

Frequently Asked Questions

Before and After a Funeral

A funeral not only brings about many emotions, but many questions as well. We hope these questions and answers will be helpful to you both before and after your loved one's funeral service. Please feel free to call us at (800) 214-2213 if you need more information about any of these topics. We are always glad to answer your questions.

Before the Funeral

Where can I find directions to the funeral home for my out-of-town relatives and friends?

Directions are available at www.spicermullikin.com. Let us know in advance if you would like to have maps made available at the visitation or service directing people to a church, cemetery, or reception address. Your out-of-town relatives or friends may also call us at (800) 214-2213 to receive directions.

How do I share an online obituary with relatives and friends? Why didn't the obituary appear in the paper on the day I expected it?

If you choose to have an obituary posted on our website, you may share it with friends and family by visiting www.spicermullikin.com, clicking on the 'Obituaries' link, and then searching for the name of the deceased. If you choose to do print an obituary in the newspaper, we provide the paper with the information you specify in a timely fashion. Occasionally, particularly on holidays or weekends, newspapers are unavailable to take obituary or paid notice information. In these situations, we have no control over the placement of your loved one's service information.

Do I need to provide the funeral home with a list of the pallbearers' names? What if I don't have anyone who can help carry the casket?

If you are able to select six people (but no more than 8), you should ask them to arrive about 15 minutes before the service. We will take care of transporting the casket for you if you are not able to find pallbearers.

After the Funeral

Where can I find the items (register book, flower cards, photos, veterans papers, etc.) that my funeral director explained would be given to me after the service?

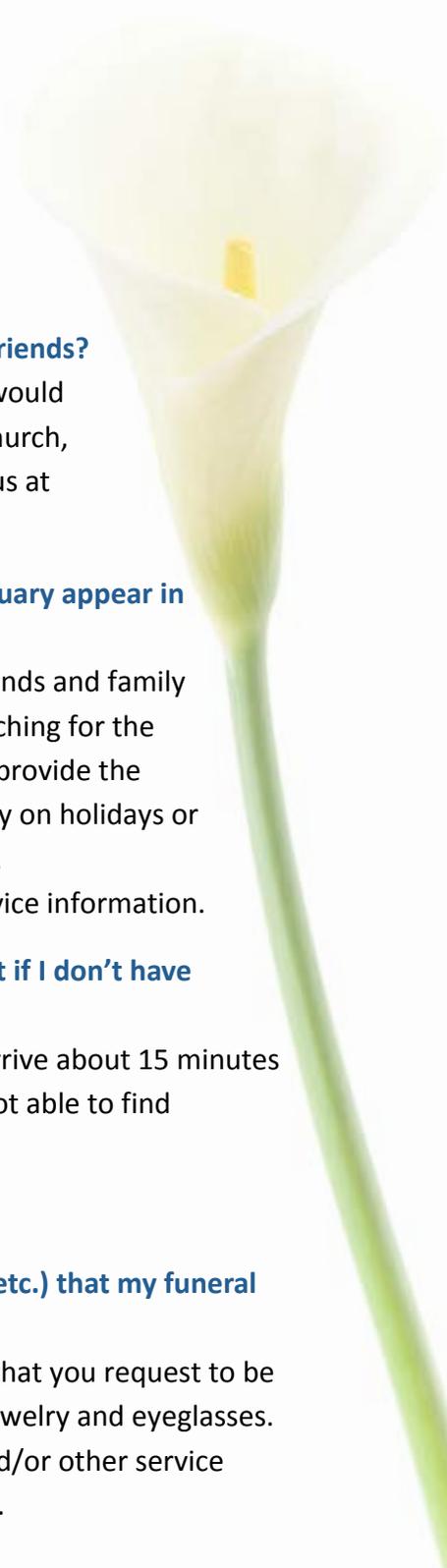
After the service, the funeral director will give you a pouch containing any articles that you request to be returned to you, including veterans papers, photos, and personal objects such as jewelry and eyeglasses. Also in the pouch you will find the register book, flower cards, memorial folders and/or other service items. If they were available at service time, death certificates will also be included.

