



Dear ZAF: At times, the Board members are approached for suggestions and guidance in the event of a sudden or impending death in the family. While one can never be fully prepared for such an event, we think that it would be helpful to have a ready reference card with some basic guidance on the religious, medical and practical aspects of contacts, arrangements, documents and processes involved in such stressful times. This card is an abbreviated version. We are also working a more detailed pamphlet including more specifics on the religious aspects of the ceremonies and prayers. This is provided as a community service and does not constitute any official position on religious, medical or legal matters.

Immediate things to have on hand & to do in the event of death in a family. This guidance is a community service by the Zoroastrian Association of Florida (ZAF) and does not constitute any official position on religious, medical and legal matters.

- 1. Important:** It is advisable to decide on cremation or burial question and pre-arrange which funeral home you will use to assure that they understand any special religious ceremonial requirements. You may want to consult with a local Mobed before this step is taken.
- 2.** Call family, close friends, as you wish.
- 3.** Call the Funeral Home. They will contact the Coroner's Office and obtain the original Death Certificate. Ask for 8 to 15 copies (for a fee) depending on the assets held.
- 4.** Notify your Doctor so that he/she will decide & agree to sign the Death Certificate.
- 5.** Meet with Funeral Home Director to finalize Funeral arrangements and Cremation or Burial arrangements. Ask them about State Laws which have to be followed.

6. Important documents to have on hand:

Life insurance policies, mortgage or rental documents, property deeds, last home appraisal, HUD statements from home purchase & each refinances, receipts for home improvements, vehicle title & any other information related to current assets, bank accounts & investments, IRS & state tax returns for past 3 years.

7. Things to do

(a) Notify local Social Security office of death.

(b) Inform the employer of the death & ask about pension plans, survivor benefits, credit unions & union death benefits. A certified copy of death certificate for each claim is needed.

(c) Inform the health insurance company (ies).

(d) Inform life insurance company (ies) & give policy numbers, certified copy of death certificate and fill out a claim form. If the deceased is listed as the beneficiary on any other policy, arrange to have the name removed.

(e) Inform Credit Card company (ies) if you, as the survivor, want to retain use of the deceased's card, or return the credit card with a certified copy of the death certificate.

(f) Consult accountant/tax advisor for filing the deceased's tax return for the year of the death.

(g) Arrange to change any joint bank accounts into your name. If the deceased's estate is in trust, check with the Trust Department or Customer Service at the bank.

(h) Arrange with your bank or investment advisor to change stocks & bonds into your name. They will have the forms.

(i) Assure that key bills like mortgage, loans, car-payments, utilities, etc. continue to be paid.

(j) Consult with your Mobed about prayers & religious ceremonies upon and after death..