

Your Post-Loss Action Guide

AUSTRALIA — PERSONALISED ADMINISTRATIVE GUIDANCE

Timeline of your loss: In the last few days | State: NSW

This sample was generated for a fictional person in NSW in the early days after loss, who selected three of the eight main areas we cover and two of the 11 additional situations we offer to tailor your guide. Those selections produced **81 sequenced steps** in their personalised checklist — with direct links to every relevant authority. This sample gives you a preview across some of the main areas the guide covers — your own selections and circumstances will shape something quite different.

How to use this guide: Tasks are arranged in a practical order, not a legal requirement. Many steps can occur in parallel or in a different order depending on your circumstances. Use the structure as a guide, not a strict timeline — some steps may need to be prioritised or delayed. Your personalised checklist brings everything into one place so you don't have to work it out step by step. Every link goes directly to the relevant authority — without a structured guide, most people spend hours searching for the right government agencies, organisations, contact numbers, forms and websites — and even then, not knowing if they have landed at the correct place. We solve that.

Red border — legal or financial deadline. Missing it can have consequences.

Have ready — documents or information to gather before making contact.

Before you begin — please take care of yourself Free support is available whenever you need it:

- **Griefline** — free grief counselling — griefline.org.au or 1300 845 745
- **Lifeline** — 24/7 crisis support — lifeline.org.au or 13 11 14
- **Beyond Blue** — beyondblue.org.au or 1300 22 4636

Key terms you will encounter

Many of these terms appear throughout this guide and will come up repeatedly when dealing with banks, government agencies and legal professionals. Plain English definitions are here so you have them before you need them. You will not need all of them — but when one comes up, you'll know what it means.

Executor	The person named in the will who is legally responsible for carrying out the deceased's wishes — paying debts, managing assets, and distributing what remains to the beneficiaries. If there is no will, the court appoints an Administrator instead.
Administrator	The person appointed by the Supreme Court to manage the estate when there is no will, or when the named executor is unable or unwilling to act. Has the same responsibilities as an executor.
Estate	Everything the deceased owned at the time of death — property, money, investments, personal belongings — minus any debts. The estate is what is distributed to beneficiaries after debts and costs are paid.
Probate	The formal legal process by which the Supreme Court confirms that a will is valid and authorises the executor to act. Banks, super funds and other institutions typically require a certified copy of the Grant of Probate before releasing assets — the threshold varies by institution.
Grant of Probate	The official court document that proves the executor's authority to act. Often required by banks, share registries and property titles offices before they will release or transfer assets.
Letters of Administration	The equivalent of probate when there is no will. Issued by the Supreme Court, it gives the administrator the legal authority to manage and distribute the estate.
Intestate	When a person dies without a valid will, they are said to have died intestate. The estate is then distributed according to a fixed formula set by State law — not according to any wishes the person may have expressed informally.
Certified Copy	A photocopy of an original document signed and stamped by an authorised person (such as a Justice of the Peace, solicitor, or police officer) confirming it is a true copy of the original. Most institutions will not accept a regular photocopy — only certified copies.
Death Benefit Nomination	An instruction held by a superannuation fund specifying who should receive the super balance on the member's death. This is separate from the will — super does not automatically form part of the estate and is distributed at the trustee's discretion unless a binding nomination is in place.

These terms appear throughout your checklist. If something is unclear as you work through a task, return here. The full checklist includes additional terms relevant to your specific situation.

Phase 1 — First 48 Hours

These are time-sensitive early steps. Some actions may overlap with later phases depending on your situation.

Immediate Actions **URGENT**

☐ If the death was unexpected, sudden, or the cause is unknown — call 000 immediately

This applies to unexpected or reportable deaths. If death was expected and a medical practitioner is attending, police attendance is not required — your checklist confirms the correct steps for your specific circumstances.

☐ Expected death at home — contact the deceased's GP or treating doctor to issue a Certificate of Cause of Death

This certificate is generally required before death registration and funeral arrangements can proceed. Your checklist sets out what to do if the GP cannot attend.

Also included in your personalised checklist — each with specific requirements, timing and direct links: death in hospital or aged care facility · organ and tissue donation (time-sensitive) · DFAT notification if the death occurred overseas. Tailored to your state and situation.

This sample shows only a portion of each section. Your personalised checklist expands every section into a complete, step-by-step sequence tailored to your situation. Most people encounter these steps under pressure, often after delays or missed requirements — your checklist brings them forward in the correct order.

Funeral Arrangements **URGENT**

☐ Contact a funeral director — [Funerals Australia — Find a member](#)

Request a written itemised quote before proceeding. Your checklist covers what to ask and what to watch for.

