



Thomas S. Lowther
FUNERAL HOME & CREMATORY™

Because of privacy issues that exist today, there are two types of certified copies of the death certificate available in the State of Florida. One *with the cause of death* referred to as the long form and one *without the cause of death* referred to as the short form. Indian River County charges \$12.00 per certified copy regardless of long or short form. Below is a list of the types used for specific purposes.

A Certified Copy WITH the Cause of Death is used for the following:

- Life insurance policies (One per company)
- The retirement program from the place of employment of decedent and spouse
- Annuities, IRAs, Etc. funded through an insurance company
- Immediate family members for health reasons or genealogy
- Insurance covering mortgaged items such as homeowners or other insurance
- VA for benefits such as retirement, grave marker, and VA burial benefits, if applicable.

A Certified Copy WITHOUT the Cause of Death is used for the following:

- Changing a name on a bank savings, CD, money market and/or checking account. Ask a banking representative about changing the tax identification number on these accounts to reflect the surviving spouse's Social Security number
- Stocks, bonds, mutual funds, etc. will be taken care of with your broker or financial advisor
- Automobile titles, which also covers mobile homes, boats, trailers and motor homes
- Widowed Person's Homestead Exemption. A \$500 exemption is available to spouses who are widowed and is to be filed for at the Office of the Property Appraiser.
- Filing State and Federal Income Taxes
- Applying for Social Security Benefits (Death Benefit of \$255 is only made payable if there is a surviving spouse)

Thomas S. Lowther Funeral Home & Crematory will gladly obtain certified copies of the death certificate for you upon request. Be sure to ask for your certified copy to be returned to you, if possible, when addressing your needs. Many will make a photocopy and give your certified copy back to you at the time. Usually the insurance company will keep your certified copy, especially if it is sent to them through the mail.

****Always contact an attorney for legal advice as laws are subject to change****

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