

Managing The Unexpected

By Ryan Helfenbein

Recently I met a woman who shared an experience she had on a beautiful Caribbean cruise. She woke up one morning at port to look out to see what a glorious day it was going to be on the island of Puerto Rico. The palm trees swaying in the wind, blue water surrounding the ship and two ambulances and a hearse waiting at the gate. She asked herself, "Where could my family find help in a situation like this?"

Before we get into the question of death occurring away from home, let's explore the question of who is to be called when a death occurs. First and foremost, even though they are sometimes compared to buzzards waiting to pounce, funeral directors cannot move a body until a doctor agrees to sign the death certificate. Often this can simply be a verbal commitment to a nurse or hospice over the phone. If a nurse or hospice is not present where death occurs, a phone call will need to be placed to the nursing staff or hospice for them to then talk to the doctor. Once a signature is confirmed, an undertaker can be contacted and will arrive shortly after to take the decedent into their care.

Now, if death occurs unexpectedly, and the individual was not under the care of a nurse or hospice, then the first call would be to 911. The police and paramedics would come in to investigate, contact the primary care physician and ultimately determine who will sign a death certificate. Once the doctor has given the verbal commitment of signing the death certificate, the officer or paramedic will then turn to the family and ask that they call the undertaker.

Perhaps the death is suspicious, unattended or accidental. This would often result in the individual having to be transported to the medical examiner's office (which in Maryland is located in Baltimore) for a post mortem examination. This ultimately has the medical examiner signing the death certificate. In this situation, the survivors would contact their undertaker in the next day or two in order to coordinate transportation from the medical examiner's office to see that the necessary steps are taken to bring the decedent closer to home.

Getting back to my friend's situation in the case that death occurs, let's say, 100-plus miles from home. What is to be done then? There are all kinds of gimmicks out there that travel programs and cruise ships attempt to sell us at a premium in case this happens. But it is your neighborhood undertaker that has exactly what you are looking for and it is extremely inexpensive. It is called travel protection and it eliminates the concern of "what to do if death occurs away from home." Understand when it comes to transporting the deceased from out of state or even out of the country, there are additional charges, which are out of

the control of the funeral home. Special documentation, permits and even airfare are often involved. Studies have shown that the costs of repatriation and relocation after a death total between \$2,500 and \$15,000. Travel protection offered by undertakers today, provides

individuals who make a one-time phone call the guarantee that their loved one will be transported home from anywhere in the world at no expense to the survivors beyond a one-time fee, typically at \$450 per family member.

Vacations are meant to relieve the stress that we put ourselves through day in and day out. A time to relax, a time to enjoy the world around us and definitely not a time to think about the disheartening "what if's." Know that no matter where we may die, our neighborhood undertaker has a plan in place to not only eliminate the stress of what needs to be done, but also eliminate the unnecessary added expenses in the case when death occurs away from home.

So, the next time you take that vacation with the ones you love, think about your next cocktail selection and when to take a dip in the pool, knowing that you've taken the necessary steps in advance of death far from home.

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Time to think about the "what if's"