Have ready: Name and address of deceased · Certificate of cause of death · Any pre-paid funeral arrangements

☐ Locate the will and check for specific funeral wishes

The will may be held in several locations — your checklist tells you where to look and in what order.

Also included in your personalised checklist — each with specific requirements, timing and direct links: checking for a pre-paid funeral plan or burial plot · additional certification if cremation is planned · notifying close family and friends · preparing a death notice or obituary · paying for the funeral (including bank payment before probate and DVA options). Tailored to your state.

Protect Assets **DO TODAY**

☐ Confirm home and contents insurance remains active — confirm the insurer is aware of the change in circumstances

! Notify the insurer promptly — coverage conditions may change after death, particularly if the property becomes unoccupied. Most Australian home insurance policies include an unoccupied property clause — typically 30 to 60 days. If the property has already been vacant for several weeks, you may be approaching or past the standard threshold — confirm the current position as soon as possible.

If policy documents are not readily available, check personal papers, email inbox and bank statements. If still unknown, [Insurance Council of Australia — Find an insurer](#) can assist.

Have ready: Policy number · Death certificate as soon as available

Also included in your personalised checklist — each with specific requirements, timing and direct links: securing the property physically and changing locks · arranging for any pets · authorised handling and storage of firearms where applicable. Tailored to your situation.

Phase 2 — Legal Foundation

Register the death, notify government, begin probate. Later phases depend on what is completed here — timing and sequencing vary by situation.

Register the Death — Your State Births, Deaths and Marriages Registry (BDM) **DO THIS WEEK**

About the death certificate

The death certificate is the document that unlocks almost every step in this guide. Multiple certified copies are usually required — re-ordering later adds weeks of delay to everything running in parallel.

☐ Register the death — [nsw.gov.au — Register a death](https://nsw.gov.au/register-a-death)

Registration is typically handled by the funeral director — confirm with them before taking any action yourself. Your checklist covers what to do if the funeral director is not managing this step.

☐ Order certified copies of the death certificate — via NSW BDM

Multiple certified copies are typically needed — most institutions require their own. Your checklist specifies how many based on the agencies and institutions involved in your situation.

Government Notifications **DO THIS WEEK**

☐ Notify Services Australia using the Advice of Death form (SA116) — servicesaustralia.gov.au/sa116

! Lodge within 28 days — any payments made after the date of death may become a recoverable debt against the estate
The SA116 is a downloadable form. Your checklist explains the difference between this notification and the Australian Death Notification Service — they serve different purposes — your checklist explains which applies to your situation.

Have ready: Death certificate · Medicare card · Deceased's CRN (Customer Reference Number) if known — the Centrelink identifier found on Centrelink letters or concession cards; not essential if unavailable

☐ Use the Australian Death Notification Service to notify banks, utilities and other organisations — deathnotification.gov.au

Notifies multiple private organisations at once. Sequencing with the SA116 matters — your checklist covers when and how to use each service.

Have ready: Death certificate · Date of birth

☐ Cancel or update Medicare card — call 132 011

Have ready: Medicare card number · Death certificate

Also included in your personalised checklist — each with specific requirements, timing and direct links: stopping Centrelink payments · applying for bereavement payments if eligible · checking eligibility for financial assistance · notifying DVA if applicable · notifying any foreign pension authority · updating or cancelling Medicare · cancelling Companion Card, Health Care Card, Pensioner Concession Card and Seniors Card · notifying Child Support if applicable · removing from the AEC electoral roll · cancelling passport · cancelling driver's licence · notifying GP and treating specialists · returning unused medications · closing myGov account. Tailored to your state and situation.

Estate and Legal Foundation

☐ Locate the original will

The original — not a photocopy — is required for probate. Your checklist covers where to look and what to do if it cannot be located.

When to Engage a Solicitor

Some estates can be straightforward enough to administer without legal help. Others have complexity that is not always obvious at the start — and getting advice early is almost always cheaper than untangling problems later.

Consider engaging a solicitor if any of the following apply:

- There is no will, or the will is unclear, unsigned, or being contested
- There are multiple beneficiaries, particularly across a blended family
- The deceased owned property that was not solely in their name

Also included in your personalised checklist — each with specific requirements, timing and direct links: superannuation disputes · overseas assets · minors as beneficiaries · insolvent or complex estates · business interests · contested wills · blended family circumstances. Tailored to your situation.

Also included in your personalised checklist — each with specific requirements, timing and direct links: identifying and contacting the executor · notifying all beneficiaries · engaging a solicitor · ascertaining all assets and liabilities · ASIC director obligations if applicable · applying for probate or letters of administration · intestacy process if no will exists · opening a dedicated estate bank account · confirming superannuation fund status. Tailored to your state.

