



The five golden rules

When a loved one dies, many things happen at once. All sorts of things need to be arranged. Everyone 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. If you wish, you can close the eyes of the deceased. With a shawl, you can ensure that the mouth stays closed. If the person is wearing dentures, it is best to leave them in. Next, calmly review the situation, using the following five golden rules.

1. Do not sign anything

Do not sign for anything. Do not sign documents from the funeral director, bank, or nursing home. Do not sign any document or paper presented to you.

Why is this important?

- When you – as a loved one or caregiver – sign something, you become responsible. This means that all the costs are to be covered by you. Even if you don't 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 those 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. Still, it is better not to arrange anything at all. It is essential to first figure out the inheritance situation.

Why is it important to wait?

- Under the law, you are (financially) responsible for anything you arrange.
- Think carefully about accepting the inheritance. You may inherit debt.
- It is also possible that you accept the inheritance by mistake, for example by using the phone of the deceased.
- 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. In other words, there is no need to pay.
- Have you already made payments? As heir, this could mean that the contract is passed on to you. This would make you responsible for all obligations.
- If you pay the rent, for example, this means 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. Still, it's better to wait with that.

Why is this important?

- When you remove something from the house, it means you accept the inheritance, even if the item has no financial value.
- You may be accused of theft, by other heirs, for instance.
- You may inherit 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 inheritance of the deceased? 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 really only arrange the funeral.

There is an exception to this! Are the immediate family members unable to arrange the funeral (legally incompetent) or do they not have the money to pay for it? 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. A small act can cause you to accept the inheritance and become responsible for all the costs. You may inherit the debts of the deceased. Something as simple as using the deceased's car or phone could mean accepting the inheritance, including 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, free of charge 24/7.

What can you do?

There are a lot of things you are better off not doing. But fortunately, there are also some things that you can do.

Determine the death

Anyone may establish whether another person is dead. Once you have done so, call your GP. The GP will issue a death certificate. This only applies in the case of natural death.

Reporting the death

Has the date and time of the funeral been decided? Then take the GP's death certificate and your own ID to the municipality where the death occurred. Some municipalities require proof from the relevant cemetery or crematorium. At the municipality, you buy a death certificate, with authorisation (permission) 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, together with the death certificate.

Care

Anyone willing and able may 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 for under the coffin base.

Transport

It is not mandatory to transport the deceased in a hearse. You may 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 GP's death certificate or the certificate of death with authorisation for burial or cremation.

Coffin

A coffin is not mandatory, the deceased may also be wrapped in a shroud. Do use a burial board. You can also make your own coffin. Always check with the funeral centre if they have any requirements.