

What to do when someone dies

A step-by-step guide to what you need to take care of



How to use this guide

When someone close to you dies everything can seem a bit of a blur and it can be hard to know what to do first.

We've put this booklet together to help give you some direction about the things you need to take care of, the people you need to tell and making sure you look after yourself.

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This guide is based on our understanding of the different steps that need to be taken when someone dies. We've made every effort to make sure it's accurate and up-to-date but you should check what needs done at each stage depending on your own personal circumstances.

Where to get help when someone dies

There are a lot of organisations which can provide support, help and information. These are just a few we think you may find useful.

What to do when someone dies

These organisations have useful explanations about the steps to take when someone dies.

Gov.uk

<https://www.gov.uk/after-a-death>

MoneyHelper

www.moneyhelper.org.uk/en/family-and-care/death-and-bereavement/what-to-do-when-someone-dies

Age UK

<https://www.ageuk.org.uk/information-advice/money-legal/legal-issues/what-to-do-when-someone-dies/>

Are you entitled to any benefits?

Because your circumstances have now changed, you may be entitled to some specific bereavement benefits. There may also be other benefits you're able to claim for and these organisations might be able to help.

Bereavement Support Payment

You may be able to claim this if your husband, wife or civil partner died on or after 6 April 2017 and you were under State Pension age.

<https://www.gov.uk/bereavement-support-payment>

entitledto

An independent organisation with many tools, one of which is an online benefits checker that could help you work out which benefits you're entitled to apply for.

www.entitledto.co.uk

Citizens Advice

Free, impartial and confidential advice either in person or over the phone. Contact your local Citizens Advice or go to:

www.citizensadvice.org.uk/benefits/

Changes to your money

You might find that your financial circumstances have now changed. Your income may be different and bills may change. These organisations can help you to budget household finances.

MoneyHelper Budget Planner

Set up by the government, this website contains, among other things, a useful tool to help you manage your household spending.

www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner

Money Saving Expert

Money Saving Expert can offer help on a few different topics. They've a tool to help manage your finances.

<https://www.moneysavingexpert.com/banking/Budget-planning/#bplanner>

Financial Conduct Authority

The Financial Conduct Authority can help you find a financial adviser.

www.fca.org.uk/consumers/finding-adviser

Help with tax

You might find that your tax changes because of the change in your household finances. These organisations may be able to help.

Gov.uk

The government website offering a useful round-up of the different tax help available.

www.gov.uk/tax-help

HMRC

HMRC can offer help if you have additional needs.

www.gov.uk/dealing-hmrc-additional-needs

Tax Help for Older People

A charity offering free help for those aged over 60 and with an annual income of less than £20,000.

www.taxvol.org.uk | T: 01308 488066

Citizens Advice

Free, impartial and confidential advice either in person or over the phone. Contact your local Citizens Advice or go to www.citizensadvice.org.uk for more information.

Help managing debt

You might find that debts are adding to your stress and worry. These organisations can help you take control of your money problems.

StepChange

A charity offering free debt advice and practical debt solutions.

www.stepchange.org | T: 0800 138 1111

National Debtline

A charity offering free debt advice by phone and online.

T: 0808 808 4000

Paying for a funeral

The cost of a funeral may come as a shock. According to our research, the average cost of a funeral is £3,837.*

Funeral Payment or Budgeting Loan

You may qualify for help from the government towards the costs.

