

What to do when someone dies

Probate & Estate Administration

What you need to do when someone dies

At such an emotional time it can be difficult to think clearly about what needs to be done, when and how.

This brief summary is designed to help you through the some of the steps in the process. It offers a practical step-by-step guide to the issues that you will need to consider and the tasks you will need to complete. Remember you can speak to a member of our probate and estate administration team to get additional help or advice on 0800 923 2080

How to register a death?

Once the sad news has been passed out to friends and family, the death must be registered with the local registrar usually within 5 days.

You will find the number for your local registrar in your local telephone directory under 'Registration of Births, Deaths & Marriages' or online usually by searching for '[name of locality] local registrar' or going to the Direct.gov web site which has a directory of all Registrar information: .

www.direct.gov.uk/en/Governmentcitizensandrights/Death/WhatToDoAfterADeath/DG_10029642

You should call the registrar first to see if you need to make a formal appointment and confirm what information and documentation you will need to take with you. If your friend/relative died at home a doctor will need to certify the death.

Depending upon the circumstances a coroner may also need to be involved, however, the doctor or hospital will advise you about this.

Who can register a death?

If the individual died in a house or hospital, the death can be registered by any of the following people:

- a relative
- someone present at the death
- a house occupant
- a hospital official
- the person making the funeral arrangements.

What documents will I need to take?

When registering a death, you'll need to take the following:

- medical certificate of the cause of death (signed by a doctor)
- the fee (check the amount when making the appointment).

And, if available:

- birth certificate
- marriage or civil partnership certificate
- NHS Medical Card.

What other information will I need to supply?

- the person's full name at time of death
- any previous names (including maiden names)
- the person's date and place of birth
- their last address
- their occupation
- the full name, date of birth and occupation of a surviving spouse or civil partner
- whether they received a state pension or any other state benefit.

Once the death is registered the registrar will give you:

- a death certificate. Remember to ask the registrar for extra copies
- a certificate for burial or cremation (called the 'green form'), giving permission for the body to be buried or to apply for the body to be cremated
- a certificate of registration of death (form BD8), issued for social security purposes if the person was on a state pension or benefits.

Secure the deceased person's residence and belongings

You will need to make sure that the deceased's residence is secure. You should also move any valuables to a safe place.

If the residence is to be left empty it is wise to turn off the water and gas and re-direct the mail. You should notify the insurance company about any requirements they might have in relation to the property and contents insurance.

Locate the Will or what to do if there is no Will

You should contact the deceased's Solicitors to see if they hold the original Will as this may contain funeral wishes and set out how the estate is to be distributed.

If the person dies without a Will, the estate will pass according to the 'Intestacy Rules' to next of kin or to the Crown. These rules are not always as straightforward as you might expect them to be but we are happy to explain how they may apply to you.

See our factsheet '**What to do when some dies without a Will?**'

Arrange the funeral

The funeral can take place at any time after the death. You will need to find out whether the deceased has put their wishes in writing, either in a Will or in a letter. It is always best to check for this before making any funeral arrangements.

Most funerals are arranged by a funeral director. To find a funeral director you should look online or in your local telephone directory. It is advisable to use a funeral director who belongs to one of the professional associations, such as the National Association of Funeral Directors (NAFD), the Society of Allied and Independent Funeral Directors (SAIF) or the Funeral Standards Council (FSC), since all these associations have codes of practice and complaints procedures. You should ask questions about the service, cost and availability before appointing a funeral director.

The appointment should be made by the executor so as to ensure that the cost of the funeral will be met from the assets left behind by the deceased.

Gather the deceased's paperwork

You will need to obtain the deceased's paperwork such as their Will, insurance documents, bank details, building society details and passbooks, share certificates and bonds. This can be a lengthy process but it is absolutely essential that it is done properly. You should ensure that you gather all the relevant paperwork at the start because if more assets or liabilities are discovered later, it could cause significant problems or delays in the estate administration.

- if the deceased has appointed an executor, the executor will be responsible for implementing the Will and managing the affairs of the deceased. The executor will often be a relative but can be a friend or a professional person, such as a solicitor.
- if there is no Will (called dying intestate) we can advise you about who can apply to administer the estate.
- as the executor or administrator you can manage the deceased's estate by yourself but the administration can be time-consuming and complicated.

Estate administration costs can be met from the deceased's estate – you do not have to pay the legal costs yourself. We are always available for a no obligation discussion with you by contacting 0800 923 2070.

Getting bereavement counselling

Coping with loss and bereavement can be overwhelming and speaking to someone about your loss can make all the difference. You may wish to contact the charity CRUSE, which is involved in bereavement counselling and publishes a number of leaflets, which you may find helpful.

Day by Day Helpline: 0844 4779400

Email: helpline@cruse.org.uk

www.crusebereavementcare.org.uk