

After a death

Dealing with practical matters

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It is a stressful and emotional time when a family member has died. While you are grieving you might also have some challenging tasks to do, including letting others know the news about the death of your family or whānau member, or sorting through their personal papers to find information needed to settle their affairs.

Some tasks must be done by the executor or administrator of the person's estate, which may or may not be you, but other tasks can be done by family, whānau, or close friends.

This guide can help you to work through some of these practical matters.

Not all of the items will apply to your situation. Have a look through and use what's helpful. Add in any extra things you need to do.

Take the time you need

It's often harder to concentrate and focus on things when you're grieving a loss. You may be more preoccupied and forgetful than usual.

It is common to feel extremely tired – physically, mentally, and emotionally. Grief can be a full-on experience so take the time you need to work through practical tasks one by one.

Letting others know

Many people may already know about your family member's death, but others may still need to be told.

Who needs to be told first?

Keep a record of the people who need to be told, so they don't get missed out by mistake. Have a think about what you want to say, when, and how many details you want to give. If the news is going to be a shock, be thoughtful about how you will tell them.

Make a contact list

This can also include people you will want to tell later. The person's personal papers are likely to provide some of the contact details you will need.

Ways to share the news

There are many different ways to let other people know. You could do it personally, or ask others you trust to help you. Letting others know can take a lot of time and can be emotionally hard when you hear others' responses to the news.

You could:

- place a death notice in a newspaper or online (your chosen funeral director could help with this)
- phone
- video call (Zoom, Skype, FaceTime etc.)
- email
- use social media – be careful what is shared because others can then pass this on
- send a letter or card
- fill in online or hard copy forms required by some organisations* so they can close accounts, subscriptions, memberships etc.

* The executor or administrator of the person's affairs may take responsibility (if that person is not you) for contacting some of these organisations, so check this with them first.

How Victim Support can help

Bereavement is a difficult time and managing things after the death of a family member can be challenging.

A Support Worker can provide you with any information or guidance you need, or help you find it, or if you'd like someone supportive to talk things through with.

You can call us 24/7 on **0800 842 846** to be connected to a Support Worker.



People you may need to tell

Not all of these will be relevant.

Tick the ones that apply to you.

- Close family, whānau, and good friends.
- The deceased person's lawyer.
- The executor/s of the will if you know who they are.
- Close neighbours.
- Their employer/s and workmates, and their union, if a member.
- Their school or training organisation.
- Their doctor and medical centre.
- People they had regular contact with – dentist, mechanic, vet, accountant.
- If they were a library member, return any books and alert the library.
- Their bank, building society, or loan company.
- Credit card companies.
- Mortgage providers.
- If Māori land is held in their name, contact a Māori Trustee or Māori Land Court.
- Insurance companies.
- KiwiSaver and/or superannuation fund providers.
- Investment companies – shares, bonds.
- Hire purchase or lay-by providers.
- Utility providers – electricity, gas, water, phone, broadband.
- Vehicle lease companies.
- IRD – by using the service myTrove Notify at <https://mytrove.co.nz/>
- Government agencies, e.g. ACC, Work and Income, Oranga Tamariki.
- Reward card companies – Airpoints, supermarket cards, Flybuys.
- Any professional associations they have been members of.
- Charities they regularly have given to or volunteered at.
- Churches or faith centres they are linked to.
- Clubs, teams, or community groups they have been members of or have supported.
- The appropriate teacher or school leader of any bereaved children closely affected.
- NZ Post – if mail needs to be forwarded to a new address.



Funerals or tangihanga

You can use the services of a funeral director for a funeral, tangihanga, burial, or cremation, or organise this yourself with family or whānau to help.

If using a funeral director:

- Go to Funeral Directors Association of New Zealand (FDANZ) – www.fdanz.org and select Find a Funeral Director from the menu.
- Go to New Zealand Independent Funeral Homes (NZIFH) – <https://nzifh.org.nz/>.
- Ask family, whānau and friends who they would recommend.

If organising a funeral yourself:

There are several legal requirements you'll need to be responsible for.

