

# Practical issues when a loved one dies

## Emergency Department factsheets

**This factsheet provides information about some of the practical, financial and legal issues that may need to be addressed after someone dies.**

There are many practical issues that arise when someone dies. These issues can be more complex if the person died suddenly and they and their loved ones did not have the opportunity to set their affairs in order. In these situations, the following points may be helpful to know.

### Organising the funeral

Funeral arrangements can be made with a funeral director at any time after someone dies. A funeral director will discuss the funeral with you and then take care of the arrangements.

This may include:

- burial or cremation
- date, time and location of the service
- viewing the body
- newspaper notices
- attending clergy or celebrant
- flowers, music
- transport of the body if the deceased was away from home at the time of death
- obtaining a copy of the death certificate.

Be aware that funeral costs can vary depending on the funeral director you choose and the type of service you require. You may want to get several written quotes specifying what is included.

### Funeral costs

The costs associated with organising a funeral can be unexpected for many families. You may like to consider some of the following financial options.

### Consult a funeral director

- Advise the funeral director if there are financial limitations when planning the

funeral. They may be able to provide you with options.

- Some funeral directors may allow you to pay in instalments. Always discuss this first before engaging a funeral director's services.

### Prepaid funerals or funeral bonds

- Clarify whether your loved one had any pre-planned or prepaid funeral arrangements such as with a funeral fund or pre-purchased family plot.

### The deceased person's entitlements

- Any financial entitlements payable on death will be paid into the person's estate which will then be administered by the Executor of the Will. Funeral costs can be reimbursed from the deceased's estate.
- If the deceased person had life insurance, accident insurance, Compulsory Third Party or private health insurance, contact the insurers to enquire whether the policies included funeral and death benefits.

### Centrelink or Department of Veterans Affairs

- If you receive a Centrelink Pension at the married or de facto rate or if you have received Carer Payment, you may be eligible for a Bereavement Allowance. For more information, or to notify Centrelink of an intent to claim Bereavement Allowance:

Phone: 13 23 00

[humanservices.gov.au/bereavementpayment](https://humanservices.gov.au/bereavementpayment)

- Centrelink has social workers who can provide support and assistance to customers affected by the death of a loved one. They can also provide advice about payments. To arrange an appointment with a Centrelink Social Worker.

Phone: 13 28 50

- Eligible veterans or their dependents may be entitled to Funeral Benefit or Bereavement Payments from the Department of Veterans Affairs. For information about Bereavement Payments for surviving partners of a veteran Phone: 1800 838 372

[dva.gov.au](http://dva.gov.au)

- It is important to notify Centrelink or Department of Veterans Affairs of the death as soon as possible to avoid overpayments and to apply for funeral or bereavement entitlements.

## WorkSafe Queensland

- If death was a result of a work place accident, you may be able to lodge a claim with WorkSafe Queensland to assist with expenses arising from the death. You may contact WorkSafe Queensland directly, or alternately a Union delegate or legal representative may be able to assist you. Phone: 1300 362 128

[www.worksafe.qld.gov.au](http://www.worksafe.qld.gov.au)

## Victims Assist Queensland

- If a loved one died as a result of a criminal offence, Victim Assist Queensland may be able to assist with the cost of the funeral. Phone: 1300 546 587

[qld.gov.au/law/crime-and-police/victim-assist-queensland](http://qld.gov.au/law/crime-and-police/victim-assist-queensland)

## Funeral assistance

- A relative or friend of a deceased person can apply to the Department of Justice and Attorney-General by contacting their local courthouse or the Coroners Court for funeral assistance if the person who died did not have a funeral fund, where there is no money in the deceased's estate to cover the cost of a funeral, and where no one else can arrange or afford to pay for a funeral.
- Funeral assistance allows for a simple burial or cremation but does not include other costs associated with a funeral.
- For information about funeral assistance contact the Coroners Court of Queensland.

[courts.qld.gov.au](http://courts.qld.gov.au)

## The death certificate

The death certificate is the official registration of death.

You can obtain a copy of the Death Certificate by applying to the Registry of Births, Deaths and Marriages. Your funeral director will usually assist you to do this, or you can contact the Registry of Births, Deaths and Marriages directly.

For copies of the Death Certificate contact the Registry of Births, Deaths and Marriages: Phone: 13 74 68

[qld.gov.au/law/births-deaths-marriages-and-divorces](http://qld.gov.au/law/births-deaths-marriages-and-divorces)

## Wills

You will need to establish whether your loved one had made a will. If you cannot find a copy in their home, check with their solicitor, bank or The Public Trustee.

A will outlines how someone's belongings are to be distributed after their death. It may also outline instructions about prepaid funeral arrangements, the type of funeral, and wishes regarding organ/tissue donation.

A will is administered by an executor (appointed in the will) to ensure the wishes of the deceased, as set out in the will, are carried out. This includes distributing the person's assets to the beneficiaries named in the will, after payment of any outstanding debts.

When a person dies without having made a will, they are said to have died "*intestate*." The entitlements of the next of kin of an intestate person are determined by Queensland law. If the deceased had not made a will, you can seek advice from The Public Trustee or solicitor.

For information about deceased estates contact The Public Trustee of Queensland.

Phone: 1300 360 044

[pt.qld.gov.au](http://pt.qld.gov.au)

## Notifying others

There are a number of organisations and services that you will need to notify when someone dies to finalise their affairs and enable you to get the help you need.

You may not be aware of all the organisations and contacts your loved one interacted with, so finalising all mail and phone calls for them may take some time. Organisations and services you may need to consider are:

#### **Financial Services**

- Employer.
- Australian Tax Office.
- Banks, building societies and credit unions.
- Investment companies/Superannuation.

#### **Funds**

- Centrelink or Department of Veterans Affairs.
- Insurance companies and vehicle registration.
- Private Health Fund/Medicare.

#### **Professional Services**

- Local doctor.
- Community Health services.
- Solicitor.
- Accountant.

#### **Household Services**

- Gas, electricity, phone companies.
- Local council.
- Landlord/tenants/public housing Department.
- Australia Post.

#### **Other**

- Electoral Office.
- Clubs.
- Mailing lists.

Disclaimer: This health information is for general education purposes only. Please consult with your doctor or other health professional to make sure this information is right for you.