

When someone dies — unexpected

Sudden death, accident, or no medical team involved.

Tick each step as you go. You don't have to do these in order. Shock is normal — lean on the people around you.

If you have just found someone, call 000 now. Do not move the body. This checklist walks through what comes next.

IMMEDIATE

- ☐ **Call 000 immediately** RIGHT NOW
If the death is unexpected, sudden, or you are unsure, call 000. Paramedics will attend and determine next steps. Do not move the body.
- ☐ **Cooperate with police** FIRST HOURS
Police will likely attend any unexpected death. This is routine — not an accusation. They will take a statement and secure the scene.
- ☐ **Understand the coronial process** FIRST HOURS
The Coroner becomes involved in any unexpected or sudden death. This means an autopsy may be required, and the body will be held until released.
- ☐ **Tell close family** FIRST 24 HOURS
Start with the inner circle. Ask someone to help with calls. If you are in shock, that is normal.
- ☐ **Call Lifeline or a trusted support person** WHEN YOU NEED TO
Sudden loss is traumatic. You do not have to get through this alone. Lifeline: 13 11 14 (24/7). StandBy After Suicide: 1300 727 247.
- ☐ **Arrange pet care** FIRST 24 HOURS
If they had pets, make sure someone is looking after them.
- ☐ **Notify employer** FIRST 48 HOURS
Yours and theirs. Ask about bereavement leave.

FIRST WEEK

- ☐ **Be prepared for an autopsy** VARIES
The Coroner may order one. You can request a religious or cultural exemption, though it is not always granted. Results can take weeks or months.
- ☐ **Contact a funeral director** FIRST FEW DAYS
You can contact a funeral director even before the body is released. They can advise on what to do while you wait.
- ☐ **Get the interim death certificate** FIRST WEEK
The Coroner issues an interim certificate so you can start administering the estate. The full certificate comes later.
- ☐ **Find and secure the will** FIRST WEEK
Check with their solicitor, Public Trustee, or home safe.
- ☐ **Order death certificates (5–10 copies)** ONCE ISSUED
Banks, super, and government agencies all want their own copy.

FIRST MONTH

- ☐ **Notify Services Australia (Centrelink + Medicare)** WITHIN 28 DAYS
Call 13 23 00. Ask about Bereavement Payment.
- ☐ **Notify banks** WITHIN 2 WEEKS
Call each bank. Ask for the bereavement team.
- ☐ **Contact super fund(s)** ASAP
Claim death benefit. Check for life insurance inside super. Some funds have time limits.
- ☐ **Check for life insurance** FIRST MONTH
Inside super AND standalone policies. Sudden death is usually covered.
- ☐ **Notify landlord or mortgage provider** WITHIN 2 WEEKS
If they rented, the tenancy doesn't end automatically. If they had a mortgage, call the bank. Just let them know — they'll tell you what happens next.
- ☐ **Notify utilities** WITHIN 30 DAYS
Power, gas, water, internet, phone.
- ☐ **Set up mail redirection** WITHIN 30 DAYS
Australia Post deceased estate redirection.
- ☐ **Cancel licence and vehicle rego** WITHIN 30 DAYS
State transport authority.

ONGOING

- ☐ **Consider trauma support** WHEN READY
Sudden loss often brings PTSD-like symptoms. A grief counsellor who specialises in trauma can help. Your GP can give you a Mental Health Treatment Plan for Medicare-rebated sessions.

MONTHS AHEAD

- ☐ **Apply for probate (if needed)** 3-6 MONTHS
Check with the bank first — small estates often skip this.
- ☐ **Lodge final tax return** BY NEXT TAX DEADLINE
Covering 1 July to date of death. An accountant helps.
- ☐ **Deal with property** AFTER PROBATE
Transfer, sell, or manage ongoing.
- ☐ **Attend the inquest (if held)** IF HELD
The Coroner may hold an inquest months later. You can attend. It can bring answers — or more questions. Support services can come with you.

WHEN READY

- ☐ **Handle online accounts** WHEN READY
Social media, email, subscriptions.