

What to do when someone dies

A practical guide

Call our free helpline
0800 082 1203
www.bereavementadvice.org





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For information and advice, call our
free helpline on **0800 082 1203**
or visit www.bereavementadvice.org

Introduction

It can be a confusing time following a death and difficult to know what you need to do first.

We often do not realise how many practical tasks there are to do when someone dies. No booklet can cover every set of circumstances, therefore please call our free helpline on **0800 082 1203** for any further information or advice. If we don't know the answer we will find out and call you back or tell you who to contact for what you need.

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What needs to be done:

An overview

Immediately after the death

Death is usually confirmed by a professional
The person who has died is moved to a mortuary or funeral director's premises



Doctor issues Medical Certificate or coroner investigates the death

This depends on the circumstances of the death



Registration of death

Documents are issued that allows the funeral to proceed and the estate to be administered



Funeral



Determine who should take the legal responsibility for administering the estate



Informing organisations of the death

Financial and legal
Central and local government
Health sector



Claim any benefits

This usually needs to happen within 3 months of the death

Looking after the person who has died

If the patient was in hospital at the time of death you will often be given an opportunity to spend some time with them on the ward before the body has to be moved to the mortuary. Most hospitals also have a viewing room, this is often called the chapel of rest. You will usually need an appointment to see someone in the viewing room, which is often arranged by the hospital's bereavement service.

If someone has died at home or in a nursing home the death is often both natural and expected. The death will usually be confirmed by a qualified professional. You may call a funeral director when you are ready to do so. It is possible to keep the body at home but we would recommend you seek advice before deciding to do this.

If someone has died in a public place or at home and the death was not expected, the person may be taken to hospital by ambulance if resuscitation is attempted. The police will also attend and if death is confirmed at the scene they will notify the coroner (see page 6).

A funeral director will move the body for the coroner. This is usually to the nearest large hospital but some cities have public mortuaries. Please do not contact hospital staff to arrange to see your relative as they will not usually have the authority to arrange this.

If you have not been given a contact number, a coroner's officer will phone you, usually on the next working day. Ask them if you wish to see your relative.

What happens next?

This depends on the circumstances in which someone has died.

If the death is both expected and natural, a doctor who has been looking after the patient will be able to issue a Medical Certificate of Cause of Death (MCCD). You need this to be able to register the death unless a coroner is involved (see page 6).

If the person died in hospital you may have to wait for administrative staff to contact you to give you an appointment to collect the MCCD. The ward staff will tell you the procedure. You can usually collect any belongings at the same time as the certificate. This delay may seem inconvenient, but the doctor who needs to complete the MCCD may not be on duty at the time of the death.

If the death was at home or in a care/nursing home it will usually be the GP who issues the MCCD.

Often you will be shown the certificate, but sometimes it will already have been placed in a sealed envelope. You may want to ask about this when you make the appointment to collect the MCCD. It is quite reasonable to ask what is written on the certificate as the cause of death and to be sure that you understand this.

This may be the first time you have seen in writing that the person has died and this can feel quite a shock.

Please let the hospital or surgery staff know if you need to meet with the doctor – this may mean you have to wait a little longer for your appointment.

The Medical Certificate of Cause of Death is needed for you to register the death unless the coroner is involved. Staff at the hospital, care home or surgery will talk you through the procedure.

If the coroner is involved

The majority of deaths notified to the coroner are completely natural but the cause of death is not certain. It is a legal requirement in England, Wales and Northern Ireland that the cause of death is known and recorded. Scottish Law is similar.

Examples of deaths which are referred to a coroner are either those where the cause of death is not known, as a result of an accident, resulting from medical treatment or which are suspicious. The police or a doctor informs the coroner.

The coroner is a senior and independent judicial officer and has coroner's officers working for him or her, who carry out investigations for the coroner.

