

Before the Cremation...

Four things must happen before every cremation in Florida:

- 1. Family / Next of Kin Must Sign Authorizations** – The legal next of kin as defined by law will be required to sign authorizations for the cremation. If you are uncertain which family member is the legal next of kin, speak with your Affinity representative to discuss these requirements as they apply to your specific circumstances.
- 2. Attending Physician Must Complete and Sign the Death Certificate** – Before cremation may be scheduled, the Attending Physician (or other certifying physician) must complete and sign the death certificate. This does not happen automatically as many people think. The certificate originates in our office from information provided by you. We then send this to the appropriate physician for completion. While this process can be performed very quickly, most physicians require some time for completion. Florida law allows for at least 72 hours for completion, beginning from the time the physician receives the document. We will make every attempt to expedite this; however we are dependent on the physician and physician's staff for this process.
- 3. The Medical Examiner Must Approve the Cremation** – When cremation has been chosen for final disposition, the Medical Examiner in whose jurisdiction the death occurred must review the completed death certificate and, upon approval, issues final cremation authorization to us. This does not mean that the Medical Examiner will perform an investigation in all cases, only that the completed death certificate will be reviewed to insure that all pertinent questions regarding the circumstances of death are answered satisfactorily before the body is cremated.
- 4. Florida Law Specifies a 48 Hour Waiting Period** – With all the above requirements in mind, Florida law requires that no body may be cremated prior to 48 hours after the moment of death. As you might imagine, though, it usually takes longer than 48 hours to complete steps 1 through 3.

HOW LONG WILL IT TAKE?

An average time frame will be approximately 7 days for completion. Please remember this is only an average time frame. Your case may take additional time or possibly less time, depending on the circumstances. We are very aware that delays may add to your grief and always make every attempt to complete our services as promptly as is reasonable. While most of this is out of our control you may depend on us to handle these necessary permissions in a prompt, professional manner and we will keep you informed of any anticipated delay in completing your arrangements.

- Should you have a specific time or date requirement such as a previously scheduled Memorial Service or other specific need, please convey this information to us without delay so that we may every attempt to help you with meeting that requirement.

1. **NEWSPAPER NOTICES** – We will assist you with placing notices in newspapers, both local and out of state. There is no requirement to publish newspaper obituary notices but many people find them very useful to notify friends and acquaintances of a death. However, please note the following:

IMPORTANT: Many newspapers and publications no longer offer FREE Obituaries or Death Notices. Each publication will have their own policy regarding these notices. You will be responsible for paying all charges required by these publications before the notice(s) are published.

2. **DEATH CERTIFICATES** – Many of these notifications may require a certified copy of death certificate as proof of the death. Certified copies are provided by the Vital Statistics office in the county where death occurred and carry a fee fixed by the county. We will be glad to provide you with a list to help determine the quantity of certified copies you may need, along with a listing of the fees charged by the counties in this area. We will assist you in obtaining the quantity of certified copies you require at the price determined by the county. The Vital Statistics office will send these copies directly to you or we may arrange for them to hold the copies for you to pick up at their office.
3. **NOTIFICATIONS** – When death occurs, certain government agencies as well as private firms may need to be notified:
 - a. **Social Security** – We will be sending a written, official notification of death to the Social Security Administration for you. We suggest that you contact Social Security promptly to determine if benefits must be returned to them and also if you qualify for survivors benefits. Usually, if the death occurs before the end of the month, the benefit check sent out on the third of the next month must be returned. However, if the death occurs on the first day of the month, the check sent out on the third day of that month does not need to be returned. Because this can be very confusing to the family, we suggest that you speak directly with Social Security so that you do not have any unexpected problems concerning Social Security benefits. You may call Social Security at (800) 772-1213 for assistance.
 - b. **VA** – If the decedent was a Veteran it may be necessary to notify the VA of the death. If the decedent was receiving a military pension, you may also be eligible to receive a burial and funeral expense allowance, regardless of where the decedent is buried. We suggest that you contact your local county Veteran's Service office for assistance (Hillsborough 813-975-2181; Pinellas 727-464-8460; Polk 863-534-5220) or contact the VA directly at (800) 827-1000 for further assistance with VA benefits.
 - c. **IRS** – The person responsible for handling the estate will need to file a final income tax return for the decedent. This can be done as part of the income tax return for the year of the death. We suggest you speak with your tax advisor for guidance in this area. Locally you may call the IRS Tampa office at (813) 348-1831 or the St. Petersburg office at (727) 570-5552 or call (800) 829-1040.
 - d. **ALSO** – You may also need to notify the business community of the death. Examples of this could be utility companies, credit card companies, banks and other financial institutions and insurance companies.