- A signed medical certificate or a coroner's signed release form is required before the person's body can be buried or cremated.
- There are rules about where and how you can bury or cremate someone, and where you can scatter ashes. See <https://communitylaw.org.nz> and search Burial and/or Cremation.

Go to <https://communitylaw.org.nz> and search Arranging the funeral yourself or go to <http://diyfuneral.co.nz>.

Keep a simple list to track the things you need to do, and the things you've done.

A memorial gathering

Organising another kind of farewell or memorial gathering where the person's body is not present doesn't involve the same kind of legal requirements. This can be held in any appropriate place to allow family, whānau, and friends to come together to celebrate a family member's life. It can be as formal or informal, or as simple or planned as you wish.

Quick tips to organise practical things

- Use a notebook or digital device for recording information or reminders.
- Keep a simple list to track the things you need to do, and the things you've done.
- Think about who could help you with some of your tasks. Sharing the load can be a wise choice.
- Take regular breaks – your well-being matters.
- It helps to know that it's common to get hit by memories and 'grief waves' when you're sorting through someone's personal things. Give yourself some time to catch your breath and get back to the task when you're ready.
- If you need some advice, choose a few trusted people to talk to. Avoid asking too many people for their suggestions. You can call Victim Support 24/7 on **0800 842 846** to be connected to a Support Worker.



Registering the death

If you are using a funeral director, they will register the death and organise a copy of a final or interim death certificate for you.

If a funeral director isn't being used, then the death must be registered by the family. This must be done within three working days from the date of your family member's burial or cremation. Information about this, and how to obtain a death certificate, can be found at <https://communitylaw.org.nz> by searching Death Certificate.

The importance of the death certificate

Having a copy of the death certificate can be essential – for getting funds released from your family member's bank, applying for a funeral grant from Work and Income or ACC, or making a life insurance claim.

A death certificate is available when the details of a person's identity and death have been formally registered with Births, Deaths and Marriages at the Department of Internal Affairs.

The certificate also states the cause of death. When the cause of death has not yet been formally established and is awaiting a coroner's findings report, an interim death certificate can be obtained until the final one is available. Your funeral director can help you get one of these organised.

It is useful to have several copies of the death certificate, but each copy will need to be certified and signed by a Justice of the Peace (JP). Witnessing documents is part of their community duties. Go to <https://justiceofthepeace.org.nz/Page/Search> to find a JP near you.

What is a person's estate?

When a person dies, everything of value that they've owned is known as their **estate**. Their estate will include any household possessions, car, money and bank accounts, financial assets (such as insurance policies or shares), property, or land they own.

It can take considerable time for a person's estate to be settled and their finances and property distributed by the estate's executor.

What is a will?

A will is a legal document, signed by your family member, that explains what will happen to their estate after they have died. A will might have been kept safely by the person's lawyer, the Public Trust or it may need to be found among the person's papers. When you are able to see a copy of the person's will, read it through very carefully.

What is an executor?

The people legally named in the will as the **executor** or **executors** have been chosen by your family member to distribute their belongings and money in the way the will asks them to. Quite often a person's lawyer will have been named as an executor, or as one of them.

If you are named as an executor, you will probably need some legal, financial or tax advice. The cost of this can be paid for by your family member's estate.



Applying for probate

Early on, the executor/s will need to apply to the courts to get approval to begin dealing with their estate. This is called applying for **probate**.

What if there is no will?

Making a will is not compulsory so your family member may not have made one, or one cannot be found. In this situation a person is said to have died **intestate**.

Depending on the size of the person's estate, a court order may be needed to appoint a person to administer the deceased person's estate before their estate can be distributed and disposed of. That person is then legally known as the **administrator**.

You can choose a lawyer to help you with this process, or contact a Trustee organisation, such as the Public Trust on 0800 371 471.

The Community Law Office – <https://communitylaw.org.nz/our-law-centres/> also offers free legal advice.

For more information on these legal matters go to <https://communitylaw.org.nz> and search for A Death in the Family.