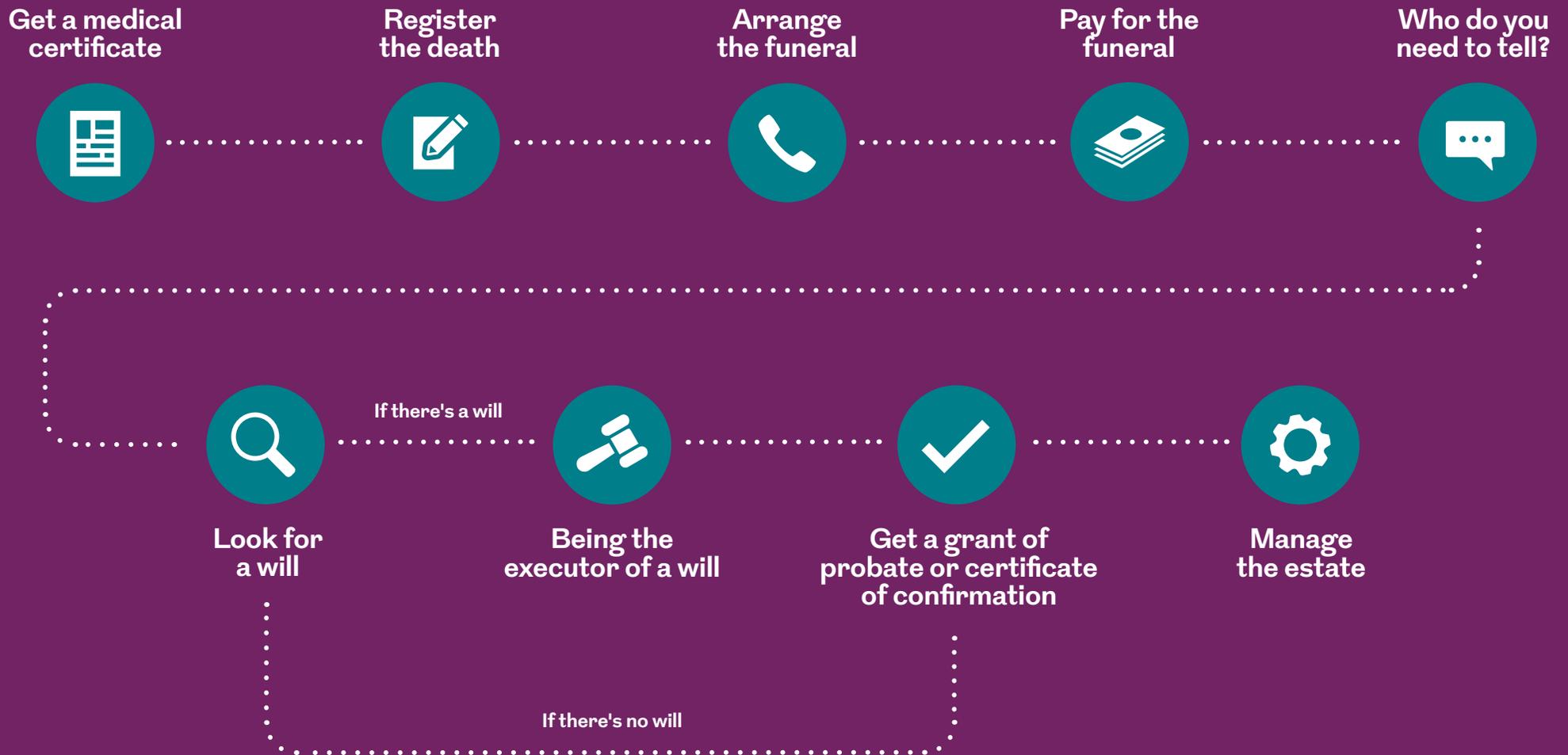
www.gov.uk/funeral-payments
www.gov.uk/budgeting-help-benefits

Public health funerals

The local council or hospital where the person dies can arrange a public health funeral if there's no money to pay for a funeral.

*The Royal London National Funeral Cost 2020.

A step by step guide





Getting the medical certificate

The medical certificate (Medical Certificate of Cause of Death) will be given to you by the doctor or hospital looking after the person who died and is the official record of the cause of someone's death. This certificate will come in a sealed envelope and is needed to register the death at the Register Office.

Sometimes, the medical certificate cannot be issued straight away. This may be because the death was sudden, or the cause of death unknown. If this is the case, a coroner (or Procurator Fiscal in Scotland) should be able to give you permission to register the death. You can find more information about this here <https://www.gov.uk/after-a-death/when-a-death-is-reported-to-a-coroner>

The British Consulate <https://www.gov.uk/world/embassies> will be able to help you register a death if someone dies outside the UK. Your travel agent will also be able to help if you're on holiday. The government website also has booklets and information to help in these circumstances. <https://www.gov.uk/government/publications/coping-with-death-abroad>



Register the death

You need to register the death within five days in England, Wales and Northern Ireland or eight days in Scotland – this includes weekends and bank holidays. (These timescales don't apply if the death has had to be reported to a coroner.)

