



Dealing with a Death

It can be hard enough to deal with the reality of someone close to you dying, let alone to begin to know where to start with the many things that need to be done, and the bureaucratic and financial issues. This guide is designed to help you work through the steps you may need to take.

The Natural Death Centre has produced this guide to help you work through what needs doing and when, and we have tried to offer constructive advice and information to help you through the aftermath of a death of someone close.

While every effort has been made to ensure that information in this guide is up to date and accurate, it does not constitute legal advice tailored to your individual circumstances. If you act on it, you acknowledge that you do so at your own risk. The Natural Death Centre does not assume responsibility nor accept liability for any loss that may arise as a result of your reliance upon the advice that follows.

This guide has been written with English and Welsh law in mind, though much of it will also apply to Scotland and Northern Ireland. See Scotland.gov and NI Direct for more.

What needs doing – and when:

On the first day

If someone dies at home (and the death has been expected)

Call their GP immediately, or if this isn't possible, call an ambulance. If the death was expected, the doctor should issue a medical certificate with the cause of death. There is no cost for this certificate, however, if the funeral is to be a cremation, the doctor will need to complete an additional form, and a further doctor will also need to complete a confirmatory form, both of which will need to be paid for. The current fees as at April 2013 are £78.50 each. Also call their nearest relative as soon as possible (if that's not you).

If someone dies in a hospital or hospice (and the death has been expected)

Call their nearest relative as soon as possible (if that's not you). The doctor at the hospital or hospice will issue a medical certificate as above and prepare the first cremation form if required. (Usually a second doctor at the same hospital will complete the second cremation form).

If the death was unexpected

Call their GP immediately, or if this isn't possible, call an ambulance. Police officers may also arrive if it was an unexpected death - don't worry, this is a normal part of the process. You should also call the nearest relative as soon as possible (if that's not you).

For unexpected deaths, or if the person hadn't been seen by their GP in the 14 days preceding the death (28 days in Northern Ireland), the doctor or police will report the death to a coroner. A coroner is an official who looks into sudden deaths to help find out why they happened. (In Scotland this role is taken by the Procurator Fiscal). From this point the coroner has jurisdiction over the body until he / she is satisfied that they have ascertained the cause of death.

The coroner will instruct a funeral directing company to collect the body and take it to a hospital mortuary, or a public mortuary linked to a coroner's office. (This company has a contract with the coroners office to attend unexpected deaths, and it is important to note that you are in no way obliged to use this firm to carry out the subsequent funeral. Their role is finished when they deliver the body to the location where the post mortem will be carried out. It is entirely up to you who then takes over the funeral arrangements. We recommend contacting a number of funeral directors to see which most suits your family and your needs, and ask for quotes so that you are fully informed before deciding which company to engage).

What happens to the body?

If the death has been reported to the coroner or the Procurator Fiscal, they will investigate and may ask for a post-mortem (a medical examination carried out after death) or an inquest. This may take a few days or longer, and you are unlikely to be able to confirm funeral arrangements until the body is released for burial or cremation. How long the body will remain in the coroner's care before being released varies widely, depending on the circumstances. The usual requirement to register the death within five days (eight in Scotland) doesn't apply when the coroner is involved. See **Gov.uk** or **Scotland.gov** for full info. Once released from the coroner's jurisdiction, the body will usually be kept at the mortuary until relatives or funeral directors make arrangements for it to be taken to an undertaker's premises or taken home prior to the funeral. It is usually possible to arrange for the body to remain at the mortuary until the day of the funeral if this is what the family wish.

If an expected death occurred at home, you may choose to keep the body there right up until the day of the funeral. The Natural Death Handbook contains all the information you need about looking after a body at home, and often funeral directors will be able to offer help or advice. Contact us for details of helpful companies in your area. Your local community nurse or doctor might also be prepared to help with advice or assistance if you want to look after the body yourselves.

If an expected death occurred in a hospital, many hospital mortuaries will allow you to keep the body there until the morning of the funeral.

If you choose to employ a funeral director, they will collect the body from wherever the death occurred (or from the coroner's mortuary on release) and take it back to their premises. There will be a charge for this as part of the overall bill. Please note, there may be additional costs and / or restrictions on when you are able to spend time with the body once it is at the undertakers, so check this before choosing a funeral director to carry out the funeral.

Some funeral directors also have a policy of carrying out routine embalming if a family wish to see the body of someone who has died – often referred to as hygienic treatment or temporary preservation, embalming is an invasive procedure that is rarely needed other than in cases where a body is being transported internationally. We advise everyone to check what is actually involved with the embalming process before agreeing to it, please see our website for details, or contact us to talk it through before deciding whether this procedure is something you wish to be done to the body.