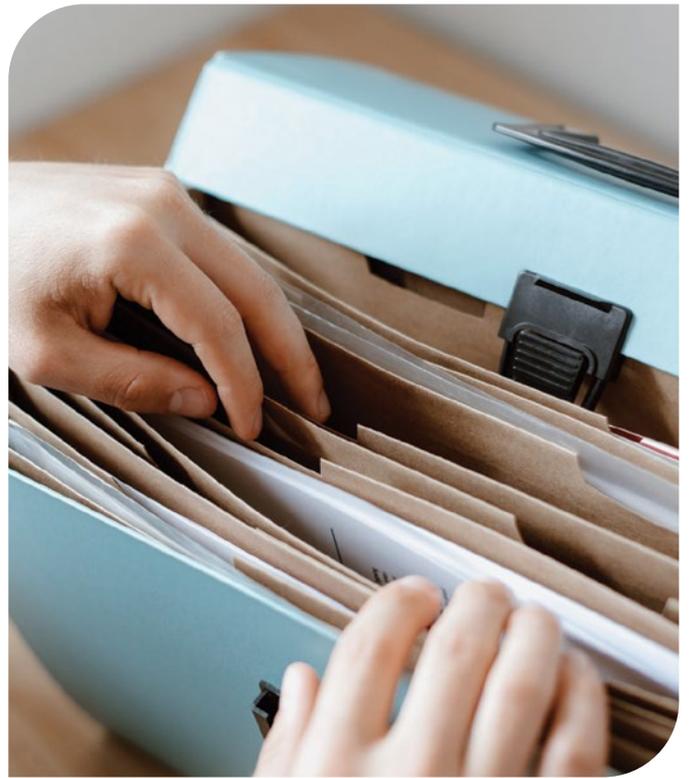
Getting personal papers and records organised

To get a family member's estate sorted, executors need to first identify all the things your family member owned that are of value. They will also need to pay any overdue bills, taxes, or outstanding debts. It's therefore important to bring together all their papers, records, and digital files.

- Collect some containers, files, or envelopes to safely store physical papers. Label them well.
- If you're using digital folders, label them well so you can find things easily.
- Gather personal papers together and sort and store them into groups. Some groups you might wish to consider are:
 - birth certificate, the death certificate when available, marriage or partnership details, any divorce papers
 - contact details of friends and relatives
 - any specific instructions prepared by your family member, e.g. what they want at their funeral, where they'd like to be buried or their ashes spread, any bequests that want made and to whom
 - recently paid bills that haven't been filed
 - unpaid bills – these can be paid by the estate, so give them to the executor/s to action
 - utility company papers – local rates, water, electricity, gas



- bank-related papers, including loan and credit card information
- employment-related papers
- any government benefit payment details, e.g. Work and Income
- insurance policies and papers
- investment information, including superannuation funds and KiwiSaver
- property papers, including any titles or mortgage details
- information about any valuable assets
- vehicle papers
- tax papers, including their IRD number, contact details for any accountancy service that may have done their tax returns
- medical papers, including name of doctor and other health providers
- clubs, teams, faith centres, associations, or other group memberships held
- social media or internet profile information, e.g. addresses, usernames, passwords
- subscriptions and licences, including digital ones
- pet papers
- military papers
- family or personal history papers
- an 'Other' folder or container for any extras that arise.



- Gather together any known passwords for online accounts.
- If possible, check on any incoming emails, so you can tell which ones need to be responded to. (See more about managing email accounts below.)
- Secure their property. If someone's home is currently left empty, check it is locked well.
- Arrange care for any pets.



Bank and other financial accounts

When banks or credit card companies are told about a customer's death, they usually act fast to freeze their accounts, to help prevent theft or fraud. The person's logins might also be suspended so the accounts can't be accessed. This can be especially difficult if you shared an account with them.

The executor will usually need to show a copy of the death certificate, ID, and perhaps the will or proof of their executor status, to begin sorting financial matters out with the bank and other digital matters.

If your family member was a business owner

The executor has responsibility for settling all outstanding business matters and they can use the advice of business specialists, as needed, e.g. accountants, lawyers, bank managers.