You'll need to take the medical certificate to the Register Office. It might also be useful to take the following items from the person who died:

- Birth certificate
- NHS medical card or number
- Marriage or civil partnership certificate
- Driving licence
- Proof of their address

You'll need to tell the registrar the following details about the person who died:

- Their full name including any other names they may have had, such as a maiden name
- Their date and place of birth
- Their usual address
- Their most recent occupation
- Whether they were receiving any benefits

When you take the medical certificate to the Register Office, a Registrar will give you:

- A certificate for burial or cremation – this is the document you need to give to the Funeral Director
- A certificate of registration of death
- Leaflets about bereavement benefits
- A death certificate (there will be a charge for this)

Some organisations want to see the original death certificate rather than a copy. You can ask for extra copies of the death certificate but there may be a charge. You can order copies online here <https://www.gov.uk/order-copy-birth-death-marriage-certificate>

If the person who dies had a Lasting or Enduring Power of Attorney, you need to send the original documentation and the death certificate to the Office of Public Guardian. <https://www.gov.uk/power-of-attorney/end>



Arrange the funeral

The funeral can only take place after the death has been registered. If you decide to have a cremation rather than burial, you should let the doctor of the person who died know as there will be additional forms for you to complete.

You might feel a huge responsibility to organise a fitting funeral for the person who died. A funeral director will help guide you through the decisions that need to be made. It's worth noting though that you don't need to use a funeral director to arrange a funeral but some find it easier as they can take care of some practicalities on your behalf.

The following organisations may be able to help:

The National Association of Funeral Directors (NAFD)

<https://nafd.org.uk/funeral-advice/find-a-member/>

The National Society of Allied and Independent Funeral Directors (SAIF)

<http://saif.org.uk/members-search/>

The Humanist Society

<https://humanism.org.uk/ceremonies/non-religious-funerals/>

Institute of Civil Funerals

<https://www.iocf.org.uk/>



Pay for the funeral

Do you know if the person who died had a funeral plan or life insurance? It's worth checking through their paperwork to see if they paid for a funeral in advance.

You might find there's enough money in their bank account. If there's an account with money in it, the bank may agree to pay the funeral director straight from the account once they've seen the death certificate.

Some insurers, such as Royal London, have signed up to the Funeral Payment Pledge. Insurers who've signed up to this pledge could pay up to £10,000 towards the costs of a funeral if full payment of the life insurance is delayed by getting probate*. Once probate has been granted, they'll then pay the executors the remaining sum assured.

You may also be entitled to help from the Department for Work and Pensions if you receive certain benefits <https://www.gov.uk/funeral-payments>. However, any payment doesn't usually cover all of the costs of the funeral.

* There's a more detailed explanation of getting probate on page 10.



Who do you need to tell?

There are a lot of people you'll want to tell when someone dies, such as friends and family. But there are also a lot of people who must be told. You should let these people know as soon as it's practical after the person dies.

The Government need to know quite quickly. Their 'Tell Us Once' service allows you to inform all the relevant government departments in one go when someone dies. This includes HMRC, DWP, Passport office, DVLA, and the local council. You can find out more here <https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>

There are also other organisations that need to know, and this varies from person to person. Some of the organisations you might need to think about are listed below:

Employer or educational establishment

If the person who died had a job, they may have had a company pension scheme or be entitled to death-in-service benefits. (They don't have to have died at work to be entitled to this.) Their employer will be able to give you the details of any payments owed to the estate.

Neighbours

Solicitor

Police – if they held a firearms licence

Home

- Gas
- Electricity
- Water
- Broadband
- Mobile phone provider
- TV subscriptions
- Newsagent (if they get papers delivered)
- Milk (if they get milk delivered)
- Travel subscriptions – monthly travel pass
- Royal Mail – if you want their post to be redirected

Agencies providing care

- Social services
- Home carers
- Day centre
- Meals on wheels

Health professionals

- (remembering to cancel any outstanding appointments)
- Doctor
- Dentist
- Chiropodist
- Optician

Digital Accounts

- Email accounts
- Shopping accounts such as Amazon, online stores
- Online file storage
- Digital records – photos, videos etc
- Social media accounts such as Facebook, Twitter, LinkedIn
- Music libraries and ebooks
- Blogs and websites owned
- Computer gaming accounts such as Xbox live etc

Financial organisations

Be aware that telling a credit card company that someone has died will freeze the account. If you're a second card holder, this may affect your access to these accounts. However, if it was a joint account, you can contact the provider and ask them to put the account in your name only.

