



# What to do following a death

This guide attempts to talk you through the practical steps that need to be taken following a death and where you can go for more support.

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# 1. Introduction

Following the death of a loved one you may feel, understandably, overwhelmed by both the emotion of the situation and the uncertainty of what needs to happen next.

This guide attempts to talk you through the practical steps that need to be taken following a death and where you can go for more support.

## 2. Reporting

There are a number of actions required following a person's death. They are as follows:

### 1. Notifying an appropriate person

If you discover that someone has passed away, you should contact:

- Their GP if their death was expected
- 999 if their death was unexpected

If the person died in hospital, then the hospital will inform the necessary people and guide you through any immediate actions you need to take.

### 2. Medical certificate

Once a medical professional has assessed the death, they will provide a medical certificate confirming the death and provide advice on how to register the death. The medical certificate is different to the death certificate, which is provided at a later step.

### 3. Funeral directors

If the deceased had a funeral plan, now would be the time to contact the provider. If you are planning to use funeral directors, you can contact them now and they will arrange for the deceased to be cared for prior to the funeral.

### 4. Registering the death

You can go to any register office to register the death. The registrar will provide you with a number of documents, including:

- Death certificate
- Certificate for burial or cremation
- A code for the Government's 'Tell us once' service (more detail provided below)

Note that if the death was unexpected then there may be a pause before you can register the death, whilst the coroner completes their report.

## 3. Informing organisations

It can often be difficult to know where to start when given the responsibility of informing organisations that a person has passed away.

However, there are a couple of things you can do to make this process easier:

### The 'Tell Us Once' service

Tells Us Once is a Government service designed to communicate news about the death of an individual to several Government departments at the same time. This includes:

- Electoral and Council Tax Services
- HM Passport Office
- HMRC for tax purposes
- The Blue Badge scheme
- Department for Work & Pensions (DWP)
- Driver and Vehicle Licensing Agency (DVLA)

In addition to completing the Tell Us Once form you will also need to send back the person's driving licence (DVLA) and passport (HM Passport Office)

### The Bereavement Register

Registering the name and address of the person who has died with the Bereavement Register should remove their details from most advertising and mailing lists.

### Other organisations to inform

It can help to write out a list of all companies and organisations that you know the person had a relationship with. To help with this process we have listed some of the most common below:

- Private pension providers
- Insurance companies
- Banks and building societies
- Mortgage provider
- Landlord if renting
- Social services or care provider
- Utility companies
- Employer or trade unions
- Medical professionals (GP, dentist etc)
- Office of Public Guardian (if you were the person's appointed deputy or attorney)

You may also wish to explore the **Death Notification Service** and **Life Ledger**; both can be useful for notifying multiple financial organisations and utility providers.

## 4. Arranging a funeral

If the person who died had already made provision for their funeral, for example through a pre-paid funeral plan, then you may wish to contact the company they arranged this with to get further information on the practical and financial support they can now provide.

If the person had not made provision for their funeral and you would like the support of a funeral director, the **National Association of Funeral Directors (NAFD)** or **National Society of Allied and Independent Funeral Directors (SAIF)** may be able to assist in finding a funeral director.

When using a funeral director, you should find that they provide a standardised price list that should include the cost of the funeral and any chosen additions. This will allow you to easily compare the price of different providers.

It is not essential to use a funeral director and the funeral can be arranged without one. For further advice on this, speak to your local council. The **Natural Death Centre** may also be able to provide guidance.

### Paying for a funeral

If the person who died did not have any form of pre-paid funeral plan, then there are likely to be costs associated with arranging their funeral.

If you are on a low income and it is considered reasonable for you to be the person responsible for arranging the funeral, you may be eligible for a **Funeral Payment** from the Department for Work and Pensions (DWP). Contact the **Bereavement Service at the DWP** or your local Jobcentre Plus office for further information.

This Funeral Payment can help pay for some of the costs of the following:

- Burial fees for a particular plot
- Cremation fees, including the cost of the doctor's certificate
- Travel to arrange or go to the funeral
- The cost of moving the deceased within the UK, if it's being moved more than 50 miles
- Death certificates or other documents

You can also get up to £1,000 for any other funeral expenses, such as funeral director's fees, flowers or the coffin.

