

The five golden rules

When a loved one dies, a lot of things happen at once. Many issues should be taken care of. Everybody wants something from you. But you do not have to take decisions immediately. It is better to do nothing at all during the first hours. Only if you want, you can close the deceased's eyes. With a shawl, you can ensure that the mouth stays closed. If the person is wearing dentures, it is best to leave them in. Proceed calmly with assessing the situation, using the following five golden rules.

1. Do not sign anything

Do not sign for anything. Do not sign on documents from the funeral director, bank, or nursing home. Do not sign any document that is placed in front of you.

Why is this important?

- You are responsible when you sign something as a loved one or caregiver. This means that all the costs are for you. Even if you do not have any money, you will be responsible for covering the costs. In a favourable situation, you may be offered a payment plan. In a bad case, a bailiff will come to collect the money. Your salary can be confiscated as well.
- Additionally, the deceased may be in debt. If you sign any bank documents, you are liable for any debts. This means you will have to pay off the debt.
- Did you sign something? This means you have accepted the inheritance. It is no longer possible to reject it, for instance, in the case of debt. It is also no longer possible to accept the inheritance under specific circumstances. This is called beneficiary acceptance.

2. Do not make arrangements for the deceased

You want to make arrangements for your loved one as fast as possible. You want to arrange the funeral, clean the house, or pay the last month's rent. However, it is better to do nothing at all. It is essential first to figure out the inheritance situation.

Why is it important to wait?

- Under the law, you are (financially) responsible for anything you arrange.
- Think properly before you accept the inheritance. You may inherit debt.
- For example, it is possible to accept inheritance by accident by using the deceased's phone.
- Afterwards, it is impossible to refuse the inheritance. Or to accept it only under specific circumstances (beneficiary acceptance).

3. Do not pay for anything

Do not pay any bills for the deceased. Do not pay their rent, their energy bill or their phone bill. Do not pay anything for the time being.

Why is this important?

- Usually, the payment obligation is suspended in case of death. This means you are paying for nothing.
- Have you paid? As heir, this could mean that the contract is passed on to you. This would make you responsible for all obligations.
- If you pay rent, for example, you have accepted the inheritance by law.
- There is a chance you may inherit debt.
- It is no longer possible to reject the inheritance, or beneficially accept it.

4. Do not remove items from the house of the deceased

Taking an old photo, a book or a small object from your loved one's house does not seem like a big deal. And yet, it is better to wait with that.

Why is this important?

- As soon as you remove something, you have accepted the inheritance even if the item is of no financial value.
- You may be accused of theft, by other heirs, for instance.
- You may inherit a debt.
- If you remove items, you can no longer refuse or beneficially accept the inheritance.

5. Only arrange the funeral

Are you a direct relative (first-degree relative) or have you accepted the deceased's inheritance? Then you are responsible for the costs of the funeral or cremation. This is called funeral services. Is it possible that the deceased has debts? Or do you not know the status of their financial situation? Then make sure you only arrange the funeral.

There is an exception to this! If the direct family members cannot arrange the funeral (legally incompetent) or don't have the money. Then call the municipality for help. A conversation will take place with the family, in which the possible solutions for the family will be discussed. Sometimes it is possible to receive special assistance, to help the family to pay for the funeral.

In conclusion

When someone dies, arrange only the funeral. Be very careful in doing so. With a small action, you may accept the inheritance and become responsible for all the costs. You may inherit the debts of the deceased. Even by using the deceased's car or phone, you may have accepted the inheritance with all its consequences – and costs.

Do you need help?

Do you have questions, or do you need help? Call or e-mail SamSam Uitvaartcoaching. Our coaches are available for free 24/7.

What can you do?

There are a lot of things you should not do. But luckily, there are some you can do.

Determine the death

Anybody can determine the death of a person. Afterwards, call your GP, who will issue a death certificate. This only applies in the case of natural death.

Reporting the death

Is the date and time of the funeral decided? Then take the death certificate from the doctor and your own ID to the municipality where the death occurred. Some municipalities require proof. In that case, you will buy a certificate of death, with authorisation for burial or cremation. Keep this certificate and give the authorisation to the burial ground or crematorium on the day of the funeral. Keep the deceased's ID and personal details as well. You will need these later, with the death certificate.

Care

Anybody who is able and willing is allowed to care for the deceased, dress them, place them in a coffin and lay them out at home. This only requires simple cooling elements from a cooling box on the deceased's body. It is also possible to rent special cooling plates for laying out on a bed or underneath the bottom of the coffin.

Transport

It is not mandatory to transport the deceased in a hearse. It is allowed to use your own car, for example. Do check this with your municipality, as some municipalities have different rules. Bring your ID to be sure. And do not forget the doctor's death certificate or the certificate of death with authorisation of burial or cremation.

Coffin

A coffin is not mandatory. The deceased can also be in a shroud but do use a board to lay the body on, and you may need a lid. You can even make a coffin yourself. Always check with the funeral centre if they have any requirements.