



What to do when someone dies

A guide of what you need to do and where you can get help and support.

We know it can be a difficult time when someone close to you dies – especially if you've never had to deal with someone else's affairs before.

We also know that dealing with the pain of the loss of a loved one can be one of the most painful and emotional experiences of your life. We've put this guide together to help you navigate some of the activities that you will need to do and give advice on where you can get guidance and support, when you need it.

In the days and weeks after someone dies, there are a number of things that you will need to do and in this guide we will provide some advice and information which will help you through the process. We will also point out some of the things that you may want to think about too.

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Registering a death

Registering a death is the formal process of recording the death and is carried out by the Registrar of Births, Deaths and Marriages.

Below are details of what you need, where you can find more information on registering a death and what documents you will need.

The process may be slightly different depending on where the person lived in the UK and details can be found at [gov.uk/register-a-death](https://www.gov.uk/register-a-death) or below.

Registering a death in England and Wales

The death should be registered by a relative but if a relative cannot register the death it should be registered by someone who was present at the time of death, the administrator at the hospital where the person died or the person responsible for arranging the funeral.

You must legally register the death within 5 days of the death. You can register the death at any Registrar. You can find your nearest Registrar and their contact details at [gov.uk/register-offices](https://www.gov.uk/register-offices).

The Registrar will ask you to tell them:

- the person's full name at the time of their death
- any previous names used, e.g. maiden name
- the person's date and place of birth
- their last address
- their occupation
- the full name, date of birth and occupation of any surviving spouse or civil partner
- whether the person was receiving a state pension or benefits

It's important that you have as much of this information as possible, but please don't worry if you don't know all of it.



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We're here to help

If there's anything that you're not sure about, or if you don't know what to do next, please call us.

Our dedicated Bereavement Team will be able to help 0371 384 2793.

Open 08:30am to 5:30pm (UK time)
Monday to Friday, not including public holidays in England and Wales.

Calls to 03 numbers cost no more than a national rate call to an 01 or 02 number.

You can also find help and information, download certain forms, or send us a secure message on our website help.shareview.co.uk

They may also ask to see the person's:

- Birth Certificate
- Council Tax Bill
- Driving Licence
- Marriage or Civil Partnership Certificate
- NHS Medical Card
- Passport
- Other proof of address (e.g. energy bill)

After you register the death, the Registrar will provide you with:

- a Certificate for Burial or Cremation (otherwise known as the 'Green Form' – this document gives permission for either of these to legally take place and will be required before they can take place)
- a Certificate of Registration of Death – You'll be able to buy one or more death certificates at the time of registration. (These will be needed by the executor or administrator when sorting out the deceased person's affairs and you may wish to buy extra copies for telling organisations of the death)

The registrar may also help you notify government by using the Tell Us Once Service (See page 10).



Registering a death in Scotland

You must legally register the death within 8 days of the death.
You can register the death at any registration office in Scotland.

It does not need to be the district where the person lived or died. You can find details of your local registration office and what you will need at mygov.scot/register-death.

You can register a death if you:

- are related to someone who has died
- were there when the person died
- are an executor or solicitor of the person who has died
- lived with the person who died, if they died at home

The Registrar will ask you to provide the medical certificate of cause of death. They may also ask for:

- the birth and marriage certificate of the person who has died
- their NHS medical card
- anything you have that confirms they had a pension or payment from government funds

It's important that you have as much of this information as possible, but please don't worry if you don't know all of it.

After you register the death the Registrar will provide you with:

- a certificate of registration of death – you'll need to show the funeral director this document as it gives permission for either the burial or cremation to legally take place and will be required before they can happen.
- a shorter, known as 'abbreviated', copy of the full death entry made in the national register

There is no charge for these documents.

Registering a death in Northern Ireland

The death of a resident of Northern Ireland can be registered by:

- any relative of the deceased – including a relative by marriage
- a person present at the death
- a person taking care of the funeral arrangements
- the executor or administrator of the deceased's estate
- the governor, matron or chief officer of a public building where the death occurred
- a person living in and responsible for a house, lodgings or apartments where the death occurred
- a person finding, or a person taking charge, of the body
- maiden surname (if the deceased was a woman who had married)
- name and address of the deceased's GP
- details of any NI Civil Service or Teacher's pension that the deceased may have held

It's important that you have as much of this information as possible, but please don't worry if you don't know all of it.

