

# The First 24 Hours After a Death

A step-by-step guide for Texas families. Nothing on this list is urgent enough to rush through.

## If the death was expected (hospice or care facility)

Hospice or the care facility's staff will confirm the death and make the necessary notifications. You do not need to call 911. Take the time you need before asking them to contact the funeral home. There is no legal deadline.

## If the death was unexpected, at home

Call 911. EMS or police will arrive and confirm the death. If the deceased was under the care of a physician for a known terminal condition, the attending physician may be able to sign the death certificate without a Medical Examiner review. Otherwise, the Medical Examiner may take jurisdiction — this is routine and does not delay your options, only adds 24-72 hours.

### 1 • Call your funeral home

- Call Vargas-Cabrera at (214) 738-4276 when you're ready. Any hour, any day. Our care team will take your information, coordinate transfer into our care, and schedule an arrangement conference at your pace.
- If you haven't chosen a funeral home yet, call a few and ask for published pricing. Any funeral home that won't give you a clear price over the phone is hiding something.

### 2 • Gather the deceased's important papers

- Social Security number
- Birth certificate
- Marriage / divorce certificates
- Military discharge (DD-214) if veteran
- Life insurance policy details
- Will and/or trust documents
- Passport (helpful for obituary photo and biographical details)

### 3 • Notify the people who need to know first

- Immediate family members
- The deceased's doctor(s) and hospice (if applicable)
- Clergy or spiritual advisor
- Employer or HR department, if the deceased was employed
- Primary executor or attorney

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## 4 • What can wait until tomorrow or later

- Notifying the Social Security Administration (funeral home often does this)
- Notifying banks and credit card companies
- Canceling subscriptions, memberships, utilities
- Filing life insurance claims
- Contacting the VA for burial benefits (if veteran)
- Notifying friends and extended community
- Writing the obituary

## 5 • First-conversation questions to ask your funeral home

Bring this list to your arrangement conference:

- Can I see your complete General Price List?
- What exactly is included in the base service fee?
- How many certified death certificates do you recommend, and what do they cost?
- If we provide our own casket or urn, is there any fee?
- What are the cemetery's opening-and-closing fees (if burial)?
- Is a burial vault required by the cemetery, and what does that cost?
- When should we expect certified death certificates?
- Do you accept insurance assignment, and can you help file the claim?
- Can we pay in installments?

## 6 • If you are alone

Ask someone to come over — a neighbor, friend, or family member. Not for anything specific. Just to be there while you make calls and sit with what has happened. Most people will come immediately if asked.

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## **7 • The 48-hour cremation waiting period (Texas)**

Texas law requires a 48-hour waiting period between death and cremation (Texas Health & Safety Code § 716.051). This exists to protect against mistakes; you cannot waive it. During those 48 hours, nothing about your timeline is stuck — paperwork, permit applications, and planning all move forward normally.

## **8 • If the death occurred outside Texas**

We can coordinate transfer from anywhere in the continental United States to Richardson, or coordinate services at the place of death and return the remains to Texas. For international deaths, we work with U.S. consulates and partner funeral homes worldwide for repatriation.

## **9 • Things you might be told that aren't true**

You do NOT legally have to: embalm the body (Texas has no embalming requirement); buy a casket for cremation (a simple alternative container is enough); use a specific funeral home the hospital 'recommends'; make decisions within 24 hours; pay for services the funeral home hasn't itemized. If anyone tells you otherwise, call us — we'll confirm, at no charge, whether what you're being told is accurate.

## **10 • The only decision that cannot wait**

Choose a funeral home, and let them transfer your loved one into their care. Everything else — service type, casket, obituary, flowers, cemetery — can wait until you're ready.

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## Contact information

Vargas-Cabrera Funeral Home And Cremation Services

Phone (24/7): (214) 738-4276

Email: [care@vargascabrerafuneralhome.com](mailto:care@vargascabrerafuneralhome.com)

Address: Richardson, Texas 75081 (exact street at launch)

## Useful external resources

Texas Department of State Health Services Vital Statistics: [www.dshs.texas.gov/vs](http://www.dshs.texas.gov/vs)

Dallas County Medical Examiner: 214-920-5900

Collin County Medical Examiner (McKinney): 972-548-3665

Tarrant County Medical Examiner: 817-920-5700

Texas Funeral Service Commission (regulatory): [www.tfsc.texas.gov](http://www.tfsc.texas.gov)

FTC Funeral Rule (your federal rights): [www.consumer.ftc.gov/funerals](http://www.consumer.ftc.gov/funerals)

## One last thing

Take your time. There is no paperwork you can't redo, no decision that can't be adjusted, no step that has to happen today. The one thing that matters right now is being present for the people around you. Everything else — including us — will be here when you're ready.