

What To Do When Someone Dies.

We know from experience that when you lose a loved one it is often difficult to know what to do first. This simple guide will help you prioritise between what needs to be done urgently and what can be dealt with later.

BRIEFLY, THE STEPS YOU NEED TO TAKE INITIALLY ARE:-

1. Secure the deceased's property
2. Find the Will
3. Register the death
4. Collect all the paperwork you can find

1 Secure the Deceased's Property

If the house is empty, you should tell the insurance company. If you know the neighbours, ask them to keep an eye on it for you. If the deceased had a car, the car insurers must be told and of course the car must not be driven until the insurance has been updated. If there are any valuable items in the house, these should be taken somewhere else for safekeeping. You should also make arrangements for the re-homing of any pets.

2 Find the Will

Look through the deceased's papers; contact their solicitor and their bank to see if the deceased left a Will. If there is a Will, you should inform the Executors of the death as soon as possible, so that they can begin to administer the estate. Quite often the Will may also contain funeral wishes and maybe even details of a pre-paid funeral plan. If a Will does not exist then an Administrator will be needed to deal with the estate. There are rules as to who can be appointed as the Administrator and also how the estate will be divided when there is no Will in place. We would be happy to advise on this if needed.

3 Register the Death

Anyone can register the death although it is usually done by the next of kin. It must also be done within 5 days of the death, at the Registry of Births, Marriages and Deaths nearest to where the deceased died. If possible, take the deceased's Medical Certificate with you (the doctor will usually issue this at the time of death). The Registrar will also need to know the deceased's full name, last address, occupation and the date and place of both birth and death. The Registrar will give you a Death Certificate and a Burial/Cremation slip for the Funeral Director. The funeral cannot take place without this slip. They may also give you a Certificate of Registration of Death if the deceased claimed the state pension. If there is a post-mortem or an inquest taking place then the death cannot be registered fully until these have finished, but the Coroners office can give you an interim death certificate in the meantime.

4 Collect all the Paperwork you can find

The Executor(s) or Administrator(s) will need to collect together all of the deceased's papers and notify all of the various companies and organisations of the death. When the death is registered, the government's 'Tell us Once' service will now be offered, where they contact all of the government authorities for you in one go. For more details click [here](#). In some cases, though, where the death is subject to a coroner's involvement and the death may not be registered for several weeks, it may be pertinent to notify various companies. Here is a comprehensive (but not exhaustive) list to help guide you:

- Social services, particularly if they had nursing care or home help
- Local council for council tax and any parking permits for street or disabled parking
- It may also be worth registering on the Bereavement Register so you will not receive any junk mail for the deceased
- DVLA to return their license and register a change of ownership on the vehicle
- Insurance companies
- Bank and Mortgage provider
- Utility companies; electricity, gas, water, telephone & internet
- Royal Mail if a redirect is necessary
- All loans, credit card and store card companies
- TV licensing
- Membership of clubs and associations
- UK Passport Agency

Please note, we can do all of this on your behalf and pay off any liabilities as required.

Frequently Asked Questions

HOW MANY COPIES OF THE DEATH CERTIFICATE DO I NEED?

There is usually no need to buy a large number of copy death certificates, because a solicitor can certify extra copies for your use. Usually **one or two** certificates will be enough.

WILL I NEED A GRANT OF PROBATE?

If the deceased owned:-

- Any individual asset worth over **£5,000**
- Any **company shares**, or a **property** which will not automatically pass to a joint owner, then you will need a Grant of Probate (if there was a Will) or Letters of Administration (if there was no Will).

WILL I HAVE TO PAY INHERITANCE TAX?

An Inheritance Tax return will need to be submitted if you are applying for probate. Inheritance tax is generally only payable if the estate totals **£325,000** or more (2016-2017 tax year). However, this is a complex issue and you should speak to a solicitor if you are concerned.

DO I NEED A SOLICITOR?

If the estate is very small, you may just need us to apply for a **Grant of Probate** for you. However, we are happy to do as much or as little to help as you need. If you wish, we can deal with the whole process from start to finish as we understand that it is hard enough for you to deal with the loss of a loved one.

DOES THE WILL HAVE TO BE READ AT THE FUNERAL?

No. Indeed, it is very unusual to do so these days. However, sometimes it is done

to make clear who is to receive legacies under the Will in order to avoid arguments amongst the family. Some families actually like to have the formality of a Will reading after the funeral.

CAN I GIVE PEOPLE ITEMS AT THE FUNERAL?

In general it is unwise to do so, but if the items are small or of special **sentimental value** then it may be possible to do so. In any case, unless you are an Executor you should check with the Executors whether they are willing to allow this to happen. Bear in mind that all the assets in the estate may need to be sold to pay off any **liabilities**. If anyone says they have been promised a particular item and this does not appear in the Will, then **verbal promises** are always overridden by the Will.

HOW DO I PAY FOR THE FUNERAL?

First check the Will as this may have details of a **pre-paid funeral plan**. These have become increasingly popular as they allow you to plan your funeral in advance as well as safeguarding against inflation on costs. If a plan was not in place then generally, banks or building societies will enable you to pay the funeral account from the deceased's funds without obtaining a Grant of Probate. However, they prefer generally to deal with Solicitors in this respect and they do need to see the **funeral bill** and the death certificate before releasing monies from the deceased's accounts. If there is not enough money in the deceased's estate to pay for the funeral, then the family may be eligible for a **Social Fund Funeral Payment**.

You should visit www.dwp.gov.uk for more information.

If you would like to speak to a Probate solicitor regarding any of the information in this guide then please call us on **0330 017 6309**. We will take you through the process step by step answering any questions you might have along the way.

Web: www.bannerjones.co.uk

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