Usually someone from the coroner's office will speak to the nearest relative or their representative, as well as any doctors who have been looking after the deceased, before deciding if a post-mortem examination is necessary. This is an external and internal examination of the body. It is normally possible to view and dress the body as usual after the examination. Please tell the coroner's office if you

object to post-mortem examination for any reason, but it may be a legal requirement about which you have no choice. You do have the right to be represented at the examination, but most people find this unnecessary.

The purpose of the examination is to determine the cause of death and it is not done for research or any other purpose. It may be necessary to keep very small samples of tissue and fluid from the body for further testing. You will be told if this is necessary and given a choice about what happens to the samples in the future.

The Ministry of Justice has very helpful booklets; **Guide to Coroner Services** and **Coroner Investigations: A Short Guide**. Ask the coroner's office for these or you can download them from www.gov.uk and put the title in the site search box.



After the post-mortem examination

If the cause of death is found to be natural and there are no other circumstances requiring an inquest, the coroner will provide a document instead of a Medical Certificate of Cause of Death allowing the death to be registered. This is often sent direct to the registrar but you may be asked to collect it in person.

If the death was not due to natural causes or further tests are needed to find the cause of death, the coroner will open an inquest (see page 19). They will usually release the body for the funeral at this time.

Your funeral director (see page 11) will contact the coroner's officer to find out when they can collect the body to prepare for the funeral.

For information and advice,
call our free helpline on
0800 082 1203.

Registering the death

Deaths in England, Wales and Northern Ireland should normally be notified to the Registrar of Births, Marriages & Deaths within 5 days of the death and 8 days in Scotland. Most registration offices operate appointment systems, so please telephone before you visit. If registration is delayed because of the involvement of the coroner this is not your fault and you do not need to worry. If you need to register urgently for any reason please explain this when you call.

The person registering the death is called 'the informant'. Only certain people can fulfil this duty; close relatives of the deceased, someone present at the death or the person taking responsibility for the funeral. When you telephone to make an appointment, check that the person planning to register is entitled to do so, and that they are registering at the correct office, as regulations about where you can register vary across the UK.

You need to take the Medical Certificate with you or tell the registrar that the coroner's office has told you that you can register. It is helpful to take the following with you, although these are not essential: birth and marriage certificates for the deceased, details of any state benefits, the NHS medical card and the National Insurance number of the deceased, and also that of a surviving husband, wife or civil partner.

Call our free helpline on
0800 082 1203 for contact
details for the registration service.



Information needed to register a death

- Surname
- Forenames
- Maiden name
- Any other previous names, e.g. if a woman has been married more than once
- Any other names, e.g. usually known as, even if not their formal name
- Date of birth
- Place of birth – town and county in England and Wales or country if born overseas as the country is known now, not as it may have been at the time of birth, e.g. Bangladesh and not East Pakistan or India
- Place and date of death
- Usual address
- Marital status
- Occupation (or former occupation if retired)
- Name/address/occupation of spouse or civil partner (if surviving) or name and occupation (if deceased)
- National Insurance number
- National Insurance number of any surviving husband, wife or civil partner

Documents from the registrar

Certified copies of the death certificate:

The death registration is a permanent record and is retained by the registrar. You may purchase as many certified copies of this document as you need, and these are what is meant when banks and others ask to see an 'original' death certificate. The price is £4 each (at time of printing), but usually rises significantly if you need more later. Obtain one for each bank account, building society and shareholdings of the deceased.

If there is to be an inquest, the death is not registered until after the inquest, the coroner will issue you with an Interim Certificate which you can use instead of certified copies.

Most organisations will only accept a certified copy as evidence of a death.

Many local authorities offer a service making it easier to inform local and central government departments of the death. Ask your registrar if this service, often called Tell Us Once, is available in your area or call us. If you use Tell Us Once you may not need to complete the BD8.

Tell the registrar if the funeral is to be overseas as the green form is not issued and other forms are needed. Call us for more information or ask your funeral director.

Certificate of Registration/ Notification of Death (BD8):

This form is free and you need to complete the form on the back to notify the Department for Work and Pensions of the death if the person received a state pension or any other benefits. The registrar may give you an envelope to post the certificate or you can hand it in at a Jobcentre Plus office. You can obtain this form from the registrar even if the death cannot be registered yet.