Some financial organisations have signed up to the Death Notification Service <https://www.deathnotificationsservice.co.uk/> Like the Government's 'Tell us Once' service, this UK wide service helps reduce the amount of work you have to do in notifying member organisations of someone's death.

- | | |
|-----------------------------------|--|
| Bank/building Society | Pension providers |
| Mortgage Lender or landlord | Insurances – life, travel, building/contents, car, pet, boiler, mobile phone |
| Loan provider | Investments |
| Student loan | Shares |
| Accountant | Paypal |
| Credit cards | National Savings and Investments (NS&I) |
| Store cards | Premium bonds |
| Hire purchase or rental companies | |



Look for a will

If the person who died made a will, it could be held somewhere in their house or held securely by their bank or solicitor. In England and Wales, the National Will Register <https://www.nationalwillregister.co.uk/> can help you check if a will was made. There is also a Government website that may help <https://www.gov.uk/search-will-probate>

In Scotland you'll need to contact the Commissary Department at the local Sheriff Court. <https://www.scotcourts.gov.uk/the-courts/court-locations>

The Public Record Office of Northern Ireland (PRONI) is the official archive for Northern Ireland. They only hold historic data online, and for recent deaths you need to go into their Belfast office. For more information <https://www.nidirect.gov.uk/articles/what-do-if-there-no-will>

If a person dies without leaving a will, the person who died is described as being intestate. If this happens, the person's next of kin can apply to be an 'administrator' of the estate. This person will have the legal right to deal with the estate of the person who died.

As an administrator, the process is the same as applying for a grant of representation or probate*. You can find out more about this on the government website <https://www.gov.uk/wills-probate-inheritance/applying-for-a-grant-of-representation>



Being the executor of a will

If you have a will, this'll say who the person that died wanted to be their executor. There may be more than one, and they'll sort out the estate.

There's a significant amount of responsibility that comes with the role of executor and it can be a lot of work for just one person*.

A solicitor, chartered accountant, specialist probate service or bank can help with sorting out the estate of the person who died, however, there would be a charge for their help.

The Probate Service has more information on the duties required and can help administer the estate if needed. <https://www.theprobateservice.org/duties-of-an-executor/>

* There's a more detailed explanation of getting probate on page 10.



Get a grant of probate or certificate of confirmation

Probate or a certificate of confirmation gives the legal right to access the money and belongings (assets) of the person that died. The executor, or administrator, will need to apply for this legal right through Probate or Confirmation.

Probate or a certificate of confirmation isn't always needed if the estate left behind is small (known as a small estate). You can find out more information on small estates in:

England and Wales

<https://www.gov.uk/hmrc-internal-manuals/inheritance-tax-manual/ihtm05113>

Scotland

<https://www.scotcourts.gov.uk/taking-action/dealing-with-a-deceased's-estate-in-scotland/small-estates>

Northern Ireland

<https://www.nidirect.gov.uk/articles/applying-probate>

Getting probate or a certificate of confirmation can be a complicated and lengthy process. It can take six to nine months to complete for a simple estate, and much longer if there is a property to sell.

In England and Wales

A solicitor can help you complete the Grant of Probate for a fee, but you might choose to do it yourself. If you choose to go down this route, and the person who died had a will, you need to fill in probate application form PA1P <https://www.gov.uk/government/publications/form-pa1p-apply-for-probate-the-deceased-had-a-will>.

If there's no will, it's a different form <https://www.gov.uk/government/publications/form-pa1a-apply-for-probate-deceased-did-not-leave-a-will>

As part of this process, the executor or administrator will also need to value the estate of the person who died. Help valuing the estate <https://www.gov.uk/valuing-estate-of-someone-who-died>

It's at this point you need to submit a form to HMRC to see if the estate is liable for inheritance tax and pay any inheritance tax due. <https://www.gov.uk/inheritance-tax>

The probate and inheritance tax helpline can help filling in the paperwork <https://www.gov.uk/government/organisations/hm-revenue-customs/contact/probate-and-inheritance-tax-enquiries>

