

Practical help following bereavement

All information provided in this booklet is factually correct at the time of writing in September 2020.



What to do when someone dies

Losing a loved one can be devastating. But if you have to deal with the practicalities – as well as your own grief – it can be completely overwhelming. We can't ease the pain, but this guide will help you work out what you need to do first, as well as some of the things you can leave for later.

A Personal Representative is the person who is legally entitled to administer the estate of a person who has died. A Personal Representative is either an Executor appointed in a Will or Administrator in the absence of a Will or where there is no Executor acting.

This guide is not a complete guide to estate administration.



The **essentials**

Register the death

You must register a death within five days (eight in Scotland) or when the coroner gives permission. You'll need to take the medical certificate from the hospital or your GP to the registry office, along with various other documents. In England and Wales, you should use the registry office closest to where the person died to avoid unnecessary delays. In Northern Ireland and Scotland, the death can be registered in any district registration office. It's free and takes about 30 minutes – but it's best to make an appointment. It is recommended that you obtain more than one copy of the death certificate to help speed up the administration. There is a minimal charge for this.

What else to take

- Birth certificate
- Marriage or civil partnership certificate
- National Insurance number
- Proof of address (eg, utility bill)
- Driving licence
- Passport

It will also help to have the full name, date of birth and NI number of a surviving spouse or civil partner.

In England and Wales, you should use the registry office closest to where the person died to avoid unnecessary delays. In Northern Ireland and Scotland, the death can be registered in any district registration office. You can find a register office at www.gov.uk/register-offices.

Registering a death is free and takes about 30 minutes – but it's best to make an appointment.

The registrar can also help you with the Tell Us Once service. It's a quick way of telling a number of government departments, such as, HMRC, DVLA, Department for work and Pensions and the local Council Tax office, about the death all at once. If the registrar doesn't mention it, remember to ask as it could save you time and hassle.

Useful links

www.gov.uk/register-offices

Notes

Arrange the funeral



Once you've registered the death and got a death certificate, you can arrange the funeral. Most people use a funeral director – find one who's a member of the National Association of Funeral Directors or the Society of Allied and Independent Funeral Directors. They will guide you through the process but make sure you get a couple of written quotes first – funerals can be expensive and there's no shame in shopping around.

The person who has died may have a pre-paid funeral plan or may have recorded their wishes so it is worth looking through their paperwork to check.

It is also possible to arrange a funeral yourself (contact the National Death Centre or your local authority's cemeteries and crematoria). If the person didn't leave any specific wishes, talk to friends and family about how to tailor the funeral to the individual.

Notes

Useful links

www.nafd.org.uk/funeral-advice/find-a-member/

www.saif.org.uk/members-search/

Next steps

Dealing with the will

Notes

Sorting out the deceased assets and interests (called their 'estate') can be complicated, which is why some people have a will with a named executor (which may be you) to distribute the estate. This process is often referred to as Estate Administration or administering the estate, which basically means the process of collecting in the assets belonging to the person who has died, paying any debts and distributing the estate to the people entitled to inherit. You should find out if there was a will in place and check if you have the right to manage the estate. You can carry out a search with will registration companies. They will search their own databases, and make local and national searches with solicitors and will writers.

If you are confident there wasn't a will and you're the next of kin, (spouse, civil partner or child), you may be best placed to manage the estate - but you may need to apply for probate first (see below).

Useful links
www.gov.uk/wills-probate-inheritance

Probate

Probate (known as Confirmation in Scotland) is the legal process for dealing with an estate.

A grant of representation (also known as grant of probate or grant of letters of administration) is a legal document that allows an individual to manage an estate. If the amounts are small (less than £5,000) and don't include land, property or shares – or if the estate was held jointly with the surviving spouse – you might not need it. It's best to check by calling the HMRC probate line on **0300 123 1072**. They can guide you from here.