If your family member owned a business, the ACC Business helpline can be contacted on 0800 222 776.

Closing digital accounts

Being able to sign into your family member's digital accounts can help you to track their online activities. You may need to visit sites they used to close accounts or ongoing subscriptions, or to delete stored information, such as credit card details or images.

Dealing with their digital legacy

When someone dies, you have three options for dealing with their digital legacy. Check first if your family member left any instructions or requests about their online accounts.

1. Delete their accounts

Permanently closing and preventing future access to any photographs or information they stored online.

2. Leave their accounts open

Make no changes.

3. Memorialise their accounts

Keep the deceased's accounts active to remember them – there is a range of settings possible (see page 9).

Email

Getting into a family member's email accounts means you can also access their address book for contacts and be able to respond to messages. However, at some point it's likely you will want to close these email accounts. Check who their email provider was. They may have used more than one address or provider.

Most providers will assist bereaved family members or the executor of the will to access a deceased person's email without needing passwords. Look on the email provider's website – the FAQ section usually has information about the process or details on how to contact them directly. You will be asked to provide copies of legal documents, such as the death certificate and your own ID. Any companies that won't give you access to your family member's accounts should still be willing to directly close the email down and delete any stored information that they hold.





Social media, internet sites, apps

Different internet and social media sites handle a user's death in a variety of ways. Many have formal processes to assist bereaved families (e.g. Facebook, Instagram, Twitter, LinkedIn, and Google).

A chosen family member or executor can be given control of an account to control or deactivate it but will probably need to provide:

- details of the person who died – their name, account URL or username and the email address they signed up with
- a copy of the death certificate or a link to an obituary or death notice
- proof of their identity – e.g. driver licence or passport
- proof of their relationship with the person who has died, e.g. birth or marriage certificate, a copy of the will, or papers establishing they are the executor or administrator of the estate.

Some sites, such as Facebook, allow families to create a "memorial" profile which keeps it alive and ongoing indefinitely.

See <https://www.facebook.com/help/1506822589577997> for information about memorialisation.

There are many kinds of apps available. Work out which ones your family member used, then search each site's FAQs for steps to delete these or memorialise them.

For more on this topic go to www.lawsociety.org.nz and search Digital Checklist; or <https://victimsupport.scot/wp-content/uploads/2019/07/2.-Talking-Managing-Social-Media-Following-a-Bereavement.pdf> to see Victim Support Scotland's Managing Social Media brochure.

Cancelling or transferring subscriptions, memberships, and licences

- For driver's licence and car registration, call 0800 822 422 or message them through their website form at **<https://www.nzta.govt.nz>**.
- To cancel passports, use the service myTrove Notify at **<https://mytrove.co.nz/>** or call Department of Internal Affairs on 0800 22 50 50.
- Contact any church, gym, clubs, library, or organisations the person belonged to and cancel their membership or subscription, and stop payment of any fees.
- Check to see if you need to cancel or transfer subscriptions to services like Sky, Netflix, magazines, or newspapers.
- You may need to inform utility providers, e.g. electricity, gas, phone, and internet, to transfer the account to someone else's name.
- For firearms licence, contact the police non-emergency line on 105.

Follow up on planned events

You may need to cancel future appointments your family member had made, travel, or bookings for holidays or other ticketed events.

Check if there are any belongings awaiting pick up, such as repairs or dry cleaning.

For personal financial support after a bereavement

It can take some time before you are able to get a full picture of your situation.

- If you or your family member have been a victim of a crime, go to the Victim Support website – **www.victimsupport.org.nz** for information about financial assistance available in some circumstances.
- If their death was accidental, ACC can assist with funeral costs. Your funeral director can help with these arrangements, or you can contact ACC on 0800 101 996.
- If your family member had a life or accident insurance policy in place, contact the provider.
- Check if your family member's workplace provides any employee bereavement benefits that you can claim.
- If you wish to talk about going on a benefit, contact Work and Income on 0800 559 009 or go to **www.workandincome.govt.nz**