If the person who died was religious, it is also worth noting that some religions have their own important rites surrounding death. For example, in Judaism the body is never left alone, and in Islamic tradition, members of the same sex as the person who died, usually led by immediate family, attend to the body. Contact your local chaplain, rabbi, imam or priest for guidance.

If the person who died was an organ donor, and the death occurred in hospital, the hospital will automatically check if they were on the Organ Donor Register, so you will not need to notify them. You will have to give permission for any organs to be taken for donation. Deaths at home or outside of hospital cannot be considered for organ donation.

If the person who died wanted their body to be donated for medical research, this has to have been formally arranged with a medical school or scientific institution before the person's death, with the informed consent of the person concerned. If this wasn't the case, you won't be able to donate the body to medical research after they've died.

Even if the person did make arrangements for their body to be donated after their death, institutions are under no obligation to accept the body, depending on the circumstances of death, or indeed whether there is capacity to take another body at the time the death occurs. It is essential to always have a back up plan for a burial or cremation, just in case a donation is refused.

Other things to think of:

If the person who died was the sole owner of any pets they will still need to be looked after, even if this is just until other arrangements can be made. Relatives and friends may be happy to take them in, but if not, contact your local RSPCA branch.

If the person lived alone, don't forget to ensure the house is safely locked and secured before you leave.

The next few days

Ask others to help

This is a key point to keep in mind throughout the tasks to come. With a funeral to organise, family and friends to tell, and other organisations to notify, ensure you aren't taking on too much at an already stressful time.

Don't feel that you need to sort everything yourself - share tasks between family and friends if you can. Is there a family member or friend who can help phoning relatives, ring round local funeral directors for you and get some quotes, or organise food for a wake? If so, ask if they'd mind lending a hand. This can be a huge help in taking the pressure off of you, and the extra hands will help keep costs down too. It is also helpful for those around you to feel as if they are being useful.

Letting people know

One of the first things that needs to be done is to let others know about the death. This can be a difficult thing to do, as you may have to make repeated calls breaking the news to a number of people who, quite naturally, may be upset.

Exactly when you do this is up to you - immediate family will need to know before long-lost cousins for example. Again, don't feel you have to do this all yourself. Other relatives or close friends can help, and as people are told you can ask them to let others in their group or neighbourhood know for you.

It can be a tough process, so take it gently - just make as many calls as you feel you can, and take breaks when you need them. There are several organisations that will need to be notified too (see more below), but this can come later - the immediate list to tell includes:

- Other relatives and friends who haven't already been told.
- Any employer, university or school
- The person's family doctor if not already called.
- Your employer. If a dependent* has died, your employer has a legal duty to offer reasonable time off for you to arrange and attend the funeral, often known as compassionate leave. Some may offer more time or paid leave, but that is at their discretion.

*A dependent is a husband or wife, partner, child, parent, a friend or family member who lives with you but doesn't pay rent, or someone who relies on you to care for them (e.g. an elderly neighbour).

Registering the death

All deaths must be registered at the register office for the area in which the death occurred. Unless the death has been reported to the coroner, you will usually need to register the death within five days in England, Wales and NI, or eight days in Scotland. If the coroner is involved then registration can take place at a later date.

How to do it

You will need to go along to the register office for the district where the death happened. You may be able to make an appointment, telephone them first and see. If you are unable to get to the register office in the district where the death occurred, you can register the death at an office closer to you but this may be a longer process and delay the funeral arrangements. You will need to take with you the medical certificate of the cause of death (provided by the GP or hospital) as well as other information, such as their date of birth. If you can find them, it is a good idea to also take the birth certificate, any marriage or civil partnership certificate and NHS medical card, although these are not essential. A relative will usually need to register the death, if possible, but others are allowed to do this in some circumstances.

The registrar will require the following information from you:

- The person's full name as it was when they died.
- Any names they used in the past, including their maiden name.
- Their date and place of birth (town and county if born in the UK and country if born abroad).
- Their last address.
- Their occupation.
- The full name, date of birth and occupation of their surviving wife, husband or civil partner.
- Details of any state pension or other state benefit they were receiving.

Once the death has been recorded in the register, the registrar will then give you two important documents; the Certificate for Burial or Cremation, also known as the green certificate, which gives permission for the body to be buried or cremated and will be needed to be given either to a funeral director or directly to the crematorium, cemetery or burial ground where the body will be finally committed, and the Certificate of Registration of Death, also known as the death certificate, which will be needed. Keep these documents safe.

