STEP BY STEP

What to do when a loved one dies?

This checklist provides practical guidance on the first steps to take after a death and the order in which they should be handled. This helps you keep track of what needs to be done and make the right decisions. It does not replace legal or tax advice.

1 Immediately after the death

Preservation and security

- ☐ Have a doctor certify the death (death certificate)
- ☐ Inform close relatives and other important people
- ☐ **Look for a will or inheritance agreement (e.g. at home / notary)**
- ☐ **Secure important records, documents and access credentials**
- ☐ **Secure the home and valuables (e.g. keys, documents and important records)**
- ☐ Arrange the funeral and commission a funeral service provider
- ☐ Have death registered with the civil registry office (death cert.)
- ☐ Notify the employer, pension insurance provider and insurers

Good to know

Necessary measures to secure & preserve the estate are generally possible even if it has not yet been decided whether the inheritance will be accepted or renounced. Such measures do not, in themselves, generally constitute acceptance of the inheritance.

2 Review the estate

What needs to be clarified?

- ☐ Determine who may be an heir (review the will, inheritance agreement or statutory succession)
- ☐ Obtain an initial overview of the estate and check whether it may be over-indebted
- ☐ **Identify assets (e.g. bank accounts, securities, real estate, vehicles, insurance policies and digital assets)**
- ☐ **Identify liabilities and ongoing obligations (e.g. loans, bills and contracts)**
- ☐ **Identify ongoing contracts and subscriptions**
- ☐ **Collect relevant documents (e.g. bank statements, contracts and tax notices)**
- ☐ Establish contact with the co-heirs (if relevant)

Tip

By accepting the inheritance, the heir is generally also liable for the estate's liabilities. Limitations of liability may have to be actively asserted.
The more complete the overview, the easier it is to decide whether the inheritance should be accepted or renounced.

3 Observe deadlines

- ☐ Check the renunciation period (generally 6 weeks from learning of the death and the basis on which you are called to inherit)
- ☐ In certain international circumstances: 6-month period
- ☐ Gather all relevant information needed to make the right decision
- ☐ Seek legal advice if uncertain (e.g. from a specialist lawyer or notary)

Important

The renunciation period is already running, even if not all relevant information is yet available.

4 Make a decision

- ☐ Based on the available information, decide whether to accept or renounce the inheritance
- ☐ If renouncing: submit the declaration to the probate court
- ☐ If accepting: no formal declaration is required (nheritance is deemed accepted if the renunciation period expires)
- ☐ Inform the co-heirs of the decision

Note

A renunciation cannot simply be reversed and can only be challenged under limited statutory conditions.

5 Settle the estate

- ☐ Inheritance tax: generally notify the tax office of the taxable acquisition within 3 months; **file a tax return if requested by the finance department**
- ☐ **Review and satisfy claims for a compulsory share and legacies**
- ☐ If there are several heirs: clarify the division of the estate
- ☐ Prove heir status to banks & authorities (e.g. probate certificate)
- ☐ Real estate: clarify ownership, land register, etc.

Objective

All assets and liabilities have been clarified. The estate has been legally and financially settled.

The death of a loved one leaves little room for grief and comes with many organizational and administrative demands.
A **complete and well-documented overview of assets**, contracts and access credentials prepared in advance makes it significantly easier for family members to manage the estate, meet deadlines, avoid mistakes – and creates space for grief.