

Death Benefits - Disaster

Dealing with the death of a family member is not easy, but losing a loved one in a disaster can be especially painful. If you've lost a family member as a result of disaster, the following information may affect the future of you and your family.

Death Certificates – You will need certified copies of the death certificate from the [Vital Statistics Office](#) of [Texas Health and Human Services](#) online or by mail. Only the immediate family members (child, parent, brother/sister, grandparent or spouse) can request a death certificate. If you have some other relationship, you must provide legal documents to prove it, such as a court order for guardianship of the deceased.

Funeral Expenses – FEMA's Individuals and Households program includes funds for funeral expenses. Register with FEMA at 1-800-621-FEMA or online at www.fema.gov within 60 days of the disaster declaration.

Wages Owed to Deceased Employee – On the death of an employee, the employer typically will not release last wages and other benefits until the representative of the estate can claim it. If the deceased employee gave the employer written authorization, the employer can release the paycheck to the person authorized on the next payday, or hold it until requested.

Disaster Unemployment Assistance - If you became the breadwinner or major support of the household due to the death of the head of household, you might qualify for Disaster Unemployment Assistance (DUA). DUA is offered through the [Texas Workforce Commission](#) (TWC). DUA is *not* the same as help from FEMA; you must apply to the TWC separately. If eligible, you can get up to 26 weeks of unemployment starting from the date the President declares a disaster. Contact the [TWC](#) for information on how to [apply online](#), or call 1-800-939-6631.

Life Insurance Claims – Report the death to the employer, insurance agent or company as soon as possible. Check with the deceased's employer; some provide employee death benefits. Many policies require proof of death within a certain time period. You can search for an insurance company on the Texas Department of Insurance's (TDI) [Insurance Company Lookup page](#). For policies issued after 2017, insurers doing business in Texas are required to compare the names of their insureds against Social Security death records at least twice a year to see if their insured has died. If the company gets a match and does not receive a claim, they must try to locate and notify the beneficiary of their right to make a claim. Some insurers did this before 2017. TDI's [Life Insurance Policy Locator](#) might help you find a missing life insurance policy or annuity. To contact the TDI, call 1-800-252-3439.

Social Security and Veteran Survivor Pension - If you are a dependent family member of an active, retired, or disabled worker who has died, you may be eligible for Social Security benefits. If you already receive social security, your benefit amount might have changed. Contact the SSA by phone at 1-800-772-1213 (TTY 1-800-325-0778), or call ahead and make an appointment with [your local Social Security office](#). If you are spouse or child of a deceased veteran eligible for benefits, you might qualify for the survivor's pension from the [Veteran's Administration](#). You can download and complete [VA Form](#) and mail it to your [state Pension Management Center](#), make an appointment at [your local VA office](#), or call 1-800-827-1000 for more information.

Lost Wills – If you lost the original copy of the deceased's will, contact the lawyer who drew it up. The copy can be used in court to show that the original was lost but the copy is the same. If there was no will, or it can't be found, the property will pass to the heirs according to state law.