

When Someone Dies Factsheet

What to do when someone dies?

There are many things to think about and do when someone dies and it all happens at the same time as dealing with feelings of loss and mourning. The death of a loved one is deeply distressing. There are numerous things to deal with and we have put together this factsheet so there is one less thing to be thinking about.

1. Notify the person's doctor

If somebody has died at home, their doctor must be contacted. The doctor will issue a medical certificate confirming the cause of death. If a cremation is intended, a second doctor also has to issue a certificate confirming the cause of death.

If the death occurred in hospital or a care/nursing home, then they will arrange for the medical certificates to be issued.

2. Register the death

Once the doctors have been contacted, the death has to be registered with the Registrar of Birth, Marriages and Deaths. The Registrar will issue a death certificate. This is needed so that the funeral can be arranged.

3. Locate the Last Will and Testament

This may include special requests for the funeral (e.g. place of burial or a preference for cremation). Wills are often held by solicitors so it will be worth checking with the person's solicitor.

4. Choose a funeral company

The National Association of Funeral Directors or the Society of Allied and Independent Funeral Directors (SAIF) are good places to start in searching for a funeral director. Seeing as this is a distressing time, it is worth asking for written quotes so that you are not in for a shock.

5. Start the probate process

If there is a Will, this requires contacting the executor. The executor is usually nominated in the will to sort out the deceased's affairs. They will then need to start the process of obtaining probate.

If there is no will, then decide who will apply to sort out the deceased's affairs. This will require contacting the Probate Registry to apply for 'letters of administration'.

6. Contacting others

As well as informing people who are close to the person, in many cases you'll need to close down various accounts, cancel or change insurance policies, subscriptions, agreements, payments or direct debits.

A list of people / organisations you're likely to need to contact includes:

- relatives and friends
- employer
- solicitor/accountant
- Government organisations
 - relevant tax office
 - Tax Credit office
 - local authority if they paid council tax, had a parking permit, were issued with a blue badge for disabled parking, or received social services help, attended day care or similar
 - UK Identity and Passport Service, to return and cancel a passport
 - DVLA, to return any driving licence, cancel car tax or return car registration documents/change ownership

Financial institutions

- general insurance companies - contents, car, travel, medical etc
- any other company with which the deceased may have had rental, hire purchase or loan agreements
- if the deceased was the first named on an insurance policy, make contact as early as possible to check that you are still insured
- pension providers/life insurance companies
- banks and building societies
- mortgage provider
- hire purchase or loan companies
- credit card providers/store cards

Utilities and household contacts

- landlord or local authority if they rented a property
- any private organisation
- utility companies if accounts were in the deceased's name
- n/a/agency providing home help
- Royal Mail, if mail needs re-directing

- TV/internet companies with which the deceased had subscriptions

Other useful contacts

- Bereavement Register and Deceased Preference Service to remove the deceased's name from mailing lists and databases
- clubs, trade unions, associations with seasonal membership for cancellation and refunds
- church/regular place of worship
- social groups to which the deceased belonged
- dentist
- creditors - anyone to whom the deceased owed money
- debtors - anyone who owed the deceased money.