

Protecting the Name of a Deceased Loved One



Even after the death of a loved one, there are criminals who would rob the deceased of the dignity of his/her good name for financial and/or personal gain. It's not uncommon for a scammer to pose as the deceased to avoid their legal financial obligation or problems.

Identity thieves often look for personal details in the obituaries, steal death certificates, and get the information from websites that offer the Social Security Index file to enable them to commit fraud. It is hard to believe, but in some cases, the identity thief may even be a family member.



When a loved one passes away, it is natural to delay dealing with notification and other administrative matters. However, delay increases the risk that your loved one could become a victim of identity theft as fraudulent credit card accounts are opened and purchases made in his/her name. Subsequently, creditors threaten the estate.

While it is unlikely that you or the estate would be held liable for these fraudulent activities, you would be forced to invest substantial time and expense to restore your deceased loved one's reputation. You can avoid this problem by acting promptly and following the seven (7) steps on this card.

For more information about identity theft prevention and mitigation, please visit our website at

www.nysconsumer.gov

**or call the Consumer Protections Board's toll free hotline at
1-800-697-1220**



Key Steps to Protecting a Deceased Loved One's Identity

- 1. Notify the Social Security Administration (SSA) immediately by telephone:** While the funeral home will file a statement of death with the SSA, it is important that you also call to give immediate notice and answer any questions the SSA may have. The nationwide toll-free number is 1-800-772-1213, and for the hearing-impaired it is 1-800-325-0778.
- 2. Carefully prepare the obituary:** Special care should be exercised to avoid mentioning the kinds of things that may assist identity thieves in stealing your family member's identity. Information such as your loved one's date of birth and street address can be used to research additional personal information and to open new bank and credit accounts. Other information such as the time and place of the memorial service can be used by thieves to identify a vacant home address for possible robbery.
- 3. Order multiple certified copies of the death certificate with and without the cause of death:** Order at least ten (10) copies of the official death certificate for your communications with various companies. You will need certified copies for each of the three (3) credit reporting agencies and any financial institutions at which your loved one had an account. You will also require certified copies for life insurance, pension accounts, real property, automobile ownership and veterans' benefits.
- 4. Send a written notice to all financial institutions where the deceased had an account instructing them to close all individual accounts and remove the deceased's name from joint accounts:** As soon as you receive the certified copies of the death certificate, send a letter and a certified copy to each of the financial institutions at which the deceased had an account including all banks, credit card companies, mortgage companies, investment firms and loan companies to inform them of your loved one's death, to resolve all outstanding debts and to close or change ownership of accounts. To make these requests, you will need to show that you are the spouse of the deceased or the executor of the estate.
- 5. Send a written notice to the credit reporting agencies:** As soon as you receive the certified copies of the death certificate, send a letter and a certified copy to each of the three (3) major credit reporting agencies - - Experian, Equifax and TransUnion - - requesting a credit report on your loved one and that a "Deceased Alert" be placed in their file.
- 6. Limit information access to family members:** Some cases of identity theft can be tied back to a family member with a grudge. To avoid this problem, centralize access to the deceased's personal information with a single person who may share with other family members only on a need-to-know basis. This strategy will maintain the confidentiality of the information.
- 7. Report all evidence of identity theft immediately:** Report all evidence that the deceased has been a victim of identity theft directly to the police in the deceased's jurisdiction, and be sure to file a police report. You must also notify each of the three (3) major credit reporting agencies.