

What Happens When Someone Dies Guide

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What to do first

If someone dies at home, you should call the family doctor and nearest relative immediately. If the death was expected, the doctor will give you a medical certificate showing the cause of death. You'll also be given a formal notice stating that they have signed the medical certificate and telling you how to get the death registered.

If the person is to be cremated, you will need two certificates signed by different doctors.

If the person dies in hospital, the body will usually be kept in the hospital mortuary until the funeral directors or relatives arrange a chapel of rest, or for the body to be taken home.

A medical certificate and formal notice will be issued by the hospital. The hospital or GP involved will usually help you with the steps you need to take next.

If someone dies at home, you should call the family doctor and nearest relative immediately.

When someone dies an Unexpected death, If someone dies unexpectedly, or the family doctor has not seen the person within 14 days of death (or 28 in Northern Ireland), the death is reported to the coroner (the Procurator Fiscal in Scotland). The coroner is a doctor or lawyer responsible for investigating unexpected deaths. They may call for a post-mortem or inquest. If a death is reported to the coroner, the funeral may need to be delayed. (For more detailed information, see the Department for Work and Pensions (DWP) booklet DWP1027 What to do after a death in England and Wales).

What next? You must register the death with the Registrar of Births, Marriages and Deaths for the district where the death occurred. You need to do this within five days of the death (eight days in Scotland), unless it has been referred to the coroner.

When someone dies How to register a death, you must register the death with the Registrar of Births, Marriages and Deaths for the district where the death occurred. You need to do this within five days of the death (eight days in Scotland), unless it has been referred to the coroner. You can find the address in the phone book, online or from a doctor, local council, post office or police station. How you register a death differs depending on your circumstances and where you live in the UK. Visit the Gov.uk website to use an interactive tool that will give you tailored information for your situation.

If you can't contact the registrar for the district where the death occurred, you can make a formal declaration in any district and this will be forwarded to the correct one. If this happens there may be some delay in certificates being issued. The registrar will need:

- the medical certificate showing the cause of death, signed by a doctor

- the full name of the deceased person (and any other names they once had, such as a maiden name)
- the date and place of death •the usual address of the deceased
- their date and place of birth
- their most recent occupation
- whether or not the deceased person was receiving a pension or other benefits
- the name, occupation and date of birth of their spouse or civil partner.

When someone dies You should also take, if possible:

- the deceased person’s medical card or NHS number
- the deceased person’s birth and marriage or civil partnership certificates. The registrar will give you:
 - a certificate for burial or cremation (known as the Green Form in England and Wales, form 14 in Scotland, and form GR021 in Northern Ireland), which gives permission for the body to be buried or for an application for cremation to be made
 - a certificate of registration of death (form BD8 in England and Wales, form 334/SI in Scotland, and form 36/BD8 in Northern Ireland). If the deceased person was receiving any benefits, you should complete this and post it to the local social security office in the prepaid envelope provided. In Northern Ireland, The Bereavement Service will record the date of death and notify each office that paid benefits to the person who died
- leaflets about bereavement benefits for widows, widowers and surviving civil partners, if appropriate
- a death certificate, for which there will be a charge. The death certificate is a certified copy of what is written in the death register and will be needed for the will and any claims to pensions, savings, etc. It may be best to pay for several copies, as copies required at a later date will be more expensive.

Note that ordinary photocopies are not accepted by some organisations, such as banks or life insurance companies.

When someone dies Death abroad, if someone dies abroad, you should register the death according to the local regulations of the country. Also register it with the British Consul in the country the person died in to get a consulate death certificate, and so that a record can be kept in the UK. Search for ‘Coping with death abroad’ on the Gov.uk website for two leaflets that explain the practical support British consular staff can offer you and what you need to do.

Organ donation and medical research, if the deceased person carried a donor card or was listed on the NHS Organ Donor Register, or told you or someone else that they wanted their organs to be donated after their death, you should tell the hospital staff, GP or coroner’s officer. The sooner you tell them, the more likely the deceased person’s wishes will be able to be carried out, as organs need to be removed quickly.

The person may have made a special request to have their body donated for medical research. For this to happen, they must have made arrangements in writing with their nearest medical school and told their family and GP. When the person dies, their family should contact the medical school for advice. The Human Tissue Authority provides contact details for medical schools. If the death has to be reported to the coroner (Procurator Fiscal in Scotland), you may need their consent for the person's wishes to be carried out.