The payment will not usually cover all of the costs of the funeral and how much you get depends on your circumstances. This includes any other money that's available to cover the costs, for example from an insurance policy or the deceased person's estate.

### Public health funerals

If you are unable for any reason to arrange a funeral for someone that has died, then you can request that they receive a public health funeral.

This is where the local authority will take responsibility for arranging the funeral but should still make reasonable efforts to speak with family members to understand the wishes of deceased, such as whether they would want a burial or cremation. However, there are likely to be limited options to personalise the service.

Family and friends should be given the opportunity to attend the service and may be able to select the music or readings.

If the deceased has an estate, then the local authority are likely to attempt to recover the costs of the public health funeral from the estate. Where the deceased does not have an estate, the cost of the funeral should be paid by the local authority.

## 5. Dealing with an estate

When someone dies the value of their estate must be gathered, any outstanding debts paid and then the remaining assets distributed to those entitled. To administer an estate in this way you will likely require a Grant of Representation, which is more commonly known as 'Probate', if a will was left.

The following information applies to England and Wales. There are different rules for dealing with an estate in **Scotland** and **Northern Ireland**.

### Probate

If the person who died left a valid will, then this shall name an Executor. This is the person responsible for collecting and distributing the estate according to the wishes of the will.

Unless the estate has a total value of less than £5,000 it is likely that the Executor will need to apply for a Grant of Probate. You can apply for Probate on the Gov.uk website: [gov.uk/applying-for-probate/apply-for-probate](https://www.gov.uk/applying-for-probate/apply-for-probate).

### Letters of Administration

If no will has been left, then the estate will be distributed according to a set of rules called Intestacy.

Like under probate, it will still be necessary for someone to apply for the authority to gather and distribute the estate, but this person will be known as the Administrator, and they will apply for Letters of Administration.

The rules of intestacy specify who will inherit from the estate, with priority given to the spouse or civil partner of the deceased, followed by their children before moving on to other relatives.

### Further information about dealing with an estate

We haven't discussed Inheritance Tax in this guide, but it may be something that the Executor or Administrator will need to consider prior to distributing the estate.

The Probate and Inheritance Tax Helpline can answer any questions you may have on the process of applying for Probate and the payment of Inheritance Tax. They can be contacted on **0300 123 1072**.

## 6. Bereavement support

The loss of a loved one is a very personal experience. Everybody will work through bereavement in the way that is right for them. If you would find it useful to speak to someone or seek support, the following organisations may help:

- **AtaLoss** (bereavement directory)
- **Cruse Bereavement**
- **The Compassionate Friends** (if you have lost a child or grandchild)
- **National Bereavement Service**
- **Samaritans**

Contact details for these organisations have been provided at the end of this guide.

Some funeral plans may also provide free access to other bereavement support services. Check the policy document to see if this is included.

## 7. Useful contacts

### Practical support

#### Bereavement Register

[thebereavementregister.org.uk](http://thebereavementregister.org.uk)

020 7089 6403 or 0800 082 1230

#### Bereavement Service Helpline (DWP)

0800 151 2012

#### Death Notification Service

[deathnotificationsservice.co.uk](http://deathnotificationsservice.co.uk)

#### HMRC Probate and Inheritance Tax Helpline

0300 123 1072

#### Jobcentre Plus

[gov.uk/contact-jobcentre-plus](http://gov.uk/contact-jobcentre-plus)

0800 055 6688

#### Life Ledger

[lifeledger.com](http://lifeledger.com)

#### National Association of Funeral Directors (NAFD)

[nafd.org.uk](http://nafd.org.uk)

0121 711 1343

#### National Society of Allied and Independent Funeral Directors (SAIF)

[saif.org.uk](http://saif.org.uk)

0345 230 6777 or 01279 726 777

#### Natural Death Centre

[naturaldeath.org.uk](http://naturaldeath.org.uk)

01962 712 690

#### Office of Public Guardian

0330 456 0300

### Bereavement support

#### Ataloss

[ataloss.org](http://ataloss.org)

#### Cruse Bereavement Care

[cruse.org.uk](http://cruse.org.uk)

0808 808 1677

#### National Bereavement Service

[thebns.org](http://thebns.org)

0800 0246 121

#### Samaritans

[samaritans.org](http://samaritans.org)

116 123

#### The Compassionate Friends

[tcf.org.uk](http://tcf.org.uk)

0345 123 2304