The Bereavement Advice Centre give access to a useful guide showing the step-by-step process of completing probate <https://www.bereavementadvice.org/topics/probate-and-legal/step-by-step-guide-to-probate/>

In Scotland

A certificate of confirmation is issued by a Sheriff Court in Scotland – you should use the one closest to the home of the person that died. Again, it's advised that you seek legal advice to complete the paperwork to get confirmation, but you can choose to complete it yourself. If you choose to go down this route, you should fill in form C1

<https://www.gov.uk/government/publications/inheritance-tax-confirmation-c1>

The executor or administrator will also need to value the estate of the person who died. Help valuing the estate <https://www.gov.uk/valuing-estate-of-someone-who-died>

It's at this point you need to submit a form to HMRC to see if the estate is liable for inheritance tax and pay any inheritance tax due. <https://www.gov.uk/inheritance-tax>

For more help visit <https://www.scotcourts.gov.uk/taking-action/dealing-with-a-deceased%27s-estate-in-scotland>

In Northern Ireland

As in England and Wales, a solicitor can help you complete the Grant of Probate for a fee. You might choose to do it yourself if there was a will and the person who died lived in Northern Ireland.

If you decide to apply for probate yourself you need to request an interview appointment at the Probate Office. <https://www.nidirect.gov.uk/articles/applying-probate#toc-4>

The executor or administrator will also need to value the estate of the person who died. Help valuing the estate <https://www.gov.uk/valuing-estate-of-someone-who-died>

It's at this point you need to submit a form to HMRC to see if the estate is liable for inheritance tax and pay any inheritance tax due. <https://www.gov.uk/inheritance-tax>



Manage the estate

This is the final stage of the probate process where the executor or administrator settles any outstanding debts and distributes what's left to the beneficiaries.

If there was a will, this should be fairly straightforward. If not, there are rules of intestacy you need to follow unless the beneficiaries agree to distribute the estate differently.

It's worth noting there are different rules of intestacy for England and Wales, Northern Ireland and Scotland. Wherever you live, you can get more information from <https://www.gov.uk/inherits-someone-dies-without-will>

Finally, it's important to keep any records of each stage of the process, and these must be kept safe for up to 20 years. This includes receipts, proof of payments and a record of who received belongings. HM Revenue and Customs can ask to see your records up to 20 years after Inheritance Tax is paid.

Making a claim

If the person who died had life cover with Royal London

We know that if you need to make a claim things can be very stressful. That's why we make things as clear and easy as possible. When you call, you'll talk to one person who'll take ownership of your claim. This means they'll know all about your case and you'll only have to explain things once.



Get in touch with us 0345 6094 500 (Monday to Friday 8am-6pm)

The person looking after your claim will gather some information over the phone. They'll find out how you prefer to be contacted so we can keep you informed along the way. They'll also ask if the family of the person who died want a dedicated bereavement nurse to contact them. The specialist bereavement nurse can offer advice on coming to terms with grief, and support in helping children understand what's happened. The family don't have to accept this help straight away, or at all, if they don't want it.



Cancel payments on their insurance

We'll stop collecting payments for their plan and refund any payments made after the claim was made if it's appropriate.



Assessing the claim

We might ask you to send us a copy of the death certificate and any other documents we may need. This might be:

- Medical evidence to support the claim
- The birth, marriage or death certificate of the person covered
- Any other evidence of a change of name
- Information about a mortgage (if the policy was in relation to a mortgage)

Once we receive this information, we'll start to process your claim. We'll keep you up to date along the way and will let you know if we need to contact the doctor or coroner for more information. If you're only getting probate or confirmation for your Royal London plan, please give us a call to see if we can deal with your claim without it.



Paying the claim

Once we have completed all the necessary checks, we'll be in touch. Money will be paid direct to a bank account.

Looking after yourself and your loved ones

People to talk to

Life can get very stressful when someone close to you dies. It's important to take time to look after yourself and your loved ones during the initial grieving process, and in the months that follow.

Helping Hand

Depending on the type of plan you have, you may have access to our Helping Hand support service. Helping Hand is a package of support services only available on Royal London plans sold through a financial adviser. It's designed to help when things aren't going well and is available to the partner and children of the person covered by Royal London's life insurance. A dedicated bereavement nurse can contact you to help you manage grief, or help you talk to your children about what has happened.