Certificate for burial or cremation:

This is free and is commonly referred to as 'the green form'. It proves to the funeral director and the cemetery or crematorium authorities that a funeral may take place. The green form is replaced by a document from the coroner if there will be an inquest or if the funeral will be a cremation following a coroner's post-mortem examination.



Arranging a funeral

Most families choose to use a funeral director so this booklet is written with that in mind. If you are considering making funeral arrangements without a funeral director you can call us for further information on 0800 082 1203.

You may want to check whether the person who died had a pre-paid funeral plan which will set out some or all of what they wanted, whether they had told family or friends what they wanted or had given instructions in their Will.

There are a number of aspects that you may want to think about, which your funeral director will help you consider such as:

- Style of funeral
- Civil or religious
- Burial or cremation
- Music and readings
- Funeral cortege
- Type of coffin
- Post funeral gathering
- Charitable donations
- Floral tributes

You can find additional information on our website

www.bereavementadvice.org

The National Association of Funeral Directors (NAFD) and the National Society of Allied & Independent Funeral Directors (SAIF) have good Codes of Practice and complaints procedures. You may want to check whether your funeral director belongs to one of these organisations. Call us if you want us to look for a funeral director in your area.

Your local council burial and cremation department will also be able to give you advice.

Call us to find a funeral director on our free helpline
0800 082 1203.

Paying for the funeral

A good funeral director will explain all the different charges and give you an itemised estimate. We recommend that you don't sign a contract with the funeral director until you have considered how the funeral will be paid for. If you are asked to sign to confirm the arrangements you are entering a legal contract and agreeing to be responsible to ensure the funeral is paid for. You may be asked for a deposit.

The cost of the funeral has priority over most other debts on the estate and will be something any professional helping you with probate will be able to take care of (see page 13). Provided there is sufficient money in an account belonging to the deceased a bank will usually write a cheque to the funeral director from that account if the bank is given the invoice. This is one of the reasons it is important to inform banks about the death as soon as possible in addition to helping prevent fraud.

If there is not enough money in the estate AND the person who is the most appropriate person to arrange the funeral (usually the nearest relative) is in receipt of a means-tested benefit from the Department for Work and Pensions, that person can apply to the social fund for a funeral payment (see page 18).

This will make a significant contribution to the cost but not pay for everything. You may also qualify for a budgeting loan.

If there is no-one available to make the funeral arrangements or you are unable to get help with the costs by the means described above, please call us and we will explain what you need to do next.

Use form SF200 from a Jobcentre Plus to apply for a funeral payment and SF500 for a budgeting loan, or download them from www.gov.uk

Finding out about probate

When someone dies, there are certain tasks and legal obligations that need to be taken care of. Anyone responsible for dealing with an estate is called a personal representative.

The personal representatives are the executors named in the Will or, if there isn't one, the people set out in law.

If you already know that you do not need to apply for probate, please go straight to page 15. Call us if you are not sure and we can help you decide if it will be necessary.

The information here is a very brief introduction to a complex subject. If you call us we can apply the information to your own circumstances.

Many people choose to use professional help to deal with the legal formalities required to administer an estate. There is far more involved than just filling in one or two forms and obtaining the grant of probate. You have a choice of types of

professional service. As with all professional services for which you will be charged (but in many cases the fees are deducted from the estate) do ask as many questions as you need to about price structures and how the service will be provided.

A grant of probate is a court order that allows the executor of a Will or their professional representative to deal with the property and financial affairs of the deceased. However, when most people use the word 'probate' they mean the whole process of discovering what someone has left, going through the legal process of gaining authority to deal with it (whether there is a Will or not), paying off any debts and finally distributing the remainder to the people entitled to receive it. This is the

If you are not sure if probate will be necessary, call our free helpline on **0800 082 1203**.