After you register the death the Registrar will provide you with:

- a GRO21 form, which is equivalent to the 'GreenForm' and should be given to the funeral director, giving permission for the body to be buried or for an application for cremation to be made. If the body is to be cremated, the GP or hospital will arrange for a second doctor to sign the cremation certificate.
- Death Certificates. You'll be able to buy one or more death certificates at the time of registration. (These will be needed by the executor or administrator when sorting out the deceased person's affairs and you may wish to buy extra copies for telling organisations of the death)

If the death has been reported to a coroner

If the cause of death is unknown, sudden, or unexplained it may be reported to a coroner. You will still need to register the death and should contact the Registrar as described above. The Registrar will tell you what you need to do to register the death. The Coroner may give you the documents you need but depending on the circumstances may also send them directly to the Registrar.

You must legally register the death within 5 days of the death. More details of registering a death in Northern Ireland can be found at nidirect.gov.uk/articles/registering-death-district-registrar.

The Registrar will ask you to tell them:

- full name and surname of the deceased
- deceased's usual address
- date and place of death
- marital status (single, married/civil partner, widowed/surviving civil partner or divorced/civil partnership dissolved)
- date and place of birth
- occupation of the deceased
- if the deceased was married or had a civil partner, the full name and occupation of husband/wife/civil partner
- if the deceased was a child under the age of 16, the full names and occupations of the parents



Arranging a Funeral

Most funerals are arranged by the closest relatives and if not by a close friend. If there is no one, the local health authority will arrange a simple funeral.

If you've found a Will or even a Letter of Wishes this might give you an idea about what your loved one wanted for their funeral. This can be a relief for some, as it takes many of the decisions out of their hands, but it can be a concern for others especially if there isn't enough money or the requests are unrealistic. It's important to understand that funeral wishes in a Will aren't legally binding and don't have to be followed if they're not possible. This can present a moral dilemma but doing the right thing doesn't always mean following their wishes to the letter. It may also be possible to understand the deceased's wishes by asking friends.

Most people seek the help of a funeral director when arranging a funeral, but you can arrange a funeral without a funeral director.

If you hire a funeral director, choose a funeral director who is a member of either:

- National Association of Funeral Directors – you can search for your nearest one at [funeral-directory.co.uk](https://www.funeral-directory.co.uk)
- The National Society of Allied and Independent Funeral Directors (SAIF) – you can find your nearest one at [saif.org.uk/members-search](https://www.saif.org.uk/members-search)

It's important to remember that when you hand over the "Green Form", you are personally entering into the contract for payment with the Funeral Director.

A basic funeral is likely to include:

- a plain, lined coffin
- transport of the body of the person who has died to the funeral director's premises, usually up to ten miles from wherever the death occurred
- the care of the person who has died until the funeral. This will include washing and dressing the person who has died and laying the body out, but will not include embalming
- providing a hearse to take the body to the nearest crematorium or burial ground
- providing the necessary people to carry the coffin
- making all other necessary arrangements, for example, getting the required forms.

Other services that funeral directors could provide, or which you may wish to arrange elsewhere are:

- flowers
- a more expensive coffin and fittings
- press notices
- an organist
- fees for religious services
- a burial or crematorium fee. The burial fee will usually include the costs of preparing the grave
- extra cars
- embalming
- extra services by the funeral director, for example, use of the Chapel of Rest, transport from the mortuary, or special viewing arrangements
- the cost of journeys of more than ten miles to the funeral director's premises
- a memorial
- catering arrangements
- stationery.

Once you've chosen the funeral, you should be given a written estimate giving a breakdown of all of the costs involved. Ask for one if it's not provided.