You will be offered the opportunity to buy additional official copies of the Certificate of Registration of Death, as these are often needed by companies and financial institutions, such as banks and insurance firms. Copies are generally about £4-£10 each if purchased when registering the death, depending on your area. If you want more copies at a later date, you will probably have to pay more for them.

Check if your area is registered with the 'Tell Us Once' service

In some areas, you can use the 'Tell Us Once' service to report the death to most Government organisations in one go, including council tax, benefits, passport and driving licence information. Not all local councils offer this though - check whether yours does when you register the death, as they will need to give you a reference number to use with the service. See [Gov.uk](https://www.gov.uk).

See whether you are entitled to financial help

Unfortunately, in many cases (especially if you are self employed) you are likely to end up out of pocket if you have to take time off from work due to a death.

If you are the surviving husband, wife or civil partner, you may be entitled to a government bereavement allowance and/or bereavement payment to help. If you don't feel up to applying on your own, ask a friend or relative to help you.

Eligibility for the Bereavement Allowance

Rules on this are complex, as is working out exactly what you might get. In a nutshell, the bereavement

allowance is paid for up to 52 weeks from the date of death, and you may be able to get it if all of the following apply (though there are a few other criteria too, see **Gov.uk** for info):

- You are under State Pension age
- You are a widow, widower or surviving civil partner aged 45 or over when your husband, wife or civil partner died.
- You are not bringing up children.
- Your late husband, wife or civil partner paid national insurance contributions, or died as a result of an industrial accident or disease.

Eligibility for the Bereavement Payment

You may also be entitled to a one-off £2,000 tax-free lump sum if your husband, wife or civil partner died and had paid national insurance contributions, and either:

- You were under state pension age when they died
- Your husband, wife or civil partner was not entitled to Category A State Retirement Pension when they died

Again, rules in this area are complex; so check **Gov.uk** to see if you're eligible. You can also contact the Government's Bereavement Service on **0845 608 8601**, which can take any claim details by phone and check to see if you are entitled to other benefits (see the 5-Min Benefits Check Up Guide to help).

The **Gov.UK** Death and Benefits section is also worth a visit to check if you are entitled to any other financial help. For example, you may be able to get Widowed Parent's Allowance if you are widowed below State Pension age and have at least one dependent child.

The first week

Check for a funeral plan

Before you start planning the funeral, check if there is already a funeral plan in place. This is where a burial or cremation is pre-arranged and paid for, and any ceremony details are listed. If the person who died had taken out a funeral plan, their next of kin is likely to know (if this isn't you).

If you can't find a plan but think there might be one, unfortunately there is no central register with records. You could check in case a copy has been put with any other financial documents, left with a Will, placed with a solicitor or bank, or even lodged with local funeral directors. Alternatively, you can find a list of most funeral planning companies and contact details on the Funeral Planning Authority website, so if you are convinced a pre-paid plan existed but cannot find any record of it, it may be worthwhile to try contacting the various plan providers listed.

It is worth noting that even if there is not a pre-paid funeral plan, there may be a pre-purchased grave which could be used for a burial, for example a grave in which another family member is buried that may have room for further burials and / or ashes interments.

Organising the funeral

Funerals in the UK generally take place within the first few weeks following a death, although there is no reason why you cannot arrange the funeral for a later date if need be.

The majority of families in the UK engage a funeral director to carry out the funeral arrangements, and in 2014, average costs involved are currently well over £3,000. Most companies ask for a significant deposit to cover the costs of the crematorium or cemetery, vicar or celebrant and any doctors' fees involved if the body is to be cremated, which frequently total around £1,000. Often, full payment will be required in advance if the family are making a claim from the DWP.

Before you start making any arrangements for the funeral, you will need to consider various decisions that will determine the type of funeral you end up with:

