

FIRST STEPS WHEN SOMEONE DIES

It can be hard to know what to do when a close friend or relative dies. Naturally, it can also be a very distressing time. It may be that the death is sudden and unexpected or it may be there was time to make plans about certain things such as the funeral.

Whatever the circumstances there are certain steps, which are essential. The first step is to contact the family doctor (or the doctor who was looking after the deceased). If the death occurred in hospital this should be a relatively easy process. A doctor will need to certify the cause of death and issue a medical certificate. They will also provide details of how to register the death.

The doctor will also let you know if a post mortem is needed to clarify the cause of death, or if the case needs to be referred to the coroner.

At the same time, you may want to contact:

- Immediate family members
- The deceased's employer or business partners (if any)
- Any relevant religious minister
- Any funeral director you plan to use
- The executors named in the will, if any

When someone dies, you should try to find a copy of their will and get in touch with the executors named in it. They will normally take care of sorting out financial issues, such as paying funeral expenses, dealing with the deceased's property and possessions and distributing assets to the beneficiaries.

If you cannot find a will, or think that a more recent will might exist than the one you have, you should contact anyone who might have it in safekeeping, such as the deceased's solicitor and bank or a will registration company such as [Certainty](#).

What to do when someone dies:

Registering the death

When someone dies, the death should be registered with the Registrar of Births, Marriages and Deaths as soon as possible. The death must normally be registered within 5 days of the medical examiner's office confirming that registration can proceed.

The death must be registered by a relative of the deceased at the register office for the area where the death occurred, but you can do this through another register office (which will forward the information) if you prefer.

You should contact the [Registrar](#) in advance to make an appointment. You will need the medical certificate provided by the doctor and will also need to provide the following information:

- Name of the deceased (including maiden name for a woman who married)
- Address
- Occupation
- Date and place of birth
- Name, date of birth and occupation of any spouse or civil partner
- Whether the deceased was receiving any state benefits (e.g. pension)

It may also be useful to take the deceased's:

- NHS card (also called the medical card)
- Birth certificate.
- Driving licence.
- Proof of their address, such as a utility bill
- Marriage or civil partnership certificate (if applicable)
- National Insurance number of the deceased and the number of a surviving spouse or civil partner.
- Passport.

Don't worry if you can't find all of these documents – you'll still be able to register the death without them.

The Registrar will give you a certificate allowing the body to be buried or cremated, and a certificate for you to use to sort out social security issues (e.g. if the deceased was receiving a state pension or other benefits).

You will also be given a death certificate, but may want to purchase additional copies for a small fee, as these are likely to be needed to sort out the deceased's financial affairs.

Different procedures may apply if the coroner has been involved or if the death concerns a stillborn baby. If the death occurred overseas, you should contact the local [British Consulate](#) for advice.

What other officials do I need to tell about the death?

There may be several different departments that should be contacted. For example, you may need to notify:

- Any social services providers
- The local authority's council housing department
- HM Revenue & Customs and the council tax office
- The Passport Office and the DVLA to cancel any passport or driving licence
- The Department for Work and Pensions to cancel any benefits. In most parts of the country, you can use the government's 'Tell Us Once' service so that you only have to provide details once after registering the death.

When you register the death

The registrar will:

- Let you know if the [Tell Us Once](#) Service is available in your area and provide a unique reference number to gain access.
- Give you the phone number for the Tell Us Once service

Funeral Arrangements

Funeral arrangements are typically made by the nearest relative (or someone acting on their behalf), or by the executors dealing with the deceased's estate. You should check the will (if any) to see whether the deceased left any instructions - though these are not binding.

When someone dies, check through any other paperwork to see whether the deceased had made any arrangements for dealing with funeral expenses (e.g. a pre-paid funeral plan).

Considerations include:

- Where and when the funeral will take place
- Whether the deceased will be cremated (and what will be done with the ashes) or buried (a local burial space may not be available unless the deceased made prior arrangements)
- What form of religious service (if any) to hold
- Whether to have flowers (or ask for donations to a charity instead), and how any flowers should be disposed of (e.g. given to a local hospice)

Most people choose to use a funeral director to handle the funeral arrangements when someone dies. If you are not aware of funeral directors in your area of the range of options available.

Although you cannot finalise the funeral arrangements until the death has been registered, you may want to contact a funeral director as soon as possible. They can take care of the body prior to the funeral, and make provisional bookings for any facilities needed (e.g. the crematorium). If you plan a religious service you may also need to liaise with the relevant minister.

Make sure you know how the funeral costs will be paid. Whoever arranges the funeral is responsible for paying the bills. Although the costs can generally be reclaimed from the deceased's estate, you may not be able to get money released (e.g. from the deceased's bank) until probate has been granted.

If you are concerned how the funeral costs will be paid, you may be eligible for a [Funeral Expenses Payment](#).

A reputable funeral director should provide an estimate of costs on request.

If you do not intend to use a funeral director, you should contact your local authority's cemeteries and crematoria service. Many funeral directors also offer a 'direct cremation' which is a cremation service without ceremony. This means there is no service to attend and the cremation takes place at a time date and place not of your choosing.

