

What to do when someone dies



A COMPLETE UK GUIDE



There are important practical things that need doing when someone dies. But this often comes at an incredibly difficult time when you might feel least capable. We can help you navigate what to do with this official government advice.

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Immediately after someone dies

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The first thing to do when someone dies depends on the *circumstances* of their death.

If someone dies at home and their death was expected

If someone dies at home unexpectedly

If someone dies in hospital

If someone dies in a hospice or care home

If someone dies abroad



If someone dies at home and their death was expected

Call their GP practice and nearest relative (if that's not you).

First, a doctor or nurse will come to verify the death. A doctor then fills out their part of a medical certificate which records the cause of death.

This is then sent to a medical examiner (a senior doctor) who reviews it. They or one of their team will then speak to the nearest relative to check they understand and agree with the medical certificate.

You can ask the medical examiner questions and raise any concerns you have about the death at this stage.

You'll also be given a formal notice stating that the MCCD* has been signed. This notice tells you how to register the death.

Then, when you feel ready to do so, you can contact a funeral director of your choice who will move the body.

*Medical Certificate of Cause of Death



If someone dies at home unexpectedly

Call 999 immediately describe what happened.

If the cause of death is unclear or unnatural, for example as the result of an accident, or the person hadn't been seen by a doctor during their last illness, the death will need to be reported to a coroner.

If the coroner calls for a post-mortem this may take time, so the funeral might need to be delayed.

However, you can tell them if you need to arrange the funeral quickly for faith reasons.

When someone dies unexpectedly, the police will also be called to do a routine visit. They'll ask questions about the death circumstances, which can be used to help the coroner to understand the death cause. Although it can feel unsettling, it's a normal procedure in this circumstance.



If someone dies in hospital

The hospital will describe the steps you need to take.

The death will be verified by a doctor or nurse, then it will be normally checked by a medical examiner who will issue a Medical Certificate of Cause of Death (MCCD).

The registrar will then be notified.

The body will be looked after in the hospital mortuary until the family arranges for it to be taken into the funeral director's care or taken to the family's home.

If an MCCD can't be issued, the hospital will contact the coroner.



If someone dies in a hospice or care home

Staff at the care home or hospice will contact a nurse or doctor to come in person to verify their death.

Once this has happened, you can arrange for a funeral director to bring them into their care.

If someone dies unexpectedly, the hospice or care home will contact the coroner to investigate the cause of death.



If someone dies abroad

If someone dies abroad, you should register the death according to the regulations of the country.

A local death certificate for that country can usually be used in the UK. However, if it's not in English and you're sorting out the person's affairs, you might need to get a certified translation.

If you want to register the death with the UK authorities, ring the Foreign Commonwealth & Development Office on **020 7008 5000**.



Register the death

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You must **register the death** with the registrar **within 5 days**, unless an inquest is needed.

Step 1: Find a register office

Step 2: Get the information ready

Step 3: What you'll get



Step 1 · Find a register office

You can book an appointment at any register office, but if you use the one in the area when the person died you can get the documents you need that day. If it's in a different area there'll be a delay.

Find a register office here www.gov.uk/register-offices

Step 2 · Get the information ready

You'll have to show - or tell - the registrar:

- The full name of the person who's died (and any other names they once had, such as a maiden name)
- Their date and place of birth (if this was outside the UK, you only need to give the country)
- The date and place of death their usual address

- Their most recent occupation and if they'd retired whether or not they were receiving any benefits, including **State Pension**
- O The name, occupation, and date of birth of their spouse or civil partner, if they had one (even if their spouse or civil partner has already died).



Ideally, you could also take the person's:

0	Birth certificate	0	Driving licence
0	Medical card or NHS number	0	Proof of their address
0	Passport		(on an electricity bill, for
0	Marriage or civil partnership		example).
	certificate		

Step 3 · What you'll get

When you've provided the required information, the registrar will give you:

0	A unique code, so that you can use the <u>Tell Us Once</u> service -
	where you can report a death to several departments in one go
	(the registrar can help you)

A certificate for burial or cremation (known as a 'Green Form')

A death certificate, which you need to buy, you need it to sort out the person's estate, including their finances or property.

<u>Find out more on Age Concern about</u> <u>dealing with someone's estate</u>

It can be a good idea to purchase extra copies of the death certificate, as you might need them when you're sorting out the estate of the person who's died.



Tell organisations and government services about the death

03

When someone dies, you must get in touch with certain organisations to let them know as soon as possible.



Tell organisations and government services about the death

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If it's available in your area, you can use the <u>Tell Us Once service</u> to contact several government departments about the death in one go, including:

- local services such as libraries, electoral services and Council Tax services
- HM Passport Office
- the Driver and Vehicle Licensing Agency (DVLA)
- the Department for Work and Pensions
- the Blue badge scheme
- HMRC for tax purposes.

You'll need to return the person's driver's licence to the DVLA and their passport to HM Passport Office.

If your local council doesn't offer the Tell Us Once service, you'll need to contact these departments yourself.