New Castle | 1000 N. DuPont Highway | New Castle, Delaware 19720 | Phone: (302) 328-2213

Newark | 121 W. Park Place | Newark, Delaware 19711 | Phone: (302) 368-9500

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How do I order a grave marker? The grave marker is already in place, but the date of death needs to be engraved. What do I do?

Please contact Matthew Smith in our office at (302) 328-2213. Matthew assists with all questions regarding purchasing and completing grave markers.

When will I receive the death certificates and what do I need them for?

Certified copies of a death certificate are needed for insurance claims; veterans benefits claims; Social Security claims; the sale or transfer of property, stocks or bonds; banking transactions; and motor vehicle title transfers, among others. We attempt to have death certificates prepared promptly. Death certificates can be delayed, however, if we have difficulty obtaining the signature of the decedent's certifying physician and his/her determination of the cause of death. Many doctors are only in their offices a few days a week, and these limited office hours can impede the prompt completion of death certificates. In some cases, the death certificate requires the signature of the Medical Examiner, who will not confirm the cause of death until his/her investigation is complete. If the medical examiner deems toxicology testing is necessary, death certificates may not be available for a month to twelve weeks. When the appropriate physician has signed the death certificate, we take the certificate to the Department of Health and Social Services, which prepares certified copies for your use, for a fee. We will notify you as soon as the certified copies are ready.

How do I file a death claim with the insurance company?

We will accept insurance assignments for payment of funeral accounts and will file the insurance claim for you. If you are filing the claim yourself, the steps shown below will assist you.

1. Call the insurance company's local agent to handle the claim for you.
IMPORTANT: Do not give your insurance policy to the agent without receiving a company receipt. If there is no local agent, check the face of the policy for the phone number of the insurance company's home office (call directory information if none appears) and call the company for claim instructions.
2. If you cannot locate a phone number, write a letter to the home office (the address will appear on the policy). State the name of the deceased, the date of death, and the insurance policy number.
IMPORTANT: Do not send the actual policy to the company, but do include in your letter one certified copy of the death certificate.
3. Many fraternal organizations, unions, etc. offer death benefits to their members. Survivors should check the deceased's memberships to see if benefits are available.
4. If our funeral home is filing for the insurance proceeds on your behalf via an assignment, we will need to have the original policy. Your funeral director will copy the face page of the policy for you as your receipt.

My loved one had a safe deposit box at a bank. How do I retrieve its contents?

Shortly after the death, contact the bank that holds the deceased's safe deposit box to find out the necessary steps to take for the release of the contents. It may be helpful to hire an attorney to assist with this matter.

What do I do if my loved one did (or did not) leave a will?

We can provide you with a separate guide regarding wills and estates in Delaware. Simply ask your funeral director for a copy. It may be helpful to hire an attorney to assist with will and estate settlement.

Am I entitled to Society Security benefits? If my loved one was receiving Social Security benefits, what should I do?

If the deceased was receiving Social Security benefits or if you think you may be eligible for survivor's benefits, you must contact the local Social Security office.

Information you will need to apply for benefits includes:

- Both your Social Security number and the deceased worker's Social Security number
- A death certificate
- Proof of the deceased worker's earnings for the previous year (W2 forms or self-employment tax return)
- Your birth certificate
- A marriage certificate, if you are applying for benefits as a widow, widower, divorced wife or divorced husband
- A divorce decree, if you are applying for benefits as a divorced wife or husband
- Children's birth certificates and Social Security numbers, if applying for children's benefits
- Your checking or savings account information, if you want direct deposit of your benefits

IMPORTANT: If the deceased was receiving Social Security benefits, any checks which arrive after the death will need to be returned to the Social Security office. If Social Security checks were being directly deposited into a bank account, the bank needs to be notified of the death.

Please note: Spicer-Mullikin notifies the Social Security Administration on behalf of the family, but you are strongly encouraged to follow-up. You can call the SSA office at (800) 772-1213 on weekdays from 7:00 a.m. to 7:00 p.m. or visit their website at www.ssa.gov.

To whom should I send thank you notes or acknowledgement cards?

All flowers and memorial contributions should be acknowledged. A personal note is a very appropriate acknowledgement, but, if writing a note is more than you can manage, use printed acknowledgement cards and perhaps add a few short words of your own if you are able.

