

## ITRC Solution 16 - Protecting Deceased's Identity

The following are some suggested steps you can take to help protect the identity of the deceased:

- Obtain at least 12 copies of the certified death certificate. In some cases, you will be able to use a photocopy, but some businesses will request an original. Since many death records are public, a death certificate alone may not suffice.
- Immediately notify credit card companies, banks, stock brokers, loan/lien holders, and mortgage companies of the death. The executor or surviving spouse will need to discuss all outstanding debts. If you close the account, ask them to list it as: "Closed. Account holder is deceased." If there is a surviving spouse or other joint account holders, make sure to notify the company the account needs to be listed in that surviving person's name alone. They may require a copy of the death certificate to do this, as well as permission from the survivor.
- Immediately contact the credit reporting agencies. Request that the report is flagged with the following alert: "Deceased. Do not issue credit. If an application is made for credit, notify the following person(S) immediately: (list the next surviving relative, executor/trustee of the estate and/or local law enforcement agency- noting the relationship).
  - You will need to do this in writing. You will need to follow-up with a letter. Include the following on all letters sent to credit issuers, the credit reporting agencies, etc.
  - Name and SSN of deceased, last known address, last 5 years of addresses, date of birth, and date of death. To speed up processing, include all requested documentation in the first letter.
  - Send all mail as certified, return receipt requested.
- Contact the all CRAs and request a copy of the decedent's credit report – [ITRC Letter Form 117-1](#). The report will let you know of any active credit cards that still need to be closed, or any pending collection notices. Be sure to ask for all contact information on accounts currently open in the name of the deceased (credit granters, collection agencies, etc). You will need to follow though with those entities
- Keep copies of all correspondence, noting date sent and any response(s) you receive

Friends, neighbors or distant relatives do not have the same rights as a spouse or executor of the estate. They are classified as a third party and a credit reporting agencies may not mail out a credit report or change data on a consumer file upon their request. If you fall into this classification and are dealing with a very unique situation, you may write to the credit reporting agencies and explain the situation. They are handled on a case-by-case basis.

Other groups to notify:

- Social Security Administration
- Any membership programs- video rental, public library, fitness club, etc.
- Insurance companies - auto, health, life, etc.

- Veteran's Administration - if the person was a former member of the military
- Immigration Services - if the decedent is not a U.S. citizen
- Department of Motor Vehicles if the person had a driver's license or state ID card. Also make sure that any vehicle registration papers are transferred to the new owners
- Agencies that may be involved due to professional licenses - bar association, medical licenses, cosmetician, etc.

**Related Links:**

[ITRC Solution 2](#) – *Credit Reporting Agencies (CRA's) Contact Information*

[ITRC Solution 10](#) – *Filing a Police Report*

[ITRC Fact Sheet 117](#) - *Identity Theft and the Deceased: Prevention and Victim Tips*

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