You should contact other organisations as well, such as:

- personal or occupational pension scheme providers
- insurance companies
- banks and building societies
- an employer or trade union
- a mortgage provider, private landlord, housing association or council housing office
- social services, if the person received community care
- utility companies
- their GP, dentist, optician and anyone else providing medical care
- any charities, organisations or magazine subscriptions the deceased person made regular payments to.

You can register the name and address of the person who's died with the <u>Bereavement Register</u>.

This removes their details from mailing lists and stops most advertising mail. You can either register over the phone by calling **0800 082 1230** or online on *their website*.



If the person who died had a lasting or enduring power of attorney

If the person who died had a lasting or enduring power of attorney, this ends when they die.

The attorney should contact the Office of the Public Guardian and send them the power of attorney document, any certified copies and a copy of the death certificate.

The Office of the Public Guardian's address is as follows:

Office of the Public Guardian
PO Box 16185
Birmingham
B2 2WH





Arrange a funeral

The person who died may have left funeral wishes in their will. They may also have a pre-paid funeral plan. This often means that all the arrangements for burial or cremation have already been decided and paid for.

The documents will tell you which funeral director to contact. It's still possible to have a <u>Woven Farewell coffin</u> if it's not in the funeral plan.

If there isn't anything like the person's funeral wishes or prepaid funeral plan, the executor of the will or a relative will usually decide if the person will have a cremation or burial, and what type of funeral will be arranged.



Arranging a funeral with a funeral director

Before getting started with a funeral director, you should check that the funeral directors you talk to are registered with either the National Association of Funeral Directors or the National Society of Allied and Independent Funeral Directors or the Association of Green Funeral Directors.

This is a good time to contact us if you'd like a Woven Farewell coffin, too, although you can get in touch before the person has died.

Funeral director costs are quite variable, so it's useful to ask their prices before you decide who you're using, they have to offer a standardised price list so that you can compare costs between them.

Ask for an itemised quote which includes:

- the funeral director's services
- the price of individual items, such as a coffin
- transfer of the body from the place of death
- care of the body before the funeral
- a hearse to the nearest crematorium or cemetery
- all necessary arrangements and paperwork.



There may be extra fees for third parties such as the crematorium and clergy – known as funeral disbursement costs – to be paid upfront.

You should ask them to explain these charges to you.

The funeral director will make sure that both you and other professionals, such as the person's doctor, complete all the necessary forms. There's a charge for some of these forms – the funeral director will pay this and then include it in your fee.

Arranging a funeral without a funeral director

If you want to DIY a funeral, this can be less costly and easier to personalise, but take more organising. The <u>Natural Death Centre</u> has useful information if you would like to do this.

If you want to arrange a funeral in your local cemetery or crematorium, contact your local council for advice, the Natural Death Centre also has a list of <u>natural burial grounds</u>.



Paying for a funeral

Arranging a funeral can be expensive as well as stressful. If you arrange the funeral, you're responsible for paying the bill – so check first where the money will come to pay for it.

The funeral can be paid for by:

- you or other family members or friends
- a lump sum from a life insurance policy or pension scheme the person paid into
- a pre-paid funeral plan the person took out
- the person's estate (any money, property or assets they left) – funeral costs take precedence over most other debts
- money the person had in a bank or building society, although they don't have to release the money until probate is granted. If there's a delay, you may need to pay the costs in the meantime.



What if I need help with funeral costs?

You may be eligible for a Funeral Expenses Payment from the Department of Work and Pensions to help cover costs if you're on a low income.

A Funeral Expenses Payment covers the cost of a simple, respectful funeral in the UK, including up to £1,000 towards things like the coffin and flowers.

There are strict rules about who can get help and how much you'll receive. For example, you must be claiming **Pension Credit** or certain other means-tested benefits, and you must have had a close relationship with the person who died, such as being a family member or partner.

The DWP can refuse an application from a close relative or friend if they consider that someone else could arrange and pay for the funeral. You must claim within 6 months of the funeral.

Find out more about Funeral Expenses Payments



If you don't qualify for a Funeral Expenses Payment – or it doesn't cover the full costs of the funeral – you may be able to get a Budgeting Loan or a Budgeting Advance. These are interest-free loans of between £100 and £812 that you repay out of your benefit payments over time.

Find out more about Budgeting Loans and Budgeting Advances

The council (or some hospitals, if the person died there) can arrange a public health funeral if:

- there's no money for a funeral
- there's no one willing or able to pay for it
- the Funeral Expenses Payment doesn't cover the whole cost and paying the balance would leave you in debt.



Deal with the estate

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What you need to do to <u>deal with the estate</u> – the money, property and possessions – of the person who's died depends on whether they made a valid will and, if they did, whether you're named as an executor in that will.

If they did make a valid will and you've been appointed as an excecutor, then you'll need to apply for a grant of probate to deal with the estate. Probate is the legal process of distributing someone's estate after they die.





We're here to help

Losing someone you love brings many decisions at a time when thinking clearly feels impossible.

This guide covers the essentials, but remember – you don't have to navigate everything alone.

Whether you're considering eco-friendly funeral options or need thoughtful guidance through your choices, our team understands what you're going through.

Devon

Sophia Campbell-Shaw sophia@wovenfarewell.co.uk +44 7904 454227

Sheffield

Abi Griffin abi@wovenfarewell.co.uk +44 7491 545012



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