

What to do when someone dies:

the first 24 hours





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01. Introduction

Losing someone close is one of the most difficult things you'll experience in life – even when the death comes after the person has lived a long and full life.

As you come to terms with the life changes and emotions that come with losing a loved one, you

may also be the person responsible for managing the practical steps and processes that follow a death.

Here, we guide you through those steps and processes, and the decisions you may need to make, in the difficult first 24 hours following a death.

Conversations about death

- ✓ Three in four Australian seniors believe more conversations about dying are needed.
- ✓ 79 per cent of Australian seniors are comfortable talking about dying and say it shouldn't be a taboo subject.¹

¹ The Australian Seniors Series: The Circle of Life Survey – Australian Seniors



02. When someone dies in hospital

While up to 70 per cent of Australians would prefer to die at home, the evidence suggests less than ten per cent of people pass away in their own homes.²

If someone you love dies in a hospital or aged care facility, the staff there will be able to guide you through the initial formalities and give you support and direction on what to do next.

One of the first steps involves a doctor signing a certificate that confirms the death. This certificate is called a Doctor's Certificate of Cause of Death. This certificate should not be confused with the Death Certificate, which is issued after the death is registered with the appropriate registration authority.

A Doctor's Certificate of Cause of Death, signed and issued by a qualified doctor, is needed before funeral arrangements can be made. If your loved one dies in hospital or an aged care facility, a doctor will be on hand or called to sign and issue this certificate.

If the hospital or facility has its own mortuary, your loved one's body can be kept there until a funeral director is appointed and arrangements are made to transfer the body to the funeral home. Otherwise, you'll need to appoint a funeral director as soon as possible so that the body can be transferred to a funeral home.

² [Introducing Competition and Informed User Choice into Human Services: Reforms to Human Services – Productivity Commission Inquiry Report Overview & Recommendations](#) – Productivity Commission



03. When someone dies at home

If someone dies at home and it's an unexpected event, or you're unsure if they are dead or unconscious, call 000 immediately and explain the situation.

If the person is under the care of a doctor or has a regular GP who can visit, phone the doctor and ask for him or her to visit as soon as possible. If there is no regular GP or the GP is not able to visit, call the police and ask them to attend.

If a doctor attends, he or she will usually sign and issue a Doctor's Certificate of Cause of Death, which means funeral arrangements can then be made.

If an emergency service worker attends and confirms the death, they'll arrange for a doctor to attend and sign and issue a Doctor's Certificate of Cause of Death.

In some circumstances, the doctor or emergency service worker may be obliged to notify the coroner of the death. In New South Wales, for example, the coroner may be involved if the death was violent or sudden, was a result of accident or injury, occurred following a health procedure, or where the probable cause of death is unknown.³

Ordinarily, though, the next step is to contact a funeral director so that the body can be transferred to the funeral home.

Considering organ donation

If the person who has died wished to donate their organs, you'll need to move quickly on this as the donation needs to happen soon after death.

Ask hospital staff or the doctor to check if the person is a registered donor according to the Australian Organ Donor Register. The person's next of kin will need to provide consent, too, before the donation can proceed.

³ In what circumstances must a death be reported to the Coroner? – NSW Coroners Court



04. Completing the paperwork

Unfortunately, with death – like most big life events – comes plenty of paperwork.

Gather the following documents, which you may need in the coming days:

- Insurance policies: accident, life, health, [funeral](#) or other insurance policies, along with any superannuation scheme cover, may help pay for funeral and other expenses;
- Funeral plans: some people pay for their funeral in advance;
- Will: if there is a will, it will state how the person's assets are to be distributed following their death and may also contain instructions about funeral and burial preferences.

Any death in Australia must be registered with the relevant state or territory's registry of births, deaths and marriages. There's usually a time requirement for this registration, however it's not something that needs to be done within the first 24 hours.

The funeral director will generally look after this registration process. If you are the next of kin and prefer to do it yourself, you'll need to obtain, complete and lodge the appropriate form with the registry of births, deaths and marriages in your state or territory.

¹ Footnotes foot notes note foot



05. Letting people know what's happened

Nobody wants to be the bearer of bad news, but it's important that you make that difficult call to the friends and family of the person who has died. It may help to prepare what you'll say beforehand. Take your time when telling people the sad news and consider how you can be clear, compassionate and direct about what has happened.