If the funeral is to be in accordance with a particular religion, you should also contact the minister or religious organisation concerned.

Finally, when someone dies you will want to contact friends and family, to let them know and invite them to the funeral. As well as checking through any address books and contact lists, it may help to contact one or two individuals from key groups of friends (e.g. work colleagues, members of different social groups, etc.) and family and ask them to spread the word.

What are the legal requirements for a funeral?

You cannot normally bury or cremate someone until the death has been registered. The Registrar will issue a certificate for burial or cremation (the 'green form').

In the rare cases where this is delayed (for example, by an inquest), the coroner may be able to provide an order for burial or certificate for cremation allowing you to arrange the funeral.

If the deceased is to be buried, you will need the death certificate and the certificate for burial. Although most burials are in cemeteries, you can choose a burial in a natural burial ground or your own private land. The [Natural Death Centre](#) has more guidance.

The attending medical practitioner proposes the cause of death, a medical examiner independently scrutinises it, and the medical certificate of cause of death is then forwarded for registration. The registrar then produces the certificate for burial or cremation also known as a "green form".

What do I need to do if I want to hold a funeral somewhere other than England or Wales?

You need permission from the local coroner before you can remove the body to another country (including Scotland or Northern Ireland). Contact the local coroner for advice - you can find the coroner through the county council.

What happens if someone dies overseas?

If someone dies abroad, you should register their death according to the laws of the country they died in. This includes a death in Scotland or Northern Ireland, or on a ship or a plane (in which case the laws of the country where the ship or plane is registered apply). You should make sure you get a death certificate.

If they were British, you may want to register the death with the local [British Consulate](#) as well. This allows you to arrange the funeral abroad rather than needing to bring the body back.

If you want to bring a body back to England or Wales, you will need permission from the authorities overseas. You will also need to ensure that you have the paperwork needed by the local registrar or coroner where the burial or cremation is to take place. Take advice from the funeral directors you intend to use.

Losing a partner

Practical and financial problems can make the upset of losing a partner even more difficult.

Unless you have your own financial resources, you may find yourself short of money to deal with continuing living expenses. If you had a joint bank account, you should contact the bank straight away to ensure that you can continue to access money in the account.

You may be entitled to a [bereavement support payment](#) if you lose your spouse (or civil partner) or partner, if you were living together as if you were married ('cohabitants').

You will need to discuss practical matters with the executors. For example, you will probably want to stay in your home (at least initially) and will need to agree who takes responsibility for things like contacting the insurance company and landlord (if living in rented property) and for paying continuing utility bills.

You will also need to agree what part you play in sorting out other practical issues. For example, you might be the person best placed to go through your late partner's financial papers. There will also be a long list of people and organisations that need contacting - from financial contacts to clubs and social groups.

If you don't feel up to dealing with any of this yourself, you may decide to leave it all to the executors, ask a friend or relative to help out or contact your local authority to see what practical help they can offer. If you're finding it all too much, you may want to talk to your GP or contact the charity [Cruse Bereavement Care](#).

What should I do about dealing with bills and other financial issues?

Normally, the executors named in the will deal with the financial side of dealing with a deceased person's estate. This can take quite some time, as the executors will need to sort out all the details and apply to the court for a grant of probate allowing them to act.

If you are not an executor yourself, it is worth talking to the executors to sort out how financial matters will be handled. There may be some practical steps you can take to make things easier, for example:

- Sending a copy of the death certificate to any bank or other financial institution where you held a joint account, so that you can access the money on your own
- Letting any landlord, utilities, membership organisations and so on know, so that you can have services and subscriptions cancelled or bills transferred into your own name
- Arranging financial help if you are in financial difficulties

You may need to find out if the deceased had a pension and if there are no records you can contact the Pension Tracing Service for [workplace pensions](#) and /or [Veterans UK](#) for armed forces pensions.

I was financially dependent on the deceased, what can I do?

You may be entitled to a [bereavement support payment](#) if you lose your spouse (or civil partner) or partner, if you were living together as if you were married ('cohabitants').

If you are on a low income or in financial difficulties, you may be entitled to other benefits. The Department for Work and Pensions Bereavement Service can check your entitlement to bereavement and other benefits.

DWP Bereavement Service
Telephone: 0800 151 2012
Welsh language: 0800 731 0453
Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 151 2012

If you were financially dependent on the deceased, you may also be entitled to a share of the assets they left - whether you are named as a beneficiary in the will or not.

If I need further support?

Grieving is a natural process and is different for everyone. There is no right or wrong way to grieve and everyone's experience will differ including how long it takes before you start to feel differently. If you would like to talk to someone about what you are experiencing at any point during the process, then the charity [Cruse Bereavement Care](#) offers a free confidential helpline that can offer practical and emotional support - call 0808 808 1677.

You may also want to contact your doctor if you feel you need extra support and your local authority may be able to provide practical help with the arrangements that need to be made.

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