

# What to do when someone dies

A guided process

Funeral Directions www.funeraldirections.com



# What to do when someone dies with direct links to Direct.gov.uk and other information.

When someone dies there are many decisions and arrangements to make, all of which can be difficult in a time of grief. Some of these can be done by relatives or friends, while others need to be done by the executors appointed to carry out the terms of the will. To help, we've put together this checklist to guide you through the process.

Before you start, it would be useful to have the following information to hand about the person who has died.

- National Insurance number
- NHS number
- Date and place of birth
- Date of marriage or civil partnership (if appropriate)
- Child Benefit number
- Tax reference number
- •
- Find out about wills and probate

# What to do in the first five days

- Notify the family doctor
- Register the death at a register office
- Find the will the deceased person's solicitor may have a copy if you can't find one
- Begin funeral arrangements you will need to check the will for any special requests
- If relevant, complete form **BD8** given to you when you register the death and send to the local Jobcentre Plus or Social Security
- If the person who has died was receiving any benefits or tax credits, advise the offices that were making the payments if you can't find relevant correspondence, use the links below to the Tax Credit helpline and Jobcentre plus
- Registering a death
- Arranging a funeral

#### If there is a will

• Contact the executor if this isn't you (usually nominated in the will to sort out the deceased's affairs) to enable them to start the process of obtaining probate

#### If there is no will

- Decide who will apply to sort out the deceased's affairs
- Contact the Probate Registry to apply for 'letters of administration'
- What to do if there is no will
- What is probate?
- Applying for probate



# Who else to contact

As well as informing people who are close to the person, in many cases you'll need to close down accounts, or cancel or change insurance details, subscriptions, agreements, payments or direct debits.

Here's a list to help you keep track; just cross through the ones that don't apply:

- Relatives and friends
- Employer
- School
- Solicitor/accountant

## **Government organisations**

- The relevant Tax Office
- National Insurance Contributions Office if they were self-employed (to cancel payments)
- Child Benefit Office (at latest within eight weeks)
- Local authority if they paid Council Tax, had a parking permit, were issued with a Blue Badge for disabled parking, or received social services help, attended day care or similar
- UK Identity and Passport Service, to return and cancel a passport
- DVLA, to return any driving licence, cancel car tax or return
- Car registration documents/change ownership
- Find your local Tax Office Opens new window
- Child Benefit online services
- Find a local authority
- Identity and Passport Service Opens new window
- <u>Contact the DVLA</u>

## **Financial organisations**

- General insurance companies contents, car, travel, medical etc
- Any other company with which the deceased may have had rental, hire purchase or loan agreements
- If the deceased was the first named on an insurance policy, make contact as early as possible to check that you are still insured
- Pension providers/life insurance companies
- Banks and building societies
- Mortgage provider
- Hire purchase or loan companies
- Credit card providers/store cards
- Contact an Independent Financial Adviser



### Utilities and household contacts

- Landlord or local authority if they rented a property
- Any private organisation/agency providing home help
- Utility companies if accounts were in the deceased's name
- Royal Mail if mail needs re-directing
- TV/internet companies with which the deceased had subscriptions
- Find a local authority
- Royal Mail redirection service Opens new window

### Other useful contacts

- Bereavement Register and Deceased Preference Service to remove the deceased's name from mailing lists and databases
- Clubs, trade unions, associations with seasonal membership for cancellation and refunds
- Church/regular place of worship
- Social groups to which the deceased belonged
- Dentist
- Creditors anyone to whom the deceased owed money
- Debtors anyone who owed the deceased money
- Register with the Bereavement Register Opens new window
- Deceased Preference Service Opens new window

# Benefits and financial help

You may be able to claim certain benefits and one-off payments if you lived with or were dependent on the deceased. Time limits apply, so contact your nearest Jobcentre Plus office as soon as possible to find out.

- Contact Jobcentre Plus
- Make a claim for Bereavement Allowance
- Make a claim for Widowed Parents Allowance
- Make a claim for a Bereavement Payment
- Make a claim for a Funeral Payment
- Check your current benefits and tax credits
- Find your local Jobcentre Plus office Opens new window
- Bereavement Allowance
- Widowed Parent's Allowance
- Bereavement Payment
- Funeral Payments



# Making a new will

Surviving relatives and friends of the deceased may need to make a new will. It's important to ask a professional <u>will writer</u> or solicitor about this.

• Making a will

# Bereavement counselling and support

Everyone deals with bereavement in their own way. If you or someone you know needs counselling or support, ask your family doctor or contact an organisation such as <u>Cruse Bereavement Care</u>. Their aim is to promote the well-being of bereaved people and provides counselling and support. The organisation also offers information, advice, education, and training services.

Your local authority may provide support and advice about the arrangements that need to be made after a bereavement, such as registering the death and obtaining a death certificate. If you follow the link to the bereavement service, you can enter details of where you live and you will be directed to your local authority website where you can find out more.