What to do when someone dies?

Your step by step checklist

onlineprobate.co.uk

online probate
wills & probate made simple.

Contents

RESOURCE

Helpful Contacts

Government & Registration

Registering a Death (England & Wales)
Local Register Office:
www.gov.uk/register-offices

Tell Us Once (Government Notification Service)
www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

Help with Funeral Costs (Government Service)
https://www.gov.uk/funeral-payments

Tax, Pensions & Financial

DWP Bereavement Service (State Pension & Benefits)
Notify about benefits and bereavement support payments.
0800 151 2012
www.gov.uk/bereavement-support-payment

Probate & Legal Services

Online Probate
0800 920 2939
info@onlineprobate.co.uk
www.onlineprobate.co.uk

HM Courts and Tribunals Service
Helpline: 0300 303 0648
www.gov.uk/applying-for-probate

Bereavement & Support

Cruse Bereavement Support
UK's leading charity
Helpline: 0808 808 1677
www.cruse.org.uk

The Good Grief Trust
Central hub for UK bereavement
www.thegoodgrieftrust.org

Samaritans (24/7 support)
For anyone struggling to cope
116 123 (free)
www.samaritans.org

GriefChat
Access free bereavement counsellors
www.griefchat.co.uk

Supporting You, One Step at a Time

Losing someone is never easy.
In the moments that follow, it's hard to know what to do next. That's why we've created a simple step-by-step guide to help you find your way forward - at your pace.

The emotional impact following a death can be overwhelming, making it difficult to think about the practicalities of what to next. Navigating your way through the process of dealing with death can be a complex journey, but we're here to help.

This guide has been designed as your personal check-list. You'll find a step-by-step practical guide to dealing with all aspects of your journey. From registering the death to estate administration. You'll find lots of helpful information along the way and you can always call us for advice.

0800 920 2939

FIRST STEPS

What to do Immediately After Someone Dies

1) Doctor's Confirmation

If the death happened at home and was expected, you should call the person's GP or the out-of-hours service. A doctor will come to confirm the death and issue a Medical Certificate of Cause of Death.

If it happened in hospital or a care home, staff will usually take care of this for you. If the death was unexpected or sudden, you must call 999. The police and ambulance services will attend, and the death may be referred to a coroner.

2) Notify Friend's & Family

You may want to ask someone to help you make calls. Let people know gently and at your own pace. Don't feel you need to tell everyone right away.

3) Contact Funeral Director

If you're ready, you can contact a funeral director to bring your loved one into their care. **If the person had a prepaid funeral plan, their wishes may already be recorded.**

If there were no funeral wishes or plan in place you may want to shop around. We've provided some additional information about finding the right Funeral Director.

4) Look after immediate needs

Make sure the person's property is safe. Check pets, food in the fridge, post and anything urgent that needs attention.

STEP 1

What to do Within the First Few Days

Find the Paperwork

In order to register the death and deal with the estate, you'll need to obtain some important documents and paperwork. This can be done while you're waiting for the official Death Certificate. You'll need:

- Funeral wishes
- Organ/body donation paperwork (contact NHS Organ Donor Register if you're unsure 0845 606 0400)
- The Will
- Birth, marriage or civil partnership certificates
- Any Deed Poll document if name has been changed
- Documents relating to state pension or benefits
- Proof of National Insurance (NI) Number
- Pension certificates
- Life insurance policies
- Bank and building society accounts.

Essential Documents for Registering the Death

- NHS Card/ Medical Card
- Birth Certificate
- Driving licence
- Countil Tax bill
- Marriage or civil partnership certificate
- National Insurance Number (NI)
- NI number of surviving spouse
- Passport
- Proof of address (utility bill)

STEP 2

What to do Within the First Few Days

Register The Death (within 5 days)

You'll be notified by the doctor or coroner to arrange collection of the Medical Certificate of Cause of Death (also known as a MCCD). At this point you can make an appointment with the Registrar (in the same county where the person died) to officially register the death. Local Register Office: www.gov.uk/register-offices.

You'll need to take the following information to register the death:

- Date and place of death
- The address of the person
- Their full names; maiden or previous names
- Where and when they were born (town or city will do - the full address isn't required.)
- Their occupation
- Details of their married or civil partner
- Details of any government pension or other benefits being received.

What You'll Receive From The Registrar

Once the death has been registered, the Registrar will give you an A4 folder with important documents and helpful information. Here's what you'll find.

