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Unexpected Death in Arizona

WHAT TO DO WHEN A SPOUSE DIES IN ARIZONA

The first thing you should do if your spouse passes on is to call in a friend or neighbor, as well as calling 911. When this happens you are always thinking clearly so get someone else involved who knows you but is not as emotionally involved. You need someone who can help take charge of the situation.

When you call 911, they will dispatch a fire truck, an ambulance, and the police. If the EMT's conclude that the person has deceased they will then call a coroner. The police will remain at your residence until the coroner arrives. The coroner will then decide if an autopsy is required before they issue the death certificate. In most cases, if the circumstances are not suspicious they will simply issue the death certificate. An autopsy is ordered only under very unusual circumstances.

There is no charge for the fire truck showing up. The ambulance will charge you only if they transport the deceased to the funeral home or a crematorium. The family does not have to use the ambulance; you can decline the use of the ambulance for transporting the body.

If you have a prearranged plan with a funeral home back home, call them. If you do not have a prearranged plan you will have to decide upon cremation versus burial and that will raise some issues.

Last year 63% of the deaths end up being cremation. For Canadians, most of you have emergency health care insurance which covers emergencies treatment only. Most of those policies will provide for a death benefit. It will pay up to \$2,500 for local cremation and/or burial. If the remains have to be shipped back to Canada, then the policy will pay up to \$5,000.

If you are choosing cremation, an authorized agent will have to sign a paper to give the crematorium permission. This authorized agent is generally the spouse. But if there is no authorized agent, then a family member can come to Arizona to sign the appropriate papers. In certain states the majority of the family will have to sign. The crematorium will transport the body from your home and after cremation will provide a temporary container and the proper paperwork for transporting the immediate ashes.

Embalming is not necessary if you are going to be cremated. It may be required if your body is going to be shipped home for a viewing, or even a viewing here.

The funeral home will make the arrangements to transport the body to the crematorium.

If the death occurred in an ambulance on the way to the hospital or in the hospital, the remains will stay in the hospital until you decide where the body will be sent. When you are transporting the body out of state, your funeral home can make these arrangements or you can do them yourself.

Things You Need to Know When Planning

1. Written price list.

- The Federal Trade Commission requires all funeral homes to provide a written price list with itemized fees.
- Include simple options such as direct cremation.
- Ask about bundling things such as vaults or transportation services memorial cards, obituary.
- Your best defense against being overcharged is to shop around.

2. Cremation.

- Cremation does not automatically involve purchasing a casket even if you plan to hold a viewing beforehand. Inquire about renting a casket from the funeral home.
- The funeral home is required to disclose your right to buy an unfinished wood box or an alternative container.
- Funeral homes are obligated to make such a container available.

3. You don't actually have to buy your casket there.

- The price can range from under \$1,000 to over \$10,000.
- Funeral directors are required by law to provide a list of prices for every casket they sell.
- Funeral directors are also required by law to accept caskets purchased from:
 - Funeral supply stores
 - The Internet
 - Costco

4. Playing on emotions.

- They sometimes rely on certain words to subtly influence customers.
 - "temporary container" on the cardboard box containing cremated remains implies that the family will need to buy another urn costing from \$200 to \$400.
 - "Traditional" suggests that transportation or steel caskets are part of a traditional funeral service.
- When a relative dies and you have to make the decision about which casket to buy, you don't want to seem cheap. Don't be intimidated by emotional connotations.

5. Embalming is optional.

- Embalming is almost never necessary in the first 24 hours.
- It is not required at all when you choose cremation.
- If you opt to hold a public viewing, the funeral home may have an embalming policy.
- Embalming and beautifying of the body can average \$500 and reach as high as \$1,400.