Additional steps in Phase 2 depend on your specific situation — executor status, whether a will exists, and the nature of the estate. Your checklist adapts to what applies to you.

This is much more involved than most people expect.

A personalised checklist maps every step that applies to your situation — in the right order, with direct links to every authority, so you can be confident you are following the correct procedures and not wasting countless hours trying to work out what to do.

[Get my step-by-step checklist →](#)

Secure SSL payment via Stripe

Phase 3 — Financial Administration

The most legally and financially complex phase. Most steps require probate or letters of administration from Phase 2. Decisions in this phase can create legal or financial risk depending on how they are handled.

Important: Transferring assets, closing accounts above institutional thresholds, or acting on superannuation claims before authority is established can create legal or financial risk. If there is any possibility that debts may exceed assets, distributing from the estate before liabilities are fully identified can create serious personal exposure for the executor. This is not an area to rely on general guidance — confirm the position before acting.

△ Specific statutory periods apply to the distribution of estate assets, including Family Provision claim periods that vary by state and are calculated differently depending on the jurisdiction. This is not an area to rely on general guidance — confirm the correct position with a qualified professional before any distribution is made.

At this stage, most checklists expand significantly — the number of steps depends on how many accounts, institutions and obligations are involved.

Australian Tax Office (ATO)

☐ **Contact the ATO to pause all correspondence to the deceased** — ato.gov.au — [Notifying us of a death](#) or call 13 28 61

Initial notification can be made by anyone. Access to the deceased's tax records and detailed account information requires identity verification and proof of executor authority. Your checklist covers what to have ready and what to expect from this call.

Also included in your personalised checklist — each with specific requirements, timing and direct links: formally registering as estate representative with the ATO · lodging the final tax return · lodging any outstanding prior-year returns · applying for a deceased estate Tax File Number · lodging annual trust tax returns until the estate is finalised · confirming all tax obligations before distributing assets · lodging a final Business Activity Statement if applicable · cancelling the ABN. Tailored to your situation.

Banking, Superannuation and Financial Accounts

☐ **Notify all banks and financial institutions of the death and request a list of accounts held**

Banking is one of the most complex areas of estate administration. Each institution has its own process, thresholds and documentation requirements — and the sequence in which you approach them matters. Your checklist guides you through each institution's specific requirements.

Have ready: Certified death certificate · Your photo ID and evidence of executor authority · Account numbers if known

Banking administration is more complex than it appears. Your personalised checklist guides you through the correct sequence and what each institution will require before releasing or transferring funds.

► Australia's major banks each have a dedicated deceased estate process — Commonwealth Bank, Westpac, ANZ, NAB, Macquarie, ING, Bendigo Bank, Suncorp, Bank of Queensland, Virgin Money, ME Bank and Great Southern Bank. Your personalised checklist includes direct links to each institution's deceased estate page, phone numbers and the order in which to approach them.

☐ **Notify the superannuation fund and initiate a death benefit claim** — superfundlookup.gov.au to find the fund's contact details

Superannuation does not automatically pass through the will — it is governed separately and the process varies depending on whether a binding death benefit nomination is in place. Tax treatment and distribution can vary depending on the circumstances and who receives the benefit, and outcomes may not be reversible once payment is accepted. This is not

an area to rely on general guidance — confirm the implications before proceeding. Your checklist covers the specific steps and what to expect from the fund.

Also included in your personalised checklist — each with specific requirements, timing and direct links: confirming status of shared accounts with each institution · managing sole-name accounts as directed · reviewing credit cards, direct debits and recurring payments · confirming the beneficiary nomination with the fund · checking for life insurance inside and outside super · managing business trading accounts where applicable. Tailored to your situation.

Insurance

☐ Check for life insurance inside or outside of super

Many super funds include default life insurance — this is a separate claim from the death benefit, even when both are with the same fund. Your checklist covers how to locate unknown policies and which bodies can assist.

☐ Notify home and contents insurer of the change in circumstances

If the insurer is unknown, the [Insurance Council of Australia — Find an insurer](#) can help identify the provider.

Also included in your personalised checklist — each with specific requirements, timing and direct links: checking all policies for funeral benefit cover · maintaining or updating vehicle and boat insurance until assets are transferred · checking superannuation for bundled TPD insurance · lodging a travel insurance claim for unused travel where applicable. Tailored to your situation.

Employer and Pension Matters

☐ Notify the employer of the death

The approach differs depending on whether the deceased worked for a large organisation, a small business, or was self-employed. Your checklist sets out what to request and what entitlements to confirm.