- Do you want a funeral director to carry out some of the funeral arrangements or to take care of the entire funeral for you? Increasingly families wish to be more involved with the funeral, often carrying the coffin, sometimes providing transport, or in other cases doing almost all of the arrangements and just needing somewhere for the body to be cared for between the death and the funeral. Contact the Natural Death Centre for flexible funeral directors in your area who will offer as much or as little help as you need. We can also help you to organise a funeral entirely without a funeral director's involvement.
- Was the person who died religious? If so, you may need to be guided by their faith leader as to the type of ceremony and rites that are appropriate.
- Is the body to be buried or cremated? This may be specified in the Will, if one has been left, or could have been a preference expressed during life. If you do not know what the person who died would have preferred, the next of kin or executor / administrator usually decides.
- Where do you want the ceremony to take place? If it is to be in a place of worship, the date and time will be dependent on the availability of the venue and the faith leader involved. If the ceremony is to be at a crematorium, cemetery or natural burial ground, you can contact them and find out available days and times, and reserve a suitable one before instructing a funeral director. This will ensure you have the funeral on a date that suits you, not the diary of the company you engage to help you.
- Think about the type of coffin (or shroud) that you want, and have a look on the internet to see whether you can buy one directly, and how much it would cost. This will give you a comparison for the prices charged by the funeral director, and you may find a better choice and range online.
- Do you want the coffin present at a ceremony or would you prefer a memorial service after the cremation has taken place?
- Think about the transport you will require on the day. You do not need to use a hearse to deliver the body (see below) - nor do you need to have limousines to transport the family. Friends will usually be only too happy to drive you there and back, and taxis are a much cheaper alternative than a funeral director's limousines.
- Do you want a celebrant to lead the ceremony? If so, you may wish to find the right person before contacting a funeral director, otherwise they may suggest someone for you who fits in with their diary rather than someone who is the best for your family. You can engage a celebrant directly, whether or not you are using a funeral director; many have their own websites, and a list of celebrants can be found on the NDC website, along with the various umbrella organisations.
- Do you want a green funeral? If so, you will need to do some research to ensure that you are getting a truly environmentally friendly burial. Contact the Natural Death Centre for assistance with this, or download our 'Questions to ask a woodland burial site'.

Once you know what you want, and have decided how you want to achieve this, you will need to make the necessary arrangements. If you are planning on using a funeral director, ask a friend to ring round a number of companies and ask for quotes for the services you require. There is a useful download on the NDC website, 'Questions to ask a funeral director', which may also be helpful to use when choosing the right company to help you.

When you decide on a company, take a friend along with you when you go to make the funeral arrangements, and take a notepad to make notes.

Paying for the funeral

A funeral can be a huge financial transaction, yet it is entirely understandable that many won't be in a fit state to think about cost at such a difficult time. As stated above, we suggest you ask a friend to help with any quotes and keeping the costs down as much as possible. Try and ensure you have an idea of costs before going through the door of a funeral director by telephoning in advance for a quote – once you are inside and sat down with a pleasant and sympathetic funeral arranger, it can be very difficult to walk

away because the costs from that company are too high for you.

Funeral arrangements often take place without the family being aware of the cost of each item or service involved and many people find it difficult to ask 'How much will that cost?' while they're organising the funeral of someone they love. Generally, all of the arrangements will have been made before the figures get added up and the final cost is ascertained, by which time the client will feel fully committed to the arrangement they have just made.

Often people can also feel subtly pressured into having a funeral that is 'appropriate' – i.e. with all the traditional pomp and ceremony of hearse, limousines, fancy coffin and expensive flowers. There is a mistaken belief that this in some way is a public statement of how important the person who died was to them, and can lead to a large bill arriving after the funeral has taken place.

The cost of a funeral can vary tremendously however, depending on the choices you make, the area you live in and how much family and friends are able to do.

Here are some suggestions that might help keep costs down:

- **Get quotes in advance from a number of companies.** Don't just go along to a company your family has used in the past, the ownership could have changed hands and the prices could be far higher than a few years back.
- **Find out what the basic fees are.** These are often called disbursements by the funeral director, and are the unavoidable third party costs involved with the choices you make. Check burial or cremation costs in advance by contacting the cemetery, burial ground or crematorium, find out what fee a faith leader or celebrant will charge and check the cost of a basic funeral service from the funeral director to give you an idea of the lowest figure possible.
- **Set a budget.** Make sure you know where all of the money to pay for the funeral will come from before you add on any extras such as limousines, flowers or service sheets. Once you know how much the basics will cost, if you decide you want anything else, set a budget and stick to it.
- **Get a friend to help you to keep funeral costs down or ask for a discount from the funeral director.** It's entirely understandable that you may not feel up to this so ask a friend to do so on your behalf. Some companies will offer a reduction if full payment is made in advance of the funeral.
- **Don't be pressured into spending more.** People are often concerned about what others will think if the funeral is a low budget one, and end up spending more money than they would really like to. For instance, generally, the most popular coffin selected is not the cheapest, nor the most expensive in a range, but the one in the middle – and often, this is the model with the highest mark up!
- **See if you can get help with the funeral costs.** These can be covered by the deceased's estate (see pay off debts below), an existing funeral plan or insurance policy, or family and friends may want to contribute. If you are on a low income, you may be able to get a payment to help with burial or cremation fees if you've no other way of paying, but you may have to pay some of it back. Apply via the Jobcentre or get a claim form from **Gov.uk**.

