)** – To confirm information about the deceased's accounts, including safe deposit boxes
- **Life Insurance Company** – If the deceased was insured with AAA Life, call your local AAA Life Insurance Specialist
- **Secretary of State or Department of Motor Vehicles** – To cancel the deceased's driver's license
- **Deceased's Employer** – To inquire about death benefits, pension plan, 401(k) account and other employee benefits
- **Auto and Homeowner's Insurance Companies** – To ensure automobiles and homes are covered until they are sold or transferred
- **Creditors** (including Mortgage Lenders, Loan Officers and Credit Card Companies) – Get legal advice to determine who, if anyone, is responsible for the deceased's debt
- **Utility Companies** – To arrange a shut-off or continue service at the deceased's residence
- **Fraternal or Civic Organizations** – If the deceased was a member, the organization may offer death benefits
- **U.S. Department of Veterans Affairs** – Have copies of military discharges on hand to discuss possible burial allowance and other benefits
- **Administrative Office of the U.S. Courts or State Social Services** – If child support or alimony is involved

## Documents You May Need

- Certified death certificate
- Court document appointing the executor of the estate
- Deceased's driver's license
- Divorce judgment
- Funeral home assignment form
- Life insurance policy and claim form
- Marriage license
- Military discharge papers
- Obituary notice
- Police report
- Proof of conservatorship/guardianship for minor children

## AAA Life Insurance Company Can Help

If you have additional questions about the loss of a loved one or their life insurance coverage, please contact AAA Life.

AAA Life Insurance Company  
17900 N. Laurel Park Dr.  
Livonia, MI 48152  
[www.aalife.com](http://www.aalife.com)

For assistance call:  
1-800-624-1662



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