Who Helps When a U.S. Citizen Dies Abroad?

By Fortress Insurance & Benefits Group

When a loved one dies in another country, families may turn to the nearest U.S. embassy or consulate expecting help bringing that person home. Consular officers can provide important guidance, explain local procedures and assist with documentation. But there is a financial distinction every traveler should understand before leaving home:

Neither the U.S. Department of State nor the U.S. embassy or consulate pays to return a deceased U.S. citizen's remains or ashes to the United States.

The State Department states this directly: "The Department of State can't pay to return U.S. citizens' remains or ashes to the United States."

Knowing what government assistance includes—and what it does not—can help your family prepare before an unfamiliar situation becomes an urgent one.

What can the embassy or consulate do?

U.S. consular officers can help a family understand the options available under the laws and practices of the country where the death occurred. Their assistance may include:

- Helping locate and notify the next of kin.
- Explaining local burial, cremation and return-home procedures.
- Providing lists of local funeral homes and lawyers.
- Working with local authorities and the deceased person's legal representative.
- Assisting with consular documentation needed for the return of remains.
- Preparing a Consular Report of Death of a U.S. Citizen Abroad once the necessary requirements are met.

That report can help families settle estate and other matters in the United States. It is separate from the documents needed to transport remains.

An embassy or consulate is an important source of guidance. **Its involvement does not mean the government will arrange and fund every part of the return home.**

Who pays to bring your loved one home?

Payment must come from a source other than the State Department or consulate. Depending on the circumstances, that may involve private funds, estate funds where available and authorized, or benefits under an applicable insurance policy or membership agreement.

The State Department can help families send instructions and private funds to the appropriate offices abroad. **Helping transfer a family's money is not the same as paying the expenses.**

If the deceased had travel insurance or an assistance membership, contact that provider before independently authorizing transportation. Ask:

- Does the existing policy or membership apply to this death and destination?
- Which services are included, and which expenses remain separate?
- Must the provider authorize or arrange services?

- Will it pay providers directly, or must the family pay first and seek reimbursement?

Do not assume that travel insurance, a prepaid funeral plan or another arrangement automatically pays every international return-home expense. The applicable agreement determines what is included.

Who should the family contact first?

If someone is in distress or a death has not been confirmed, contact local emergency services immediately. Local authorities control the legal procedures and release of the deceased.

After the appropriate emergency notification, **the family or next of kin of a covered Away From Home Assurance® member should call the assistance telephone number printed on the membership card before independently arranging return services.** Sepio Guard coordinates qualifying return arrangements directly with the next of kin, subject to the applicable agreement.

The nearest U.S. embassy or consulate can provide consular guidance alongside that assistance. These roles are complementary: local authorities handle legal requirements, consular officers provide government assistance and documentation, and the membership's assistance provider coordinates qualifying services.

For someone without an applicable membership, contact any existing travel insurer and the nearest U.S. embassy or consulate for guidance before committing to arrangements.

Three things to prepare before traveling abroad

1. **Identify who would coordinate the return.** Keep the relevant assistance number with your travel documents. Share it with your traveling companion and a trusted person at home.
2. **Check who would pay—and how.** Ask your insurer or membership provider about repatriation of remains, destination eligibility, authorization requirements and any costs your family might need to pay separately.
3. **Make the information easy to find.** Keep your policy or membership card, emergency contacts and funeral-planning information together. Your family should not have to search through accounts and paperwork to find the first number to call.

Plan ahead with On the Go Protection

Fortress Insurance & Benefits Group offers information about Away From Home Assurance®, a membership with qualifying return-home services provided by Sepio Guard when a death occurs **75 miles or more away from home**, subject to the applicable agreement.

This is a membership, not travel insurance or a prepaid funeral plan. It addresses qualifying return-home services rather than purchasing a complete funeral. Before traveling, review how the membership applies to your circumstances, including eligibility, exclusions and when services become effective.

Planning ahead starts with a practical question: **If I die away from home, who will my family call—and who will pay to bring me home?**

See how to enroll in On the Go Protection

For additional documentation and transportation guidance, read What Happens If a U.S. Citizen Dies Abroad?.

Source: U.S. Department of State — Death Abroad. The government-assistance and payment statements above were checked against this official guidance.