Telling Government departments of a death

To notify government departments of a death you can use the Tell Us Once Service, a service that lets you report a death to most government organisations in one go: [gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once](https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once)

To use the Tell Us Once service you will need a Tell Us Once reference number, which will be given to you by the Registrar at the time you registered the death. The Registrar may also help you to complete the Tell Us Once notification at the same time.

- HM Revenue and Customs (HMRC) – to deal with personal tax and to cancel benefits and credits, for example Child Benefit and tax credits (you need to contact HMRC separately for business taxes, like VAT)
- Department for Work and Pensions (DWP) – to cancel benefits and entitlements, for example Universal Credit or State Pension
- Passport Office – to cancel a British passport
- Driver and Vehicle Licensing Agency (DVLA) – to cancel a licence, remove the person as the keeper of up to 5 vehicles and end the vehicle tax (you must contact DVLA separately if you either sell the vehicle or keep it and tax it in your own name)
- the local council – to cancel Housing Benefit, Council Tax Reduction (sometimes called Council Tax Support), a Blue Badge, inform council housing services and remove the person from the electoral register
- Veterans UK – to cancel or update Armed Forces Compensation Scheme payments

- Social Security Scotland – to cancel benefits and entitlements from the Scottish Government, for example Scottish Child Payment

To make a notification using Tell Us Once you will need the following details of the person who died:

- name
- date of birth
- address
- date they died
- name, address and contact details of the person or company dealing with their estate (property, belongings and money), known as their ‘executor’ or ‘administrator’
- if there’s a surviving spouse or civil partner, the name, address, telephone number and the National Insurance number or date of birth of the spouse or civil partner
- if there’s no surviving spouse or civil partner or their spouse or civil partner is not able to deal with their affairs, the name and address of their next of kin
- if they died in a hospital, nursing home, care home or hospice, the name and address of that institution – you’ll also be asked if the stay was for 28 days or more



You may also need:

- if they had a passport, their passport number and town of birth
- if they had a driving licence, their driving licence number
- if they owned any vehicles, the vehicle registration numbers
- if they were getting services from their local council, such as Housing Benefit payments or Council Tax reductions, the name of their local council and which services they were getting
- if they were getting any benefits, tax credits or State Pension, information about which ones they were getting
- if they were getting money from an Armed Forces Pension or Compensation Scheme, details of that scheme
- if they were getting money or paying into public sector pension schemes, details of those schemes
- if they were getting money or paying into Local Government Pension Schemes (LGPS), details of those schemes and their National Insurance number

It’s important that you have as much of this information as possible, but please don’t worry if you don’t know all of it.

A guide of how to use Tell Us Once can be found at [gov.uk/government/publications/tell-us-once-easy-read-guide](https://www.gov.uk/government/publications/tell-us-once-easy-read-guide)

If you are unable to use Tell Us Once or would prefer not to, you will need to notify the following government departments:

- HM Revenue and Customs (HMRC)
- National Insurance (NI) Contributions Office
- Child Benefit Office
- Tax Credit Office
- Department for Work and Pensions (DWP)
- Driver and Vehicle Licensing Agency (DVLA)
- HM Passport Office (HMPO)



Telling Others

Following the death of a loved one you will need to tell a number of people and organisations of the death. Initially you will want to tell those close to the deceased and those that provided services to them, including:

- family members and friends
- employer or educational establishments
- health professionals. You will also need to cancel any outstanding hospital, dental, podiatry or other health related appointments
- agencies providing care such as social services, home carers, meals on wheels and day centres.

Telling all the organisations that need to know of a death can seem daunting, but making a list and breaking it into small steps can help. If you have a friend or relative who has been offering to help, sitting down together and making a plan of how you will tackle the admin can help.



death
notification
service

Death Notification Service

The Death Notification Service is a free service which allows you to notify a number of member organisations of a person's death, at the same time. The service aim's is to make the process quick and easy for you to inform them at a time that suits you.

To start making a notification go to: deathnotificationsservice.co.uk

The service is available to anyone who has recently suffered a bereavement and wishes to notify one or more of the participating organisations so that they can update their records. The simple online form allows you to make one quick and straightforward notification that will then be used to contact all the selected member organisations. Alternatively, if you wish to make a notification through the service over the phone, then please call their helpline on **0333 2076574** (local rate) and one of their representatives will be happy to help.