What next?

When someone dies, arranging a funeral. When you arrange a funeral, you might want to think about what type of funeral the person would have wanted and what should happen to their body. The deceased person may have left funeral instructions in their will or a letter about their wishes. They may have made a special request – for example, a woodland burial or a coffin made of particular materials, such as wicker or cardboard.

However, if there are no clear wishes, the executor or nearest relative will usually decide if the body will be cremated or buried and what type of funeral will take place. If the person had certain religious or cultural beliefs, remember to take these into account.

The deceased may have paid into a life insurance policy, or a pension scheme that provides a lump sum towards funeral costs, or into a funeral plan that has already prepaid the costs. If you arrange the funeral, you are responsible for paying the bill, so check first where the money will come from.

If the deceased person left any money, property or other assets, these can be used to pay for the funeral, as funeral costs take precedence over any debts. Sometimes banks and building societies will release money from the person's account to pay funeral costs, but they do not have to do this until probate (known as confirmation in Scotland) is granted. If there is a delay, you may need to pay the funeral costs out of your own pocket in the meantime.

Most funeral directors will ask for the funeral disbursement costs (fees paid to third parties such as the crematorium and clergy) at least to be paid up-front.

When someone dies, ask funeral directors for quotations to help you decide which company to use. The National Federation of Funeral Directors and the National Society of Allied and Independent Funeral Directors have codes of practice for their members and must offer a quote for the cost of a respectful basic funeral if asked. This includes:

- the funeral director's services
- a coffin
- transfer of the deceased person from the place of death
- care of the deceased before the funeral
- a hearse to the nearest crematorium or cemetery

- all necessary arrangements and paperwork. There may be extra charges for crematorium and cemetery fees, doctors and clergy, embalming and flowers. Ask the funeral director to explain these.

When you arrange a funeral, you should think about what type of funeral the person would have wanted.

When someone dies Arranging a funeral without a funeral director, most people go to a funeral director, who can make all the arrangements for you, whether you have a religious or nonreligious service. However, you don't have to use a funeral director when someone dies – some people now have 'do-it-yourself' (DIY) funerals. DIY funerals can be less expensive and more personal, intimate and environmentally friendly.

This type of funeral can involve more advance planning so often occurs when someone specifies before their death that this is what they want and makes plans for it. Bear in mind that if you arrange a funeral without a director, you will have more to organise. If you want to arrange a funeral in your local cemetery or crematorium, contact your local council for advice.

what next?

When someone dies Help with funeral costs, you may be able to get a grant to help pay for funeral costs from the Social Fund, but there are strict rules about who can get help and how much. Check whether you can get a payment before you make the arrangements and accept responsibility for the bill, although you won't get a definite decision on your application until after the funeral has taken place. You may not be able to get a payment if the deceased person had a pre-paid funeral plan. To qualify for a payment, you or your partner must receive one of these means-tested benefits:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Housing Benefit
- Universal Credit
- Working Tax Credit (which includes the disability or severe disability element)
- Child Tax Credit (paid at a rate that exceeds the family element).

When someone dies, it must also be reasonable that you should be the one to pay for the funeral. This will apply if you are the partner (including same-sex partners) of the deceased person. If the deceased person had no partner, a close relative or a close friend can be considered for a Funeral Payment but the rules are quite complicated. The DWP can refuse an application from a close relative or friend if it considers that there is another close relative who could have arranged and paid for the funeral. You must

claim within three months of the funeral. Contact the DWP Bereavement Service or a local advice agency to find out whether you're eligible for a Funeral Payment.

Universal Credit, a new means-tested benefit for people of working age, is being gradually introduced. If you're receiving Universal Credit, contact the DWP to find out whether you're entitled to a Funeral Payment.

What next? You may be able to get a grant to help pay for funeral costs from the Social Fund, but there are strict rules about who can get help and how much.

When someone dies What will a Funeral Payment cover? A Funeral Payment from the Social Fund will cover the costs of a simple, respectful funeral, including:

- buying a new burial plot and burial fees, or cremation costs
- reasonable costs for one return journey within the UK for the responsible person to arrange or attend the funeral
- a contribution towards transport costs if the body has to be transported more than 50 miles
- up to £700 towards other items such as the coffin, religious costs, flowers, and other transport costs.