First, you should get in touch with the Australian Department of Human Services so that they can share the information with Centrelink, Medicare and

across the rest of the department if necessary.

You can call them on 132 300, visit a service centre or complete the [Advice of Death Form](#) and post it to: Department of Human Services PO Box 7800, Canberra BC ACT 2610.

You can also speak to the Department about payments, counselling and other services available to help people experiencing the difficulties of losing someone close.

The Department also provides a checklist of other people and organisations that you may need to get in touch with following a death:

- Australian Taxation Office,
- Banks or credit unions,
- Clubs,
- Credit card providers,
- Department of Veterans' Affairs,
- Australian Electoral Commission,
- Employers,
- Executor of the will,
- Foreign pension authority,
- Health professionals,
- Hospital,
- Landlord, tenants,

- Library and other public services,
- Local council,
- Local post office,
- Professional bodies (if the person practised as a solicitor, for example),
- Public Trustee,
- Religious advisor,
- Social worker,
- Superannuation fund,
- Telecommunication providers,
- Utilities,
- Vehicle registration and licensing authorities.

TO REMOVE A PERSON'S NAME FROM MAILING LISTS, YOU CAN REGISTER THEIR DETAILS ON THE ASSOCIATION FOR DATA-DRIVEN MARKETING AND ADVERTISING (ADMA) WEBSITE OR WRITE TO ADMA AT GPO BOX 3895, SYDNEY NSW 2001.





06. Arranging the funeral

During the first 24 hours following a loved one's passing, you'll probably start thinking about the days ahead, including the funeral arrangements.

Generally, it's the person's closest living family members who are responsible for the funeral arrangements. If there's a dispute and a will exists, then the executor of the will can appoint a person to make the funeral arrangements, though this doesn't happen very often.

If you have the responsibility of arranging the funeral, check the will for any directions about the funeral and burial wishes. You should also find out if your loved one had [funeral insurance](#). This insurance provides quick access to funds to pay many of the upfront costs associated with organising a funeral.

It's a good idea to ask for recommendations when choosing a funeral director, and to ask them a couple of key questions before proceeding, such as:

- Are they a member of the Australian Funeral Directors Association or similar?
- Can they provide an estimate of costs?

By speaking with a few funeral directors, you'll also get a good feel for how helpful and informative they are.

Once you've engaged a funeral director, they'll make an appointment to see you as soon as possible. As well as arranging the registration processes and funeral, the funeral director may also assist with newspaper notices, flowers or donation requests, and religious services.

Resting in peace

- ✓ The average all-inclusive cost of a funeral is close to \$8000 in Australia,
- ✓ Australian seniors are three times more likely to choose cremation over burial,
- ✓ Seven in ten people would prefer their ashes be scattered in a special place, with oceans and rivers topping the list of final resting places.⁴

⁴The Australian Seniors Series: The Circle of Life Survey – Australian Seniors



06. Sorting out finances

If the person who died has funeral insurance or a funeral plan, then the costs involved in organising the funeral will generally be taken care of. Sometimes, other insurance policies may also cover some or all of the funeral costs.

Otherwise, check whether the person's bank

accounts have sufficient funds to cover funeral costs. Sometimes, the bank will release funds to cover the person's funeral expenses. Whoever arranges the funeral will be responsible for costs, however these will be reimbursed from the estate, provided there are enough assets to cover them.

DISCOVER HOW SENIORS FUNERAL INSURANCE CAN PROVIDE YOUR LOVED ONES WITH FINANCIAL HELP WHEN THEY NEED IT THE MOST.



Checklist: Immediate Priorities

There's not only a lot of emotion when someone dies, there can also be a lot to do. Remember, you can prioritise the tasks and also ask friends and family to help.

Your priorities for the first 24 hours are:

- ☐ Making sure a doctor provides a certificate
- ☐ Contacting a funeral director to arrange for the person's body to be taken to a funeral home,
- ☐ Notifying the Australian Department of Human Services,
- ☐ Letting family and friends know about the death,
- ☐ Looking after yourself – get the support you need from family, friends or support organisations such as:

Resources

- ☐ [Lifeline](#) – 13 11 14
- ☐ [Solace Australia](#)
- ☐ [GriefLine](#) – 1300 845 745
- ☐ [Beyond Blue](#) – 1300 22 4636

At Australian Seniors, we offer [funeral insurance](#) to help reduce financial stress on families following a death. For more information, call us on 1300 078 596 or [request a call back](#).