Each organisation that is notified, will update their records and advise you of the next steps. You can expect to receive communication from individual firms within 10 working days, including and allowing for postal times, from the date of the notification.

Redirecting Post

When someone has died, you can use the Royal Mail Redirection service to ensure that any post is received by the person looking after their estate. Post can be redirected for up to four years.

You will need to provide valid identification, such as the original death certificate, when you complete the 'special circumstances' form. You can apply at a Post Office branch or by post. The amount you pay will depend on the duration of the redirection service and the location of your property.

More information can be found at royalmail.com/personal/receiving-mail/redirection



Financial organisations

- Banks/National Savings/building societies.
- Insurance companies (e.g. life, buildings/contents, medical, car, travel).
- Pension providers.
- Credit card/store card providers.
- Shareholdings
- Investment companies
- Any other financial institutions must be informed so that any accounts solely in the deceased's name can be frozen to prevent fraud. You should also inform companies/organisations with joint accounts, although these should normally still be accessible by the other joint account holder.



Property and utilities

- Mortgage provider.
- If the deceased lived in rented accommodation, inform the local authority, housing association or private landlord.
- Buildings and property insurance companies to ensure continued cover especially if the property is left unoccupied.
- Utility companies (electricity, gas, water and telephone) and arrange transfer of account details if necessary.
- TV/internet companies.



Others

- Clubs/membership organisations/social groups.
- Subscriptions
- Social Media

Managing an Estate

Following someone's death, you may be tasked with handling their estate, which is essentially everything owned by the person who has died. The estate may be made up of the following:

- Money in a bank or building society account. This could include money paid out on a life insurance policy
- Money owed to the person who has died
- Assets – for example, their home
- Personal possessions – for example, their car or jewellery
- dealing with any assets
- paying any Inheritance Tax
- applying for probate
- distributing the estate.

The estate of the person who has died is usually passed to surviving relatives and friends, either according to instructions in the will, or if the person dies without leaving a will, in accordance to certain legal rules called the rules of intestacy.

'Estate administration', and sometimes 'probate', are the names used to describe the work involved with collecting information about the assets and debts of the deceased, preparing the necessary tax and legal paperwork, and then gathering in those assets, paying off debts and distributing the estate to the beneficiaries in accordance with the latest version of the Will. Dealing with a loved one's estate can be a difficult task as there are many factors to consider that can be both complex and time consuming.

The tasks most associated with being an executor include:

- registering the death
- getting copies of the will
- arranging the funeral
- taking responsibility for property and post
- valuing the estate
- sorting out finances

The Estate Administration process is a time consuming one, especially where there are properties to sell or complex tax issues to deal with, and whilst every estate is different, it can typically take over 12 months to complete and be time demanding on you, therefore the role of the Executor or Administrator should not be underestimated.

The role of distributing an estate is undertaken by an Executor or Administrator. When managing an estate an Executor or Administrator will be:

- financially and legally responsible for administering the estate in accordance with the latest Will*
- personally liable for the incorrect distribution of an estate
- the only person able to instruct a legal professional
- responsible for ensuring that you maximise the estate for all of those that are inheriting (the beneficiaries)
- responsible for identifying all of the assets and debts of the deceased
- ensuring that all taxes and liabilities in respect of the estate are documented on the correct forms and paid within the appropriate timeframes so as to avoid fines for errors or late submission



Need extra support with managing an estate?

Equiniti are able to provide you with free advice and practical support on how to deal with the death of a loved one.

If you require legal advice in dealing with the estate, we also offer an efficient and cost effective estate administration service that reduces the stress and burden on you where we can act as either the Executor or Administrator.

Equiniti provide regulated services to a wide range of private and public organisations, including the UK Armed Forces Veterans pension scheme and Local Government through the My Civil Service Pension scheme (MyCSP).

As part of our service, we will dedicate a specific Estate Manager to you as your day to day point of contact so that you are kept up to date every step of the way.

