Funeral Expenses Paid By Wrongful Death Claims





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November 23, 2018

Funeral services and funeral expenses can be paid from the heirs' wrongful death claim against the person(s) responsible for the decedent's death. Wrongdoers should be accountable for all harm they cause.

A quick list of funeral expenses paid can include:

- Mortuary Services
- Funeral Home Services
- Bereavement Services
- Ministers/Pastors/Priests
- Caskets
- o Urns
- o Florist
- Funeral Floral Arrangements

How Wrongful Death Claims Pay

If your loved one passed as a result of the negligent or intentional conduct of another person, business, or government agency then a liability claim can be pursued by a competent wrongful death lawyer.

If the claim is against a state or local government agency, special claim forms must be completed and submitted within six (6) months of your loved one's death. If the claim is against private parties the statute of limitation is generally two (2) years from date of death.

You should never attempt to ascertain whether or not the statute of limitations has expired. Every case has unique facts that should be evaluated by a competent wrongful death lawyer.

In some cases, a wrongful death claim can be filed immediately with the insurance carrier for the responsible party and funeral expenses can be advanced. This is a tricky process that should be handled by competent legal professional. If you provide inaccurate information it could jeopardize the entire wrongful death claim resulting in no compensation being paid.

Workplace Deaths

Workplace deaths often trigger workers' compensation death benefits and funeral expense obligations for an injured worker.

As a wrongful death lawyer, I assist my clients in the acquisition of all workers' compensation funeral expense and death benefit obligations available.

Many workplace deaths trigger liability against product manufacturers because the death may be caused from defective equipment, gates, machines, etc. All workplace deaths should be investigated to determine sources for payment of not just funeral expenses but additional compensation due the legal heirs of a decedent.

Auto Accident Deaths

Auto accident related deaths may trigger numerous payment sources for funeral expenses. These include auto liability coverage, medical payments coverage and uninsured motorist and/or underinsured motorist bodily injury coverages. Skilled lawyers know how to force insurance carriers to pay for all funeral services due the family.

Auto insurers are notorious for trying to have wrongful death heirs sign a release in exchange for a small funeral expense payments. They fully know that the claims are worth far more than just the funeral expenses. A full asset check should be performed on all parties liable for the auto accident before any release is ever signed or even considered.

Experienced wrongful death lawyers insist on declarations under oath from all wrongdoers stating all sources of insurance and stating all assets available for the loss before ever considering settlement of a wrongful death claim.

Premises Liability Deaths

Deaths that occur at a business premise may trigger commercial general liability insurance coverages. Deaths that occur at a residence generally trigger renters or homeowners liability insurance coverages.

All of these premise insurance policies usually have at least some coverage to pay for medical and funeral expenses.

Insurance claims representatives can be very crafty and sometimes ask the family members for a release in exchange for paying for funeral expenses. Be careful...you should never sign a release without having a lawyer review the release and discuss the specific facts of the case.

Signing a release or check could cause you to lose your rights to additional compensation that is due you.

Business Related Deaths

Deaths arising from the operation of a business may trigger liability insurance provisions that will pay wrongful death funeral expenses.

Wrongful death lawyers evaluate the specific facts of the case and know how

to pursue all available sources of compensation for the family members.

Caution is Needed

Families of the recently deceased should be very careful in presenting their funeral expense claims to an insurance company or investigator. Many times the insurance company is looking for a reason to pay just the funeral expenses and not for other damages that are compensable such as loss of income, loss of financial support, and loss of love, comfort, society and affection.

Any statements, recorded or written, you give may be designed or fashioned in a way to assure the insurance company or government agency liability is reduced or eliminated.

Greedy corporations and their profit hoarding insurance companies may present the family with a release before issuing any payment. This is a clear attempt to get wrongful death heirs to waive their rights before receiving proper legal counsel. **Do not sign any document or check without first speaking with a wrongful death lawyer.** Wrongful death heirs are cautioned to immediately seek legal assistance with making any and all funeral service claims so as to not jeopardize or effect other viable claims.

Asking for Payment Now

As a wrongful death lawyer, I try to allow the wrongdoer and his/her insurance carrier the opportunity to pay for the funeral related expenses immediately.

Any such payment can be made without being considered an admission of liability provided that it is structured properly. This assures the wrongdoer that that payment is not used against him or her later should their be disputes for other compensation claims of the heirs.

How to Choose Funeral Services

You have many professional funeral homes to chose from. Talking to friends and family about their experiences with local funeral homes will help you chose a quality funeral home professional.

Cost lists can often be reviewed and provided so that you can compare the cost list of one service to the other.

As a wrongful death lawyer, I can assist you with the funeral home

selection and payment process thereby alleviating some of the pressures associated with handling these matters.

The California Department of Consumer Affairs has created a <u>Consumer Guide to Funeral and</u> <u>Cemetery Purchases</u>. You are encouraged to use this site to learn what to expect.

Another source for information is the <u>Funeral Consumers Alliance of</u> <u>California</u>.

Richard Harris is the principal of Rich Harris, A Law Corporation and practices wrongful death law in the State of California. He has successfully concluded more than 200 wrongful death cases in his 20 years combined claims experience.

His practice is dedicated to helping individuals and families pursue their wrongful death claims against reckless motorists, greedy corporations and careless government agencies.

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