

What to do when someone dies

Overview

In this guide we try to help you arrange the essential steps that need to be taken when someone close to you passes away. There are several organisations that need to be informed over the coming days, weeks and months, and at a time when things might seem overwhelming the points below may help with some of the necessary practicalities.

Get a medical certificate

- **When should this be done?** - Immediately, unless there is a coroner's inquest where the certificate is issued after this.
- **How do I get one?** - The hospital (or the person's GP) will give this to you.
- **Is there a cost?** - The certificate is free.

Register the death

- **When should this be done?** - Within five days for England, Wales or Northern Ireland;
- **How do I do it?** - Depending on which country the deceased lived in, you must register the death at the Registry Office in England and Wales.
- **Is there a cost?** - Registering a death is free. However, to get a certificate you'll pay £4 in England and Wales. We strongly suggest getting additional copies, as it usually cheaper and easier to do so at this point. This lets you deal with several organisations at the same time, instead of having to wait for your only copy to be returned before you can deal with the next one.

Do I need to produce any documents? – You will need the following documents

- Medical certificate with the cause of death
- Full name including any previous names
- Date and place of birth
- Last address
- Occupation
- Name, DoB and occupation of their surviving / late spouse or civil partner if they were married.

If available, you should also take the deceased's:

- Birth certificate
- Marriage or civil partnership certificate
- National Insurance number
- NHS medical card
- Proof of address, e.g. utility bill
- Driving licence & Passport

You should also bring documents (e.g. utility bill) to show proof of **your** identity.

Arranging the funeral

- **When should this be done?** – generally funerals take place within two weeks of death, depending upon religious beliefs and availability of venue
- **How is it arranged?** - Use a funeral director, arrange a direct cremation or arrange it yourself.
- **How much will it cost?** - Costs will vary depending on how the funeral is arranged and the type of service that is planned. These days there are many options available including a "woodland" burial. This website will illustrate the typical costs and disbursements.

<https://www.moneyadvice.service.org.uk/en/articles/how-much-does-a-funeral-cost#average-cost-of-a-funeral>

Notify government departments

When should this be done? - As soon as possible after receiving the death certificate.

Who should be notified?

- HM Revenue & Customs (HMRC) for their taxes
- Department for Work and Pensions (DWP) for their State Pension and benefits
- Passport Office to cancel their passport
- Driver and Vehicle Licensing Agency (DVLA) to cancel licence, tax and registration documents
- Local council for their Council Tax, electoral register and other housing benefits
- Public sector or armed forces pension scheme for their pension.

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How do I do it? - Use the **Tell Us Once service** to notify these government departments. Once these departments are notified, they should contact you about the deceased's taxes and benefits. This service is offered by most local authorities in England, Wales and Scotland. If the service is not offered by your local authority, then you'll need to notify these departments individually.

Are there any costs involved? – No, this service is free

What information is needed? - You will need to provide the following information:

- Unique reference number given to you when you register the death
- Name, date of death and National Insurance number of the deceased
- Contact details, date of birth, passport number (if available) and National Insurance number of the next of kin
- Details of the person dealing with the deceased's estate
- Permission from the next of kin, the executor, the administrator or anyone who was claiming joint benefits or entitlements with the deceased, to give out their contact details.

And, if available, you should also provide:

- Details of any benefits or entitlements they were getting, e.g. State Pension
- Details of any local council services they were getting, e.g. Blue Badge
- Name and address of their next of kin
- Name contact details of the person or company dealing with the deceased's estate, i.e. the 'executor' or 'administrator'
- Details of any public sector or armed forces pension schemes they were getting or paying in to.

Passport and driving licence – These should be returned

When do I need to return them? As soon as possible after receiving the death certificate

How do I do it? By post to the following:

- Driver and Vehicle Licensing Agency (DVLA)
- HM Passport Office

Dealing with Finances after a death –

It's very likely that your household finances will change following the loss of a partner, but there are some steps that you can take to help you to manage the bills, mortgage, insurance, investments and general finances.

When should I start doing this? - Ideally, as soon as possible after receiving the death certificate, or within a month of the death.

Who needs to be informed?

- Insurance company
- Bank or building society
- Credit card companies,
- Utility companies,
- Pension provider and other companies that the deceased had financial dealings with.

How do I do this? - By calling the company or visiting the local branch (for banks or building society), or by visiting their website, where they may have an online form that you can complete.

Are any costs involved? – It will be free to notify these companies. But the deceased may have had outstanding debts or payment arrangements with these companies that need to be settled. The complexity of sorting out the finances will depend upon whether the deceased made a valid will or died "intestate".

Will the organisations require any documents? -

You will need official copies of the death certificate when dealing with these companies. You'll also need to give the contact details of the executor or administrator of the estate.

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