For more information please call us on: **0371 384 2793** Lines are open from 8:30 am to 5:30 pm (UK time) Monday to Friday, excluding public holidays in England and Wales.



Support and guidance

Bereavement Support Payment

The Bereavement Support Payment is a welfare benefit available to those whose husband, wife, or civil partner died in the last 21 months, helping relieve some of the financial burden at such a stressful and emotional time.

It has replaced Bereavement Allowance (previously Widow's Pension), Bereavement Payment, and Widowed Parent's Allowance.

The payment is not means-tested and those eligible receive either a standard or higher benefit rate dependent on whether they are responsible for children or not. The support payment is only issued for 18 months after the date of death and you must claim within 3 months of your partner's death to get the full amount. You can claim up to 21 months after their death but you'll get fewer monthly payments.

You may still be able to claim a Bereavement Support Payment after 21 months if your husband, wife or civil partner's cause of death was confirmed more than 21 months after the death. For more information go to [gov.uk/bereavement-support-payment](https://www.gov.uk/bereavement-support-payment)

Funeral Expense Payment

Although the payment will not usually cover all of the costs of the funeral, if you need help to pay for a funeral you're arranging and are claiming certain benefits you may be able to apply for a Funeral Expense Payment.

Funeral Expense Payments can help pay for some of the costs of the following:

- burial fees for a particular plot
- cremation fees, including the cost of the doctor's certificate
- travel to arrange or go to the funeral
- the cost of moving the body within the UK, if it's being moved more than 50 miles
- death certificates or other documents

You can also get up to £1,000 for any other funeral expenses, such as funeral director's fees, flowers or the coffin. For more information go to:

[gov.uk/funeral-payments](https://www.gov.uk/funeral-payments)

If you have no money to pay for the funeral, or do not want to take responsibility, the council where the person died should be able to arrange a simple, respectful funeral service. They are not required to allow others to attend, but often do. Some hospitals will also arrange funerals.

Down to Earth provides practical support for people struggling with funeral costs. You can find their details at **[quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth](https://www.quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth)**

For more information go to: **[gov.uk/funeral-payments](https://www.gov.uk/funeral-payments)**

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Open 08:30am to 5:30pm (UK time)
Monday to Friday, not including public holidays in England and Wales.

Calls to 03 numbers cost no more than a national rate call to an 01 or 02 number.

You can also find help and information, download certain forms, or send us a secure message on our website **[help.shareview.co.uk](https://www.help.shareview.co.uk)**

Who can help?

How to get support with grief

Visit: **[nhs.uk/conditions/stress-anxiety-depression/coping-with-bereavement](https://www.nhs.uk/conditions/stress-anxiety-depression/coping-with-bereavement)**

Citizens Advice Bureau

Visit: **[adviceguide.org.uk](https://www.adviceguide.org.uk)**

For help on practical and legal matters and contacts for counselling, help and support.

Cruse Bereavement Care

Visit: **[cruse.org.uk](https://www.cruse.org.uk)**

Cruse are able to provide help with understanding and coping with grief following the death of someone close.

Mind

Visit: **[mind.org.uk/information-support/guides-to-support-and-services/bereavement/about-bereavement/](https://www.mind.org.uk/information-support/guides-to-support-and-services/bereavement/about-bereavement/)**

National Bereavement Partnership

Visit: **[nationalbereavementpartnership.org](https://www.nationalbereavementpartnership.org)**

The National Bereavement Partnership provides a support helpline, counselling referral and befriending service for all those suffering from bereavement, grief, living loss and mental health issues.

At A Loss

Visit: **[ataloss.org](https://www.ataloss.org)**

At a Loss is a signposting website for the bereaved to help find support.

Winston's Wish

Visit: **[winstonswish.org](https://www.winstonswish.org)**

Winston's Wish charity supports bereaved children, young people, their families and the professionals who support them.

The Good Grief Trust

Visit: **[thegoodgrieftrust.org](https://www.thegoodgrieftrust.org)**

The Money Advice Service

Visit: **www.moneyadviceservice.org.uk/en**

For free and impartial advice on a range of financial matters.



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