01

The Death Certificate
This is a certified copy of the original death certificate which you will need to organise probate and close accounts for the deceased. It is important to ask for several copies which cost around £12.50 each. It is cheaper to get them now than request them later.

Certificate of Burial or Cremation
Otherwise known as a 'green form', this will be passed to the funeral director or the person making the arrangements for the funeral. This is an essential item and gives the funeral director the authority to proceed.

02

03

Certificate for Department of Work & Pensions benefits (BD8 Form Registration)
This certificate needs to be sent to the Department of Work & Pensions (DWP). Details of the death may need to be completed along with details of the person who will be dealing with the estate.

STEP 3

Making Funeral Arrangements

Can't pay? Check if you're eligible for a Funeral Expenses Payment. Gov.uk/funeral-payment

If you've found a Will, a Letter of Wishes, or funeral plan, you might have a good idea about what your loved one wanted for their funeral. Taking the decision making out of your hands can be a relief, but if the funeral hasn't been paid for up-front through a funeral plan, you may also be wondering how you're going to pay for it. Remember that funeral wishes outlined in a will are not legally binding. They don't have to be followed if they're not reasonable.

We understand that managing finances during a time of loss can feel overwhelming. To help ease this burden, many banks will release funds from your loved one's account to cover funeral expenses. With the appropriate documentation, such as an invoice and a death certificate, the payment can be made directly to the funeral director, so you can focus on what truly matters.

Tips for finding a Funeral Director:

Location: Consider the location of the funeral home. Think about the practicalities; distance form your home, location of burial or where the ceremony will be held.

Services Offered: Check they offer what you want. Not all Funeral Directors offer natural burials, eco-friendly services, live streaming or direct cremations.

Personal Approach: Visit funeral homes to get a sense of their approach. Ensure the are listening to requirement and tailor their service.

Reputation: What do others say about them. Remember to check Google review, Trust Pilot or their own website.

STEP 3 (CONTINUED)

Making Funeral Arrangements

Once you've found a funeral director you'll need to give them the "Green Form". Handing this over means you are personally entering into a contract for payment with the Funeral Director. Here are the key things your funeral director will discuss with you at the time of making arrangements:

Instructions: Did the deceased leave any specific instructions or wishes?

Payment Method: Will the funeral be paid from the estate, funeral plan or by family?

Funeral Type: Determine whether the deceased will be buried or cremated

Service Type: Traditional, memorial, and location

Casket or Coffin: Select a casket or coffin

Obituary: Write an obituary to notify the public about the death and funeral arrangements

Order of service: Create the order of service, include readings, speakers and music. (If funeral is taking place in a church this can be arranged with the pastor or vicar.)

Pallbearers: Choose Pallbearer to carry the coffin

Transport: Arrange transport for the family and guests

Flowers: Select flower and arrange for their placement

Music: choose the music to be played during the service

Cemetery/Crematorium: Select a crematorium or direct cremation.

Notification: Notify friends and family

Wake: Decide on a location for a wake. Some Funeral Directors offer rooms to use. Other wise you can hire a private venue or function room

Food: Organise catering if required.

STEP 4

Letting Everyone Know

Letting everyone know can be a hard undertaking. Split the job by asking friends and family to help.

Top tip: Make a list of people by categories; friends, family, colleagues, clubs. You could appoint someone from each category to share the news. Refer to address books and banks cards.

Notifying banks, insurance companies, solicitors, accountant and financial advisors will have to be done by the Executor, estate administrator or next of kin.

Use the Government's **Tell Us Once Service** to notify all government organisations listed below.

You'll need to prove their surname, date they died, name and address of the executor or administrator, details of surviving spouse and where they died.

- DVLA
- Passport Office
- HMRC
- Department for Work & Pensions
- The Local council
- Veterans UK
- Social Security Scotland
- Armed Forces Pension
- NHS Pension
- Pension Protection Fund
- Local Gov Pension Scheme

STEP 5

Managing The Estate

To build a picture of the estate you'll need paperwork and details of all bank accounts, home ownership, pensions and life insurance policies. If you had Power of Attorney or helped to manage the deceased finances then you should have a clear idea of what's what.

Value and Assess the Estate:

To value an estate, start by listing and valuing all the person's assets at date of death, this includes property, savings, investments, personal belongings, and any money owed to them. Once all assets have been identified and valued, deduct any liabilities such as mortgages, loans, overdrafts, credit cards, and outstanding bills. The final figure, assets minus liabilities, is the net value of the estate, which is used for probate and inheritance tax purposes.