Direct cremations can be a less costly alternative

If you don't feel up to organising a cremation yourself, but don't want the extra expense of a formal ceremony, a 'direct cremation' is another option.

For these, a company will collect the body, cremate it on a date and at a time of their convenience and return the ashes for about £1,000 (some regular funeral directors also offer a similar service, though it is likely to cost more). It doesn't include a memorial ceremony or celebration of the person's life, so it leaves you free to organise a memorial service at a later date, in your own time, when you feel ready.

You can find listings and reviews of funeral directors at the charity-run site Funeral Advisor, or search online for companies that offer direct cremations near you. You can also contact your local council's Cemeteries and Crematorium Department directly to arrange cremation if you want to make all the arrangements yourself. See Gov.uk to find yours and check the costs in your area.

You can transport the body yourself if you wish

Though most people tend to use a funeral director to transport the body to the funeral ceremony, there's nothing stopping you from doing this yourself if you wish. Alternatively, you can request that a funeral director uses another vehicle such as an estate car or van, most companies will be able to do this at a much reduced cost. Often using a hearse can add around £400 - £500 to the overall bill, quite a sum for roughly half an hour's use!

There are no restrictions on transporting a body within the UK unless you're crossing the Scottish border - in this case, you'd need to contact the coroner or Procurator Fiscal first. If you are moving the body yourself, it's worth taking the doctor's certificate with you in case it is needed. There continues to be a belief that there is a charge involved in taking a body across county boundaries – this is completely untrue.

Incidentally, if you wish to collect a body yourself without appointing a funeral director, hospitals and nursing homes have no right to stop you from removing a body. Some poorly trained staff are unaware of this, and may say only a funeral director can remove it, citing hospital policy, however, this is incorrect, and the next of kin has every right to collect a body themselves. (Most funeral directors charge around £200 - £300 to collect a body and take it back to their premises, on top of their 'professional fees'.)

Check for a Will

It is a good idea to start looking for a Will in the first week if you can. It may have useful information about the wishes of the person who has died as to whether they wanted to be buried or cremated, as well as details of any funeral plan.

If you can't find a copy of a Will, as well as checking with the next of kin, check for a copy with the solicitor if the person who died had one. Otherwise, check with the Principal Probate Registry to see if a Will was registered there. If you have a solicitor, it is also worth talking to them for help.

If someone dies without making a Will, they are said to have died 'intestate'. Without a Will, distributing assets is trickier, but there's a system in place to help.

- **The Will says who will deal with their finances.** It states who the 'Executor' is. This is the person who is responsible for dealing with the estate – the term for all their property, money, debt, businesses, insurance and pensions. It also says who'll get any assets left - more on this below.
- **What if there is no Will?** An 'Administrator' is appointed to take the same role (see Gov.uk). The closest living relative is expected to take charge, in the following order:
 1. The husband, wife or registered civil partner of the deceased (but not their unmarried or unregistered partners).
 2. Their children (if aged over 18) or if their children are deceased, their children's descendants (for example, grandchildren, if they are over 18).
 3. The deceased's parents.
 4. The deceased's brothers or sisters with the same mother and father, or descendants of the brothers or sisters.
 5. Their half-brothers or half-sisters (who had either the same mother or the same father) or their descendants.
 6. Their grandparents.
 7. Their blood uncles and aunts (brothers and sisters of the deceased's parents, as long as they had the same mother and father as the deceased), or their descendants.
 8. Their half-uncles and half-aunts (brothers and sisters of their parents who had only the same mother or father), or their descendants.
 9. The Crown (the state) if there are no relatives.

The next few weeks – dealing with the estate

First steps for an executor or administrator

Banks and other institutions will normally only take instructions from an Executor or Administrator when their customer has died - this is the person authorised to distribute the deceased's assets (see above).

If you are the Executor of the Will (a person appointed in the will to carry out the deceased's wishes), or the Administrator (if there is no Will, the deceased's next of kin), you may need to apply for a legal document, known as a Grant, to prove this.

If none of the Executors named in the Will are able to apply, or if an Executor isn't named, contact your local Probate Registry for advice.

The Grant is a document that confirms you are authorised to deal with the deceased's property, money and possessions. You can use it to show you have the right to access funds, sort finances, and share out assets as needed. It may not be needed if the estate is worth less than £5,000, and does not contain land, property or shares.