Useful links

www.gov.uk/applying-for-probate

Government Probate helpline: **Tel 0300 123 1072**

(Outside UK: +44 300 123 1072). Opening times: 9am to 4pm

Monday to Friday

Notes

Dealing with **money**

Pension

If the deceased had a pension, benefits can sometimes transfer to the surviving spouse, civil partner or other beneficiary. There are different rules for government and workplace pensions so you will need to contact the government pension service and private pension companies so that they can assess the situation. Taxation depends on an individual's circumstances and current tax legislation, which may change. It is a legal requirement for pension companies to issue annual pension statements, but bear in mind these could be on paper or electronic. If you can't find one try calling the deceased's employer, previous employers and the government's 'find a pension' service.

Useful links
Pension Service helpline: **0800 731 0469**
Monday to Friday, 9.30am to 3.30pm
www.findpensioncontacts.service.gov.uk

Notes

Tax



When someone dies their tax position should be reviewed as a refund may be due. HMRC should write to the Executor/ Personal Representative, within a month of death registration, instructing any action required. Often they will only write if they believe there is a tax refund or if tax is due from the estate. However, it is worth carrying out your own check of the deceased tax position as there may be allowances that can be claimed or transferred to a surviving spouse/civil partner. There may also be errors in HMRC data, that may make a difference to the tax owed or refund due. You can contact Tax Help on 0333 207 9921 if you need help.

Notes

Useful links

<http://www.taxvol.org.uk/our-services/our-advice-service/>

Tel: 01308 488066

Banking



If the deceased had a joint account, the other account holder can usually continue to use the account without interruption (but you should still tell the bank about the death). If the account was in the name of the deceased only, the bank will usually freeze the account upon notification to stop further payments leaving the account. The bank will usually be able to release funds for the most urgent expenses, such as funeral expenses, inheritance tax and probate fees, so it's worth calling straight away.

Notes

Death in service



If the deceased was still in employment, they may have had something called 'death in service', which could pay out a tax-free lump sum to the family or other beneficiary. Check with their employer.

Notes

Debts



When somebody dies, any money owed comes out of their estate first. Debts could include rent, credit card balances and car loans. Debts might be individual or joint, secured or unsecured – but the estate has to pay off any outstanding debts in a set order so it's really important to take stock early to avoid unnecessary worry. Be upfront and tell any creditors that you're dealing with the estate, as getting reminder letters and demands just adds stress to the situation.

Notes

Useful links

www.moneyadvice.service.org.uk/en/tools/debt-advice-locator

Mortgage



If there's a mortgage on a property the deceased owned, it doesn't automatically transfer to the surviving spouse or partner – regardless of what the will says. The lender will want to know if the survivor can afford the monthly payment in their own name. Lenders can insist on the sale of property to repay any outstanding balance so although they are usually sympathetic, it's important to find out who the lender is and talk to them as soon as possible. There may be a life insurance policy that was taken out to pay off all or part of the mortgage but you should still contact the mortgage lender while the claim is being processed.



If you're struggling with debts or mortgage payments, it's good to talk things through with an experienced debt adviser. The Money Advice Service has a list of organisations, or contact Citizens Advice.



Notes

Government benefits



If the deceased was under state pension age when they died, their husband, wife or civil partner might be entitled to some money from the Government to help them cope financially. The Bereavement Support Payment provides a lump sum followed by up to 18 monthly payments depending on the circumstances. There is also Widowed parents allowance so worth checking the Government website for more details.

Notes

Useful links

www.gov.uk/bereavement-support-payment

www.gov.uk/widowed-parents-allowance

Telling people

Government departments

The Government's Tell Us Once service allows you to tell multiple departments at once, such as HMRC, the DVLA and your local council. You should be told about this when you register the death but don't forget to ask as it could save you time and hassle.

Useful links

www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once



When you register the death, ask for help with the Tell Us Once service.



Notes

Credit card companies

If the deceased had credit cards, there may be minimum monthly repayments to make so it's important to let any credit card companies know what's happened. Check bank statements or look in the deceased's purse or wallet to see if they had any cards.

Notes

Insurance companies



It's likely that the deceased had insurance cover for their car, buildings and contents, life, medical and travel. You'll need to contact any providers to make sure any necessary insurance remains in place. If you don't know who to contact, check on bank statements to see where any payments were going.