Contact us on **0345 6094 500** and we'll let you know if this is something we can help you with.

Helping Hand is a package of support services provided by third parties that aren't regulated by the Financial Conduct Authority. These services aren't part of our terms and conditions so can be amended or withdrawn at any time.

Other help

If you work for a large employer, you could check with your HR department or manager if your employer offers counselling through an employee assistance programme. There are also likely to be local support groups. Your GP should be able to provide you with details of any local counselling that's available.

You might also choose to approach one, or more, of the following:

British Association of Counselling and Psychotherapy

You can find a qualified counsellor or therapist through this organisation.

www.itsgoodtotalk.org.uk/therapists

Cruse Bereavement Care

A charity providing free grief and bereavement counselling across England, Northern Ireland and Wales.

www.cruse.org.uk | T: 0808 808 1677

Cruse Scotland

A charity providing free grief and bereavement counselling in Scotland.

www.crusescotland.org.uk | T: 0845 600 2227 (5p per minute plus your company's access charge)

Samaritans

A safe place for you to talk any time you like, in your own way – about whatever’s getting to you.

www.samaritans.org | T: 116 123

WAY

Peer to peer support groups for people aged 50 or under when their partner died. There’s an annual membership fee to join this charity.

www.widowedandyoung.org.uk

Child Bereavement UK

A charity that gives support to families if a child dies.

www.childbereavementuk.org | T: 0800 02 888 40

Support for children

There are charities who can prepare children for the death of a loved one, and then offer bereavement support after they have died.

Grief Encounter

Helping children through bereavement.

www.griefencounter.org.uk | T: 020 8371 8455

Winston’s Wish

The UK’s first childhood bereavement providing specialist bereavement support services for children of any age.

www.winstonswish.org.uk | T: 08088 020 021

Child Bereavement UK

A charity that gives support when a child is facing bereavement.

www.childbereavementuk.org | T: 0800 02 888 40

Useful terms and what they mean

Administrator

If there's no will or the named executors are unwilling to act, you may be appointed as an administrator instead. The role of an executor and administrator is essentially the same so to keep things simple we'll just use the word 'executor' to cover both roles in this guide.

Assets

An asset is an item belonging to the person who has died. This includes cash, bank accounts, stocks and shares, property, land, and valuables such as jewellery or vehicles.

Beneficiary

A beneficiary is someone who receives money, or other assets, from the estate.

Certificate of Confirmation

A certificate of confirmation is only issued in Scotland. It's a legal document issued by the Sheriff Court proving that someone, usually the executor or administrator, has the right to access the assets of someone who has died.

Confirmation

See Grant of Confirmation.

Estate

The estate is a term used to describe all the assets and debts owned by the person who has died. Their debts may include loans, credit cards, overdrafts and their mortgage.

Estate administration

Estate administration means identifying all the assets and debts belonging to the person that died, making sure any creditors are paid and then distributing what's left to beneficiaries.

Executor

An executor is someone named in a will as legally responsible for sorting out the estate of the person who died. There can be more than one executor of a will.

If there's no will or the named executors are unwilling to act, someone may be appointed as an administrator instead.

Grant of Confirmation

To access the money left by the person who died or transfer possessions or property to the right people, you will usually need to apply for legal authority to do so. In Scotland the proper name for this is called 'Grant of Confirmation'.

Grant of Probate

To access the money left by the person who died or transfer possessions or property to the right people, you'll usually need to apply for legal authority to do so. In England, Wales and Northern Ireland, the proper name for this is 'Grant of Probate'.

Grant of Representation

To access the money left by the person who died or transfer possessions or property to the right people, you'll usually need to apply for legal authority to do so. In England and Wales the proper name for this process is 'applying for a Grant of Representation' but it's often just referred to as 'getting probate'.

Inheritance tax

Inheritance tax is a compulsory payment to the government based on the value of the estate of the person who has died.

Intestate

This term can refer to someone who died before making a will, or can describe the circumstances surrounding the estate of someone who died before they made a will.

Letters of Administration

Letters of Administration are issued by the court and give the holder the authority to administer the estate of someone who died without a will.

Power of Attorney

A power of attorney is a legal document that allows someone to make decisions for you, or act on your behalf, if you're no longer able to or if you no longer want to make your own decisions.

Probate

See Grant of Probate.



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