☐ Check for any salary continuance or group life insurance through the employer

Also included in your personalised checklist — each with specific requirements, timing and direct links: claiming all outstanding pay, accrued annual leave and long service leave · requesting final employment documentation and payment summary · checking for workplace death or bereavement benefits · confirming superannuation contributions and contacting any defined benefit or pension fund. Tailored to your situation.

Phase 4 — Accounts and Services

Cancel, transfer or redirect ongoing accounts and services.

Digital Accounts

▀ Some platforms permanently delete inactive accounts after a set period — data may be lost if no action is taken within those timeframes. Where important data is involved, digital accounts may be worth addressing earlier than the phase structure suggests, regardless of where other administration is up to.

☐ Close or memorialise social media accounts

[Facebook — memorialise or remove account](#) · [Instagram — memorialise or remove account](#) · [LinkedIn — deceased member](#). A death certificate is typically required.

☐ **Manage Apple account (iPhone, iPad, Mac, iCloud) — digital-legacy.apple.com**

Use Apple's Digital Legacy portal to request access or deletion. If a Legacy Contact was set up, a 16-digit access key is required. If not, executor authority (grant of probate) is needed. Your checklist covers both pathways and what to have ready for each — support.apple.com/en-au/102431

△ Repeated password attempts may trigger security lockouts and delay resolution. Deleting the account permanently removes all iCloud data — ensure anything important is recovered before requesting deletion.

Also included in your personalised checklist — each with specific requirements, timing and direct links: requesting closure or data access for Google accounts · closing or managing Microsoft accounts and cancelling subscriptions · removing or memorialising LinkedIn profile · cancelling streaming and software subscriptions · closing or accessing email accounts · securing domain names and websites · notifying organisations via the Australian Death Notification Service · registering with the Do Not Call Register. Tailored to your situation.

Utilities and Services

► When contacting service providers, ask specifically for their bereavement or deceased estate team — many larger providers have dedicated staff who can handle account closures and transfers more efficiently than general customer service.

☐ **Cancel or transfer electricity, gas and water accounts**

If the provider is unknown, check recent bills or bank statements. Timing depends on whether the property is being retained, rented or sold — your checklist covers the correct approach for your situation.

☐ **Redirect mail through Australia Post — auspost.com.au — [Mail redirection](#)**

Also included in your personalised checklist — each with specific requirements, timing and direct links: cancelling or transferring phone and internet services · arranging mail redirection through Australia Post · cancelling magazine subscriptions, memberships and loyalty programs including Frequent Flyer accounts. Tailored to your situation.

Most estates involve ongoing obligations in Phase 4 well after the earlier phases are complete. Your checklist tracks what remains open.

Your checklist also responds to your specific situation

When you complete the form, additional steps are generated based on what applies to you. Here are three examples of situational guidance included in a personalised checklist.

IF BUSINESS INTERESTS WERE INVOLVED

☐ **Notify business partners, co-Directors and key clients of the death**

Business operations, contracts and Director obligations do not pause on death. The exact steps depend on the structure of the business — your checklist covers the specific requirements for your situation, including ASIC notification where applicable.

Also included in your personalised checklist — each with specific requirements, timing and direct links: notifying ASIC of director status changes · managing partnership obligations · reviewing leases, licences and supplier agreements · managing business banking and trading accounts · addressing ongoing employee entitlements. Tailored to your situation.

IF THE DECEASED WAS A REGISTERED PROFESSIONAL

☐ **Cancel professional registration and notify relevant professional bodies**

Registration does not lapse automatically on death — the relevant professional body needs to be notified so they can update their records. Your checklist identifies the correct body and the steps required.

Also included in your personalised checklist — each with specific requirements, timing and direct links: notifying the relevant professional body and confirming the correct cancellation process for the registration type held. Tailored to your situation.

Your checklist also includes additional steps for: shared accounts · rental or property issues · travel or relocation · documents location unknown · multiple financial institutions · dependants or care responsibilities · veteran or DVA recipient · foreign pension received.

Your personalised checklist

Everything in this sample is a preview. Your checklist is built from your answers — tailored to your State or Territory, timing and situation — in under three minutes.

Get my step-by-step checklist →

What To Do After Loss is a product of **River Stone Press** — practical document systems for life's significant moments.

This sample is for demonstration purposes only and does not constitute a personalised checklist. The full checklist is generated from your answers and tailored to your state, timing and situation. This guide reflects general procedures applicable in New South Wales — requirements in other states and territories may differ. It is a procedural navigation aid only and does not constitute legal, financial or taxation advice. Always verify current requirements with the relevant authority before acting. To the maximum extent permitted by law, River Stone Press Pty Ltd accepts no liability for any loss, cost or damage arising from reliance on this guide.