NB If Inheritance Tax is due, it is worth noting that at least some of this must be paid before your Grant will be issued, then in most cases, you will have six months to pay it in full before interest is applied. See Inheritance Tax information below. Once you have done this, you will have 'obtained probate' – the term for when someone successfully applies to deal with the estate.

These processes apply to England and Wales. In Scotland, this is known as 'confirmation' and the process is different, see [Scotland.gov](https://www.scotland.gov.uk) and [NI Direct](https://www.nidirect.co.uk) for info.

Tell organisations and close accounts

If you are the Executor or Administrator of an estate, you will need to sort all official affairs, pay and recover debts and distribute assets. This may take a bit of organisation, so keep track of what you have done and which organisations you have informed as you go along. There may be crucial, difficult financial decisions to make after the death of a loved one, but you can find help from various sources. If you already have a solicitor, use them to help you with big financial decisions. Otherwise, get help from a friend or relative, or contact the Citizens Advice Bureau.

While only an Executor or Administrator can access sensitive financial information, anyone can help with other administrative tasks. It helps share the load, and keeps other relatives involved too.

- **Institutions to contact.** Tell every organisation you can think of that the deceased had a relationship with, including government bodies, financial companies and utilities. This ensures you fulfil your responsibilities, get back money owed and ensure no more charges are taken.
- **Where to check.** Go through all paperwork, files and internet bookmarks belonging to the person who died to find who they had accounts with - they may have had their own financial factsheet with the details to help, so check with their next of kin.
- **Free tool helps find key contact details.** To help you cancel accounts and memberships, use the [Cardsgone.com](https://www.cardsgone.com) tool to find the phone numbers you need. Just enter all the credit, debit and membership cards held by the deceased, and it speedily compiles a list of all the numbers you will need to call.
- **If you have a joint credit card - warning.** If you have a second credit card on the deceased's account, it will be frozen once you've told the bank. If you rely on that card, ask for an account in your own name, or see [Best Cards for Spending](#) for top deals.

Below are some of the main organisations that will need to be contacted. (These won't all apply to everyone.)

In some areas, you can use the 'Tell Us Once' service to report the death to most Government organisations in one go, including council tax, benefits, passport and driving licence information.

Not all local councils do this though – you will need to have checked if yours does when registering the death, as they need to give you a number to use for the service. Once you have this number, you can use Tell Us Once online (also see the similar Bereavement Service scheme for National Insurance). Otherwise, government organisations to notify include:

- **The relevant Tax Office** to close all tax matters, any state pension and other benefits. You can find contact details on the HMRC website. It also has a quick Bereavement Guide tool to find the right contacts for your circumstances.
- **The National Insurance Contributions office (if self-employed)** to ensure the deceased isn't charged. See the HMRC website for contact info.
- **The Child Benefit Office (within eight weeks)** to stop any relevant benefits payments. See Child Benefit contact details.
- **The local authority** for council tax, parking permits, social services or other local matters. See Gov.uk to find your local council.
- **The UK Identity and Passport Service** to cancel a passport. See the Identity and Passport Service contact form.
- **DVLA** to cancel a driving licence, tax and / or change vehicle ownership. See Gov.uk for contact details.

Financial organisations to contact

- **Banks or building societies** to close accounts and retrieve money, or pay debts if necessary, cancel standing orders and direct debits. Use the free Cardsgone.com tool to help you find contact details.
- **Savings providers** to close accounts and retrieve money. Look on a recent statement for contact details, or try Googling the provider's name.
- **Mortgage, loan provider, credit card or store card companies** to close accounts and pay any debts if necessary. Again, use Cardsgone.com to help with contact details from any cards.
- **Insurance companies** to claim on any life insurance or payment protection insurance (PPI), or to cancel any existing policies such as home, car, travel or medical insurance. For help reclaiming loan PPI, see the Reclaim PPI for Free guide, or the Reclaim Credit Card PPI Free guide.
- **Pension company** to claim any payments and close the account. Look on a recent statement for contact details, or try Googling the name of the company.
- **Student Loans Company** to get a student loan cancelled. See the Student Loans Company website for contact details.
- **Any other company the deceased had shares in, a rental, hire purchase or loan with** to close the account and clear debts, if necessary. Again, look on a statement for contact details.