Home insurance

It's important to let the insurer of the home know there's no-one living there and discuss what's likely to happen with it. The policy can usually continue but there may be some restrictions or conditions to cover. Even if you don't call the insurer, most home insurance policies will set a maximum number of days (usually 30, 45, or 60 days) a property can be unoccupied before certain covers are restricted. These are usually escape of water, theft and malicious damage.

Tips for protecting the property:

- arrange regular visits to check it inside and out, ideally once a week
- To prevent damage by burst pipes in the winter months, either turn off the water supply and drain the system, or keep the heating on low.
- remove post
- stop milk deliveries
- keep the garden tidy
- removing anything of high value including jewellery and electronic equipment such as TV's

Notes

Motor insurance

If the deceased's vehicle needs to be moved there must be appropriate insurance in place. If the driver moving the vehicle doesn't have a third party extension with their own insurance provider (most car dealers will have this cover) the individual can be added onto the deceased's policy as a named driver. If insured with Aviva we can do this free of charge. The policy can then be cancelled once the vehicle has been moved.

Life Insurance

If you jointly held a life insurance policy with the deceased you may want to check with the insurance company whether any life cover remains in place for you following a claim settlement. You or your family may still have a protection need so careful consideration is recommended. Having spoken to the insurance company you may wish to seek financial advice via unbiased.co.uk or contact us on 0800 068 5549 for a quote.

Utility companies



If you're not sure about who provides what, look for old bills or check any bank statements, and contact the companies to close accounts, settle bills or reclaim money that's owed. If you or others shared a home with the deceased, the name on the account may need to be changed – and if you're using less gas, electric or water, cheaper tariffs may be available for single occupancy. Supplies could be cut off if bills are not paid, so it's important to get in touch with providers.

Notes

Phone, TV and internet providers



Decide what is needed in the way of subscription TV channels, mobile phone contracts and internet connections – and talk to the providers about cancelling or amending services. But remember, for someone who's going to be on their own, having a good internet connection might be more important than they previously thought.

Notes

Emotional support



Grief can be devastating and cannot be ignored. Friends and family can help but if you or anyone else affected by the death need more support or just want to talk, there are many organisations that can help.

Useful links

Cruse Bereavement offers free counselling by telephone, email or face-to-face.

www.cruse.org.uk/

Tel: 0808 808 1677

Grief Encounter specialises in supporting children through grief.

www.griefencounter.org.uk/

Tel: 0808 802 0111

Notes

Mail preference services



It can be distressing to receive mail addressed to someone who has died. You can stop unsolicited post by registering with the Mailing Preference Service and The Bereavement Register. They're both free. Notifying organisations that you are aware the deceased had a relationship with will also help to avoid unwanted mail.

Useful links

www.mpsonline.org.uk/consumer/register

www.thebereavementregister.org.uk/register/individual

Notes



The Bereavement Advice Centre offers a free service to inform up to ten organisation (such as banks, building societies, utility providers and insurance companies) when someone has died.



Finally...

Digital assets

While recovering digital content isn't going to be the first thing you'll think of after losing a loved one, there may be value, both sentimental and otherwise, to things like online music, movies and apps. People sometimes list digital music in their will but often all we have is a license to use a website's services and therefore do not necessarily own the asset. However, if you're having difficulty accessing accounts, companies such as iTunes, Netflix and Amazon may be able to help if you send them a death certificate and proof of ID.

Notes

Social media

Verified family members can request the removal of a loved one's account from social channels such as Facebook, Twitter and Instagram. However, you may not wish to do so straight away. Social media pages often have sentimental value (not to mention irreplaceable photographs), and can often serve as a memorial for friends to leave messages of condolence. The deceased may have left wishes about what they would want to happen with their Social Media Accounts. If not you should contact the relevant provider to give them your wishes for the account.

Notes

Useful links

Facebook
[Search for Facebook deceased in Google](#)

Twitter
[Search for Twitter deceased in Google](#)

Instagram
[Search for Instagram deceased in Google](#)

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