



**THE**  
**What Now**

**CHECKLIST 23**

*there in times of need*

What to do after the death of a family member or close friend whose personal affairs you are responsible for. It can be overwhelming with so many things that need to be dealt with, it's very easy to forget some of them. To help you with getting it all sorted we have compiled this helpful checklist to guide you through.

We're not trying to cover everything for every event, but just the most common things that need to be tidied up when someone dies. You will find some of the topics covered may not apply to you.

### **First and foremost;**

Take things step by step.

You don't need to rush so take the time you need.

Discuss with a funeral home and other professionals, like lawyers or accountants, what you need to do and what they can do for you. And keep a notebook or use this book to keep track.

*And if it all gets a bit much, take a break, talk to other family members, a friend or talk to a grief support counsellor. We have bereavement support here at the Kapiti Coast Funeral Home free of charge for a year.*

## To Start with

### The Will

The legal document that sets out the deceased person's decisions about what is to happen to their belongings and assets after death.

### The Executor

The Will names at least one person to be executor and they need to be contacted as soon as possible.

The executor makes sure the will's instructions are carried out.

### No Will

If there is no Will and the estate is over \$10,000 you will need to contact a lawyer or the Public Trust. Probate will apply.



### EPOA

Ceases on the death of person who granted the epoa for health care and finance.

In the following pages we have put together a checklist of all the basic things you will need to work through, including legal, financial and social information.



#### **KEY:**

**If you see this symbol next to a statement it means it is a legal requirement**

## Set up a system so you can find everything again

- First get some filing boxes to keep all the bits of paper together.
- Set up a filing system to keep all the gathered documents together.
- Also set up online storage like Dropbox to gather all the online documents into one place, for printing later.
- Find and gather all letterbox mail and emails into one place.
- Find out if they had any subscriptions or club memberships. This now includes online subscriptions and membership, including social media sites.
- Find all the bills, both online and letterbox mail. These are normally paid from the person's estate. Include recent paid bills.
- Try and find out if they had things like lockup storage facilities or stored stuff with friends or family.
- Military records and paraphernalia are also useful.
- Online Services: Passwords & user names records e.g. Online Password Vault, to keep passwords safe.





## Now start to organise all those documents

- Insurance:** information for Health, Property, Contents.
- Assets:** Place together all other documentation pertaining to ownership: e.g. cars, boats, bikes, property etc.
- Bank:** Organise all bank and credit card, investments. Look for documents, policies, statements and online/email for information and accounts.
- Finance:** all information on investments and stocks, the information about assets needs to go to your lawyer and/ or executor of the will.
- Tax:** All the recent IRD returns and Tax information. You may need to contact the accountant if they have one.
- Property Documents:** Collect house / property papers including mortgage. You may need to contact the bank.
- ID:** Collect birth certificates, passports, residence documents. All legal documents need to be kept safe.
- Govt Agencies:** Collect all documents from MSD (Govt Super) WINZ, IRD, ACC if they were receiving any government payments. 
- Passwords:** Collect all and save securely, for banks, phones, computer, wifi, internet sites, all social media accounts (to remove them), storage facilities, CCTV security systems and Smart Home technology systems.
- Rest Home:** Care facilities, Retirement Village, In home care contacts and contracts.

## Who should be contacted, phoned

- Funeral Home.
- Health professionals, like their GP or medical specialists.
- Employer/s, Colleagues.
- Educational institutions, if they were studying.
- Banks and lending institutions, credit card companies.
- WINZ , IRD, ACC, MSD Superannuation, all applicable government departments.
- Private Superannuation funds and life insurance.
- Family Trusts.
- Maori land trusts or Iwi / tribal land holdings (if applicable).
- Person's lawyer and the executor of the will—if any.
- Pet Care, Vet (if needed), Animal feeders.
- Home Security, for person living alone

NB

Keep a record of who you have contacted and some institutions you contact will need you to fill in forms so that they can do things like close accounts.

## or written to

- Charities or other groups they supported.
- Family members. But suggest you contact one person from that branch of family to call their immediate relatives.
- Friends and other social contacts, including those on social media.
- Churches and other private organisations the person was a member of like Grey Power or gyms and neighbours.
- Mortgage and loan providers.
- Hire purchase companies or other finance companies
- Utilities companies. Phone/Mobile, Power, Gas, Internet
- Reward card companies.
- Any group or business sending out bills or requests for payment. Bank statements can provide information.
- Any business partners, though a private business is the responsibility of the Will's executor/s.
- RSA or Military Association

*Place notices in newspapers and online*



## Cancellations and transfers

- Cancel driver's licence, AA / vehicle associations.
- Transfer ownership of cars, boats and other vehicles (this would normally also be covered by the legal arrangements in the will and it's executor.
- Stop all Automatic payments and cancel memberships.
- Return person's passport to the Department of Internal Affairs or phone 0800 22 50 50 to cancel.
- Cancel memberships to any services like Sky, magazines, newspaper. Many subscriptions are now online, e.g. Netflix's, Disney, contact account holder.
- You may also need to cancel or change household utilities, like electricity, gas, phone and internet connections.
- Firearms licence need to be cancelled with the Police.
- Return all items like library books.
- If necessary redirect household mail.
- Kerbside Rubbish & Recycling
- Medical Alert Alarms





## Help is a phone call away

There are also other agencies that can assist you, like WINZ for an emergency benefit or to provide a limited funeral grant. If the death is an accident ACC can help with costs.

(See back cover of booklet)

The death certificate is provided through your funeral director, though it can be obtained from the Department of Internal Affairs. This certificate is often needed before an institution, like a bank, WINZ, MSD and insurance companies can act on your request for change, but remember to always retain the original and just provide certified copies.

And then if you're directly related to the deceased you may need to start the process of updating any of your own details on any jointly held accounts or legal documents. Talk to your bank and Lawyer as needed.

Your funeral director can provide assistance or will know who you should talk to, so have a chat with them, they are more than happy to assist you or point you in the right direction.



If you need grieving support, talk to your funeral director as we can provide free bereavement care in the first year



# Quick Financial Information

## FUNERAL PREPAYMENTS

You may wish to consider pre-paying your funeral. As with pre-organising the funeral, this arrangement can help relieve loved ones of emotional and financial concerns.

The Kapiti Coast Funeral Home has brochures available on pre-payment schemes.

## FINANCIAL ASSISTANCE

### Accident Compensation Corporation:

There is a grant available from ACC for a death by accident.

Claims are assessed by ACC and forms are available through the Funeral Home or local ACC office. The maximum ACC funeral grant usually covers the basic funeral cost. The KCFH staff can tell you the current dollar amount of grant.

### Income Support Service:

The **WINZ** funeral grant may be available to the partner, child, parent or guardian or funeral director of someone who has died, to help towards the cost of the funeral.

The grant changes annually and is income and asset tested. Ask us for current dollar amount.

The basic principle applied by WINZ is that you should be using the deceased person's finances to pay for a funeral service. The WINZ funeral grant is only seen as a "top up" towards a funeral account.

Any question, at any stage, feel free to contact us at Kapiti Coast Funeral Home.

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