Utility companies and others to contact

- **Utility companies** (gas, electricity, water) to close the account and settle bills, if necessary, or reclaim money owed. Look on a recent bill for contact details. The Consumer Council for Water also lists water companies in England and Wales.
- **Landlord or local authority if they rented a property** to stop rent payments being taken, and possibly reclaim the deposit. See Gov.uk to find contact details for your local authority.
- **Communication firms** (mobile and home phone, broadband, digital TV) to close accounts and settle bills, if necessary, or reclaim money owed. Look on bills for contact details, or try Googling the name of the company for info.
- **Royal Mail** if any mail needs redirecting. See Royal Mail for details.
- **The deceased's employer.** It's worth informing their employer immediately for compassionate reasons, but it's also worth another call as the deceased may have insurance policies linked to their work, which you may be able to claim on.
- **Any other organisations or clubs such as their dentist, optician, any social clubs,** trade unions and their church or place of worship, to cancel any memberships, collect funds owed or settle outstanding payments.
- **Reduce the amount of junk mail** sent to the deceased - see the Bereavement Register and Deceased Preference Service websites for contact details. To stop baby-related mail, register with MPS Baby.

NB Beware using any passwords belonging to the person who has died if you are using the internet to deal with their affairs. Even if you have the login details for someone who's passed away, it's likely you would be in breach of the website's terms by using them, which could get you into trouble legally. Always go through the proper channels to notify the organisation, and get permission to gain access to online accounts where you need it. It will take a little more time, but it will help to avoid future complications.

Pay off any debts

Before money, possessions and property can go to inheritors, any taxes due will need to be paid. Debts will also normally need to be paid, but only if the deceased had money left. This includes mortgages, loans, credit and store cards, hire purchase agreements and any other commercial debt.

- **Outstanding debts.** Importantly, only the deceased's estate is liable for any debts – not their family. If there is only enough money in the estate to pay some debts, these generally need to be prioritised in this order: secured debts (e.g. a mortgage), then funeral costs, then other debts (including taxes). We've simplified this to give you an idea, but the order of payment required under the law is complex. Contact the Citizens Advice Bureau or consult a lawyer to help.
- **Debts in joint names.** The debt will now be the sole responsibility of the surviving person. If you're concerned about the impact this may have, contact the Citizens Advice Bureau or consult a lawyer. See the Debt Help guide for where to get free one-on-one debt counselling help.
- **Check for insurance.** This is well worth investigating in case debts are covered by the deceased's life insurance or payment protection insurance. If so, see how to claim on life insurance below.
- **Mortgages must be paid.** This applies even if there's no insurance. In the worst case, you may have to sell the property, contact the lender immediately to discuss your options. Also talk to a solicitor or the Citizens Advice Bureau, and see the Debt Help guide for where to get free debt counselling help.

Reach an agreement with creditors to avoid future problems

If all the deceased's assets pass to their surviving partner there may be no money left in the estate to pay any debts, which could mean they're written off. However, creditors can apply for an 'Insolvency Administration Order' within five years of the death. This can legally divide any property or assets that automatically pass to a surviving partner, and force a sale, so try to come to an agreement with lenders, and try to pay them yourself if absolutely necessary. This is a complex issue; so again, discuss it with a solicitor or the Citizens Advice Bureau.

Reclaim any debts owed

If the deceased has any commercial debts or cash owed to them, or was in credit on their bills, the Executor or Administrator needs to recover this money. This can then be added to the estate, meaning there will be more money available to pay any outstanding debts or go to beneficiaries. Unfortunately, if there is no written agreement, it may be hard to recover non-commercial debt.

If you are unable to find all of the deceased's bank, building society or savings accounts, or aren't sure how many they had, the website My Lost Account can find out where they held an account, although it can take up to three months to trace.

See the Reclaim Forgotten Cash guide for a full guide.

Claim on any life insurance plans

Life insurance (also known as level term life assurance) usually pays a lump sum to the spouse or family after the insured person dies, so if the deceased had a life assurance or mortgage life assurance plan, call the provider to let them know they've passed away, and start the claims process.

If you have any information on the policy, make sure it is to hand when you call, as the policy number and details will help to speed up the process. They will then let you know what paperwork is needed to formally put in the claim. If you don't have the policy details, don't worry; the company should be able to trace details of the plan through the policyholder's name, date of birth and address. They will also need to

see a certified copy of the death certificate to validate the claim.

How long it will take for any money to come through will depend on the circumstances. As a rough guide, it can be anything from a week to several months if the insurance company feels it needs to investigate further. See the Association of British Insurers website for help with the claims process.

Value the estate

Once debts and taxes are paid, you will need to work out the total value of the deceased's assets, known as their estate, for Inheritance Tax purposes. Bank accounts can be added up relatively easily, but property will need a proper valuation from an estate agent. Insurance payments paid out after death may count as part of the estate, depending on the policy. Any gifts given by the deceased within seven years of their death may need to be taken into account, as well as any assets they had an interest in (e.g. if they gave property to their children but lived in it rent-free). See Gov.uk for more information. Again, this is a complex area; so get professional advice to ensure you arrive at the right figure.

