



# *What comes next...*

Please accept our sincere condolences for the loss of your loved one. At The Law Offices of Dennis J. Szafran, we understand the difficult time you are going through right now. Once you leave the funeral home, you will have quite a few questions as to what your next steps should be. Myself and my staff are here to guide you. Below is a checklist to help you through the process.

If, at any time, you still have additional questions or need guidance, please do not hesitate to call our office at **888-266-1078**. We always offer free consultations — even if it is just a basic question, we do not mind.

- **Life insurance:** You will likely need a “long form” death certificate showing the cause of death, in order to process the claim. Contact the life insurance company as soon as possible as it will take some time to process your claim.
- **Will:** Did your loved one have a will? You will likely have to search their home for a place they would keep important documents. The will must be deposited in the county in which they resided, within 10 days from the date of death.
- **Bank Accounts:** Once you have a death certificate, take it to the bank to see if they have accounts in your loved one’s name.
  - Is it a joint account? If not, are there named beneficiaries?
  - If there are no named beneficiaries and it is not a joint account, then you will need a probate case to gain access to this account.
  - Ensure that the bank freezes the account.
- **Other financial accounts:** Visit a local branch or call their customer service line.
  - You will have to fax them a copy of the death certificate.
  - If there are no named beneficiaries and it is not a joint account, then you will need a probate case to gain access to this account.
- **Real estate:** You will need to locate the deed to determine how the property is held. If you are unable to locate the deed, go to the local county recorder’s office to obtain a copy.
  - If you are a spouse and the deed lists both of your names along with as “husband and wife” or with “right of survivorship”, then the house automatically transferred to you upon their death.
  - If not, then you will need to file a probate case to transfer the property.
- **Vehicles:** You can typically transfer the title of a vehicle at the local Tax Collector’s office with a death certificate and a copy of the will (if applicable).



**Dennis J. Szafran, ESQ.**

[www.DJSLaw.org](http://www.DJSLaw.org)

[www.FloridaProbateOnline.com](http://www.FloridaProbateOnline.com)

**888-266-1078**

13119 W. Linebaugh Street, Suite 102

Tampa, FL 33626