Many people appoint a professional service to help with probate.

administration of the estate, which can take several months and up to a year or more depending on the complexity and whether a property is involved.

Whether you need probate depends on the value of the estate. An asset holder (e.g. a bank) can insist that a grant be obtained for any amount over £5,000 although many have a higher threshold. They are not being difficult – this is the procedure laid down in law to ensure the wishes of the deceased are carried out, creditors are paid and that the people named as beneficiaries do receive their entitlement.

There are choices available to you if you are asked by a bank or other asset holder for probate.

We can help you understand more about the estate administration process than there is space for in this booklet. We can also help you choose the best way to carry out the estate administration bearing in mind the details of the estate concerned and your own individual circumstances.

For more information, please call us on our free helpline 0800 082 1203.

Banks etc should be contacted quickly to secure the estate and prevent fraud.

It is a good idea to keep a note of who you spoke to and the date and time of the call.

For important original documents, you could send these via special or recorded delivery.

Who needs to be informed about the death?

Picking up the telephone to tell close family or complete strangers such as an employer about the death is usually difficult. You may want to ask people you trust to let their branch of the family know or a friend to let other members of their social network know. Once you know when the funeral is, keep the details by the phone so anyone can answer and give this information.

For someone who is working or recently retired, a manager or colleague will know who it would be appropriate to inform in the workplace.

Social networking sites, such as Facebook, may be the equivalent of an address book, but with far more entries. Otherwise an address book, or contacts on a computer or mobile phone will be very helpful.

You will probably want to make a separate list of family and personal friends to be contacted but we have made some suggestions of other people to be notified. It is always a good idea to keep a note of who you spoke to and the date and time of the call.

You may find it helpful to develop a filing system to keep the paperwork in order. Banks etc. should be contacted quickly to secure the estate and prevent fraud and also the Department for Work and Pensions agencies to avoid accidental overpayment of benefits which will later have to be repaid to the government. Take copies of important documents and if you post any documents, make a note of when you sent them.

Junk mail suppression service

Receiving direct mail (often called junk mail) in the deceased's name can be extremely distressing.

Bereavement Advice Centre offer a junk mail suppression service to help stop unwanted marketing post to the deceased and reduce the number of companies you will have to contact individually as well as help prevent identity fraud.

By registering with this free service, the names and addresses of the deceased are removed from mailing lists, stopping most advertising mail within as little as six weeks. This service will not stop official post such as bank and credit card statements, tax returns, utility bills and premium bonds.

To register for the
junk mail suppression
service, simply call us on
freephone **0800 082 1203**
and we will set it up whilst
you are on the phone.

Who to contact

Here is a list of organisations you may need to contact. If you are using a professional for probate they will contact many of these for you.

- Banks/building societies
- Mortgage provider or equity release company
- Credit/store card
- Other money, e.g. National Savings/Premium bonds/loans/hire purchase agreement
- Friendly societies
- Buildings insurance
- Home contents insurance
- Car insurance
- DVLA
- Identity & Passport Service
- HMRC tax office
- Council housing office/landlord/housing association
- Electricity provider
- Gas provider
- Telephone line and internet broadband provider
- Water/drainage provider
- Cable TV/satellite service
- Mobile phone
- Royal Mail redirection
- Council tax
- Council tax benefit
- Electoral registration office
- Housing benefit
- Adult social services (including day care/home care)
- Blue badge/concessionary travel pass
- Library
- Employer or private pension provider
- Trade union/professional association
- DWP: State pension, pension credit, attendance allowance, DLA, carer's allowance, incapacity benefit, income support, jobseeker's allowance, employment, support allowance and Universal Credit
- Child Support Agency
- Return of medical equipment
- Child tax credit/working tax credit/child benefit
- Club memberships

Finding out about benefits

People can be on benefits for a variety of reasons and a change of circumstances, especially the death of a partner, can affect your own entitlement. After a death, income may fall if a work pension is lost. Or it may fall at first and then rise due to an inheritance which may take you over the threshold for some benefits or mean you have to pay tax.

