



## CHECKLIST FOR REMEDYING IDENTITY THEFT OF DECEASED PERSONS

Identity theft happens not only to living individuals, but deceased persons can also become targets of this fast-growing crime. If you discover that your deceased loved one's identity has been stolen and used by an imposter for personal gain, use this checklist to document and organize the identity theft reporting process. Simply check the box beside the steps you take in addressing the deceased person's identity theft.

<b>Credit Bureaus or Consumer Reporting Companies</b>	
	Request a copy of the deceased person's credit report from each of the three major credit bureaus: Experian, Equifax and TransUnion.
	Request that a "deceased" alert be placed on the deceased person's file.
	You may also want to place a security alert and/or general statement on the deceased person's report to further prevent credit from being issued in the deceased person's name.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in an identity theft file created for the deceased person.
<b>Law Enforcement</b>	
	If you have evidence of fraud, report the deceased person's identity theft to the local police or sheriff's department where the deceased person lived or where the identity theft took place. Provide a copy of the deceased person's death certificate along with any other documented evidence of the identity theft.
	Request that the police issue a police report of identity theft and provide you a copy.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in the identity theft file.
<b>Creditor, Collection Agency, Credit Issuer or Utility Company</b>	
	Notify any creditor, collection agency, credit issuer or utility company of the deceased person's death and the identity theft, providing a copy of the deceased person's death certificate and police report.
	Request that the company begin immediately investigating the fraud and that it report results of the investigation to you.

	Request that the company issue to you letters of clearance and store a copy with the deceased person's estate documents.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in the identity theft file.
<b>U.S. Postal Inspection Service</b>	
	If the deceased person's identity theft involves the fraudulent use of the U.S. mail, notify your local Postal Inspector and request an identity theft report.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in the identity theft file.
<b>Department of Motor Vehicles</b>	
	If the deceased person's driver's license or state identification card has been used fraudulently, contact the local DMV to obtain an identity theft report.
	File a complaint regarding the deceased person's identity theft.
	If another driver's license has been issued in the deceased person's name, request that a fraud alert (indicating that the person is deceased) be placed on the deceased person's license.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in the identity theft file.
<b>Social Security Administration</b>	
	Check the Social Security Earnings Record and/or Social Security Statement of the deceased person to determine if the identity thief is using the deceased person's Social Security Number.
	Contact the Social Security Administration Inspector General to report Social Security benefit, employment or welfare fraud.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in the identity theft file.
<b>U.S. Department of State Passport Services</b>	
	If you believe the deceased person's passport is being fraudulently used, notify the local U.S. Department of State field office of the deceased person's death.
	Even if the deceased person did not have a passport, notify the local U.S. Department of State field office of the deceased person's identity theft to alert them to anyone ordering a passport fraudulently in the deceased person's name.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in the identity theft file.
<b>Telephone Service Provider/Company</b>	
	If an identity thief has fraudulently established or tampered with the deceased person's cell phone, local or long distance telephone accounts,

	contact the telephone service provider or company and request that such accounts or cards be cancelled.
	If the fraudulent activity goes unresolved, contact your state Public Utility Commission for local service and the Federal Communications Commission for cell phone and long distance service.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in the identity theft file.
<b>School/Program for Student Loans</b>	
	If an identity thief has obtained a student loan in the deceased person's name, notify the school or program that opened the student loan and request that the account be closed.
	Report the fraudulent loan to the U.S. Department of Education.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in the identity theft file.
<b>Tax Information</b>	
	If the deceased person's identity has been stolen and used fraudulently for tax purposes, contact the Internal Revenue Service.
	If the deceased person has an unresolved identity theft issue, contact the IRS Taxpayer Advocate Service.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in the identity theft file.
<b>Bankruptcy</b>	
	If someone has filed for bankruptcy in the deceased person's name, notify the U.S. Trustee in the region where the bankruptcy was filed in writing of the deceased person's death, including a copy of the deceased person's death certificate.
	You may want to also file a complaint with the U.S. Attorney and/or the FBI in the city where the bankruptcy was filed.
	You may need to hire an attorney to help prove the bankruptcy filing was fraudulent.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in the identity theft file.
<b>False Criminal Charges</b>	
	If the deceased person is falsely charged with a crime or a traffic violation, file an impersonation report with the police or sheriff's department or the court and confirm the deceased person's identity and death. Provide copies of the deceased person's identification documents, photograph and death certificate.

	If the arrest warrant is not issued from the state or county where the deceased person lived, ask your local police department to forward the impersonation report to the police department in the jurisdiction where the arrest warrant, traffic citation, or criminal conviction originated.
	Ask the law enforcement agency to file the record of the follow-up investigation establishing the deceased person's innocence with the district attorney's office and/or court in the jurisdiction where the crime occurred, so that an amended criminal complaint can be filed.
	Request that the "key name" or "primary name" entered in the criminal database be changed from the deceased person's name to the imposter's name (or to "John Doe" if the imposter's true identity is not known), with the deceased person's name noted as an alias.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in the identity theft file.
<b>Debt Collectors</b>	
	Request in writing that the debt collection agency stop contacting the deceased person, attaching a copy of the deceased person's death certificate and police report.
	Within 30 days after the collection agency sends the written notice of the debt to the deceased person, inform the collection agency in writing that the person is deceased and does not owe the money. Include with your correspondence copies of the death certificate and police report.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in the identity theft file.

## References for Further Information Regarding Identity Theft

American Association of Retired Persons -

[http://www.aarp.org/money/wise\\_consumer/scams/a2002-10-03-WiseConsumerIdentityTheft.html](http://www.aarp.org/money/wise_consumer/scams/a2002-10-03-WiseConsumerIdentityTheft.html)

Better Business Bureau -

<http://www.bbbonline.org/idtheft/complaint.asp>

Federal Bureau of Investigation -

[http://www.fbi.gov/publications/financial/fcs\\_report052005/fcs\\_report052005.htm#e1](http://www.fbi.gov/publications/financial/fcs_report052005/fcs_report052005.htm#e1)

Federal Deposit Insurance Corporation -

<http://www.fdic.gov/consumers/consumer/ccc/theft.html>

Identity Theft Resource Center -

<http://www.idtheftcenter.org/index.shtml>

National Consumers League -

<http://www.nclnet.org/privacy/>

National Fraud Information Center -

<http://www.fraud.org/welcome.htm>

Privacy Rights Clearinghouse -

<http://www.privacyrights.org/identity.htm>

Social Security Administration Online -

<http://www.ssa.gov/pubs/idtheft.htm>

United States Department of Justice –

<http://www.usdoj.gov/criminal/fraud/idtheft.html>

United States Postal Inspection Service -

[http://www.usps.com/postalinspectors/idthft\\_ncpw.htm](http://www.usps.com/postalinspectors/idthft_ncpw.htm)