A Funeral Payment will have to be paid back from the deceased person's estate (if there is one). A house or personal things left to a widow, widower or surviving civil partner are not counted as part of the estate.

To claim a Funeral Payment, you need form SF200, which you can get from your local Jobcentre Plus office or download from the Gov.uk website. You can also call the DWP Bereavement Service to make a claim. In Northern Ireland, contact The Bereavement Service.

When someone dies If you don't qualify for a Funeral Payment, or it doesn't cover the full costs of the funeral, you may be able to get a Budgeting Loan from the Social Fund to help with the cost of a funeral. These are interest-free loans of between £100 and £1,500 that you must repay out of your benefits. To claim a Budgeting Loan you need form SF500, available from your local Jobcentre Plus or the Gov.uk website. If you receive Universal Credit, you won't be able to apply for a Budgeting Loan, but a Budgeting Advance instead. Contact your local Jobcentre Plus office for more information.

What next?

When someone dies Who to tell about the death, when someone dies, you need to tell the tax office as soon as possible. You can download a guide from the HM Revenue and Customs (HMRC) website that explains what to do.

Any driver's licence should be returned to the Driver and Vehicle Licensing Agency (DVLA) and a passport to the HM Passport Office.

If the person had a Lasting Power of Attorney (LPA) or Enduring Power of Attorney (EPA) and you were the attorney, send the original document and a death certificate to the Office of the Public Guardian.

[Wills – Trusts – SEV of Tenancy – Lasting Powers of Attorney – Court of Protection Deputyship – Pre Paid Funeral Plans](#)

The registrar can advise you how to go about informing government departments and agencies about a death. In most local authority areas, the DWP's Tell Us Once service allows you to report a death to several government departments with just one telephone call. This includes the DVLA, the Passport Office, the Pension Service and HMRC. 17

When someone dies You may need to contact other organisations as well, including:

- personal or occupational pension scheme providers
- insurance company
- bank and building society
- employer or trade union
- mortgage provider, housing association or council housing office
- social services, or social work department in Scotland, if the person was getting any community care services or equipment
- utility companies
- GP, dentist, optician and anyone else providing medical care.

If the person left a will and named an executor, the executor is likely to take on these tasks.

You may wish to register the name and address of the deceased person with the Bereavement Register. The Bereavement Register tries to stop post being sent to people who have died.

When someone dies Dealing with the estate of the deceased Probate (known as confirmation in Scotland) is the legal process of distributing the estate of a deceased person.

First you will need to find out whether the person made a valid will. A will explains what should happen to the deceased person's estate – their money, property and possessions. It may be held by a bank, solicitor, will safe facility, the Principal Probate Registry (or in Scotland, Registers of Scotland), a trusted friend or relative.

If there is no will, the person is said to have died intestate and there are different rules – for example, their spouse or civil partner will automatically inherit all their personal possessions and at least the first £450,000 of their estate. The rules around how anything over £450,000 is divided up are complex, and you should take advice if you're dealing with the estate.

Executors and administrators are known as personal representatives. If you are named as an executor in the will, or you think you are entitled to deal with the estate (if the person died intestate), you will need to apply to the local Probate

When someone dies Registry (the Probate Office in Northern Ireland or the local Sheriff Court in Scotland) for a grant of representation (or confirmation in Scotland). You can do this in person or through a solicitor.

Call the Probate and Inheritance Tax Helpline for more information.

Sometimes there is no need to apply for a grant of representation because, for example, the value of the estate is very small (usually less than £5,000). Confirmation may not be required for estates valued at less than £36,000 in Scotland.

In this case you need to write to the bank, building society, or the organisation that is holding the money. They may insist on seeing documentation such as a death certificate and evidence of your relationship. The Principal Probate Registry gives information and advice to anyone dealing with an estate in England and Wales, whether they left a will or died intestate.

You can also consult a solicitor, but they will charge for any advice given or work done on behalf of the executor.

If you have any queries or require further information please contact me on **07825 331447**

or email **info@aj-wills.co.uk** or visit our website **www.aj-wills.co.uk**