If you hold a joint bank or savings account, or jointly own property with the deceased, if they were your spouse or civil partner this will normally pass to the surviving partner and not form part of the estate.

Establish what inheritance tax is owed

If you are the Executor or Administrator, you will need to sort out paying any Inheritance Tax due. Inheritance Tax is levied on an estate if, after debts are settled, it is worth more than £325,000. Anything above this is taxed at 40% (reduced to 36% if 10% or more was left to charity).

Inheritance Tax normally needs to be paid within six months from the end of the month when the person died. You can defer tax and pay in instalments on some types of assets, including land, property, some types of shares and the value of any business owned (not the assets).

The rules on this are complex, so see HMRC for more information. The Inheritance Tax Guide also has useful information on how the system works.

Dealing with property and Inheritance Tax

Problems can arise when dealing with property and Inheritance Tax, as, in some cases, unfortunately the family home may have to be sold to meet the payment owed.

- **Joint ownership.** If the deceased and their spouse or civil partner owned the home under a joint tenancy, the surviving partner automatically inherits it and it doesn't form part of the estate. This means the surviving spouse or civil partner can continue living there with no Inheritance Tax to pay.
- **Split ownership.** If the surviving joint owner and the deceased each own a portion of the property, they are known as 'tenants in common'. If so, the deceased's share of the property counts towards the estate's value, and is liable for Inheritance Tax. This may mean debts must be paid out of that portion, so negotiate with any creditors to avoid having to sell. Free debt help counsellors can give one-on-one advice, see the Debt Help guide.
- **Neither joint or split ownership.** Unless you're covered by one of the Inheritance Tax Exemption Rules (see HMRC), the entire value of any inherited property will count towards the estate when working out any Inheritance Tax due. Be prepared - in the worst case the property may have to be sold to raise funds for the tax bill or other debts.

Do note, Inheritance Tax on a property can be paid in instalments, as the Government recognises it can be difficult to raise cash on property quickly. If you can afford to pay 10% of the tax on the property each year for ten years, this could be a means by which you will be able to keep it. Inheritance Tax rules can be very complicated, so see **Gov.uk** for more info.

Distribute the remaining assets

Whatever is left once all debts and taxes have been paid will need to be distributed. If the deceased left a Will, this should be straightforward. If there is no Will, any remaining assets are distributed under the 'Rules of Intestacy' (although beneficiaries can agree among themselves to re-distribute it as they wish).

Generally this means that if the deceased was married or in a civil partnership with an estate worth £250,000 or less, everything goes to the husband, wife or civil partner (this is known as 'succession' in Scotland and different rules apply, see [Scotland.gov](https://www.scotland.gov.uk)).

There is a complex set of rules around this, depending on the surviving relatives, the amount involved and which part of the UK you are in, so use the [HMRC](https://www.gov.uk) tool to check how the rules apply in your circumstances. These rules mean non-married partners or those not in a civil partnership might not be entitled to anything. If you were the partner of the deceased but neither married nor in a civil partnership, sadly you won't automatically get a share of the estate. If they did not provide for you in another way, you have the option to make a claim under the Inheritance (Provision for Family and Dependents) Act 1975 in England and Wales.

Other dependents may also be able to claim under this too, see [Gov.uk](https://www.gov.uk) to apply. It is worth seeking legal help or advice from the Citizens Advice Bureau if you want to do this.

Look after yourself

When someone close to you dies, it is likely that you will go through a huge range of emotions, often including shock, pain, anger, regret and intense sadness. Some people feel relief – and then guilt, others can feel bereft and desperate. All of these are 'normal' reactions to the loss of someone you love, and the whole spectrum of emotions can form part of the 'grieving process', the name given to the emotional progression that needs to be gone through to adjust to the reality of the death and the absence of that person in your life.

Much has been written about grieving, and the only advice we can give is that there are no set ways in which to grieve. Every death brings different feelings and emotions to those left behind, just as every relationship is different to others, and there is no 'right' way or 'normal' period by which to judge the grief you are experiencing. The weeks and months following a death can be intensely difficult for some, particularly if friends and relatives expect them to have 'got over it' as time goes by.

If you find yourself struggling to cope, you might want to consider seeking grief counselling, [Gov.uk](https://www.gov.uk) has a handy search for bereavement services near you, and the charities Samaritans and Cruse Bereavement Care can also help. Talk to your doctor if you're having trouble sleeping, and accept help where it's offered.