The Department for Work and Pensions has a bereavement service to make it much simpler for bereaved people to notify them of a death. At the same time the eligibility for benefits of the immediate next-of-kin can be checked. Applications for bereavement benefits and the social fund funeral payment can be made on the telephone immediately.

If you are not using a professional to deal with probate for you we recommend you call the bereavement service as soon as possible to avoid any over-payment of benefits which would then have to be repaid from the estate to the government.

Call the Department for Work & Pensions on **0845 606 0265**
(or **0845 606 0275** for a Welsh language service)

Alternatively, the textphone number is **0845 606 0285**
(or **0845 606 0295** for a Welsh language service)

Inquests

An inquest is a formal court hearing which examines the circumstances of any death which is unnatural, unexplained or happened in circumstances in which the law requires there to be an inquest, such as a death in custody or as a result of an industrial accident.

Inquests differ from other courts because there is no prosecution or defence. The purpose is to investigate who has died, when, where and how they died. Most inquests are heard in front of a coroner who directs the hearing, but some inquests have to be heard in front of a coroner with a jury. One of the most important aspects to understand is that an inquest cannot decide that any individual or company is to blame for the death.

There is considerable variation in how long after a death the inquest is held. This depends a great deal on the complexity of the circumstances to be investigated.

You will be kept up to date about progress in the investigation. Please be patient with the coroner's staff as they are often waiting for information from other people. Tell the coroner's officer if you have particular concerns or questions you would like answered. Often the coroner will ensure they are asked during the inquest to make the experience a little less stressful for you. Remember the inquest can only examine the facts of the case and is not the place to campaign for changes to services. In fact, the inquest is often helpful for families in filling in gaps in their own knowledge. The immediate family do have the right to ask questions at the inquest.

Occasionally families choose to have legal representation at an inquest but legal aid is very rarely available for this. Unless there is a possibility of further legal action afterwards (e.g. suing someone for negligence) lawyers are usually not necessary.

After an inquest the death is registered automatically and you can purchase death certificates from the registrar.

The Ministry of Justice has very helpful booklets; **Guide to Coroners Services and Coroner Investigations: A Short Guide**. Do ask the coroner's office for these or you can download them from www.gov.uk and put the title in the site search box.

Scotland

Investigation and registration of death in Scotland is governed by Scottish law.

Northern Ireland

The procedures for investigation and registration of deaths are very similar to those in England and Wales. There is one coroner for the entire province. The procedures for probate are also very similar. Please call us for further information.

Useful contacts

There are many other organisations that provide a variety of practical information and/or emotional support after a bereavement – far too many for us to list here. Please call us so we can find the contact details that are most appropriate to your individual circumstances.

Bereavement Advice Centre

www.bereavementadvice.org

0800 082 1203

Information on practical bereavement issues.

Samaritans

www.samaritans.org

116 123

Available 24 hours every day. A confidential emotional support service for anyone experiencing feelings of distress or despair for any reason, including those which could lead to suicide.

Cruse Bereavement Care

www.cruse.org.uk

0808 808 1677

The largest bereavement support charity in the UK.

Child Death Helpline

0800 282 986 freephone (or 0808 800 6019 free for main network mobiles).

A helpline for anyone of any age affected by the death of a child (from pregnancy to adulthood) in any circumstances. All calls are answered by parents who have experienced bereavement.

Government Services and Information

www.gov.uk

Government services and information all in one place – this website has lots of information and links to lots of other useful sites, including local authorities.

NHS Choices

www.nhs.uk

Information about local health services and lots of medical/health advice and information about a huge variety of conditions and much more.

Citizens Advice

www.adviceguide.org.uk

This website has an excellent range of information on many issues.

Simplify Probate

www.simplifyprobate.co.uk

01789 777358

Probate experts who will help and advise you on the grant of probate and estate administration process.

Money Advice Service

www.moneyadviceservice.org.uk

Free impartial advice service helping people manage their money and tackle debt.

www.bereavementadvice.org

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