01

The Value of the Estate
This includes listing and valuing all possessions and assets, including joint assets and gifts made in the last seven years.

02

Determine Inheritance Tax
Calculate whether inheritance tax due (IHT) is payable.

Calculating Inheritance Tax

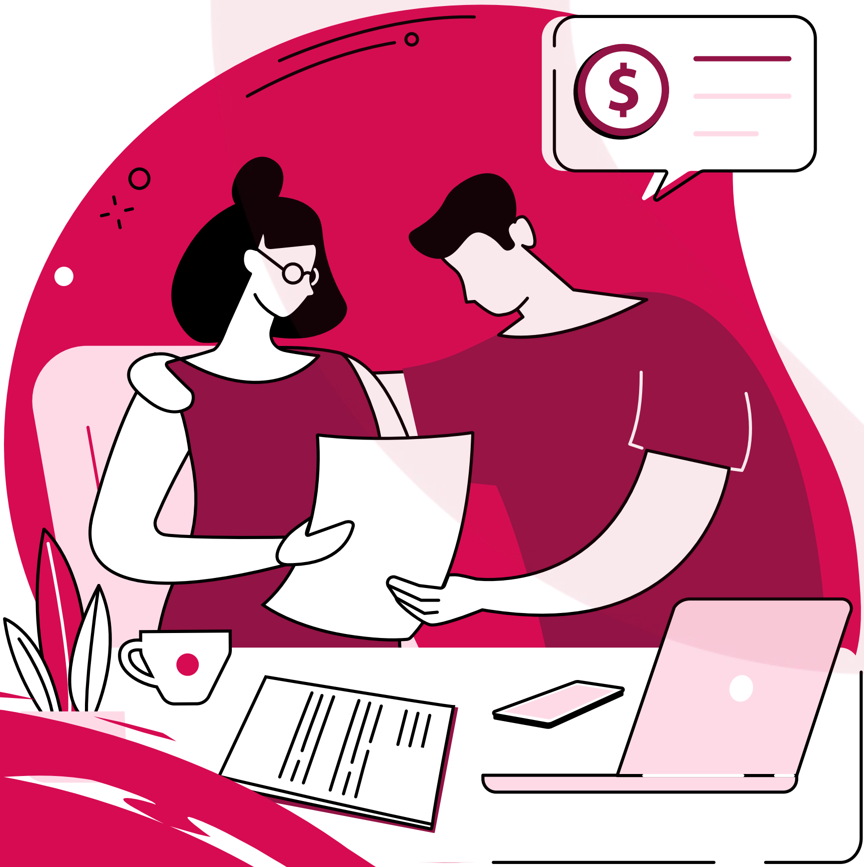
There's normally no inheritance Tax to pay if everything is being left to a spouse, civil partner or charity OR the value of the estate is below the £325 threshold.

Use the Inheritance Tax Calculator

gov.uk

STEP 6

Working out if you need probate



Probate grants you the legal right, as an executor of a will, to administer the deceased's estate.

If there was no will or no valid executors then Letters of Administration have to be applied for instead.

When Probate is Required:

Property Ownership
If the deceased has sole ownership of property, you'll typically need probate or letter of administration to deal with it.

Significant Assets
Substantial amounts of money in bank accounts, investments or other assets. Check with individual banks becuase each have their own rules and thresholds.

Will with Trusts
If the will creates Trusts that need to be administered then it is likley that probate will be required.

No Will (intestate)
If there wasn't a will (also known as dying intestate), and the estate includes property in the deceased's sole name, significant savings or investments, then Letters of Administration will need applying for.

RESOURCE

Probate Checker

At Online Probate we've created a really easy way of checking whether you're likely to need probate. Use our Online Probate Checker to get instant results in under 1 minute. **Get Started here >>**

Get Specialist Probate Support

Whether you wish to apply for probate yourself or need support to handle the estate, our legal experts are here to help. We'll support you every step of the way. We have a range of flexible options; all designed to empower you.

Grant Only

We'll apply for the grant of probate for you. We'll take care of the all the legal heavy lifting, giving you much-needed breathing space to manage the rest of the estate.

Full Administration

We'll take care of the complete process of managing the deceased's estate; from applying for probate to distributing assets to beneficiaries. It includes identifying assets and valuing the estate, paying debts and taxes and distributing the remaining assets according to the will or rules of intestacy.

RESOURCE

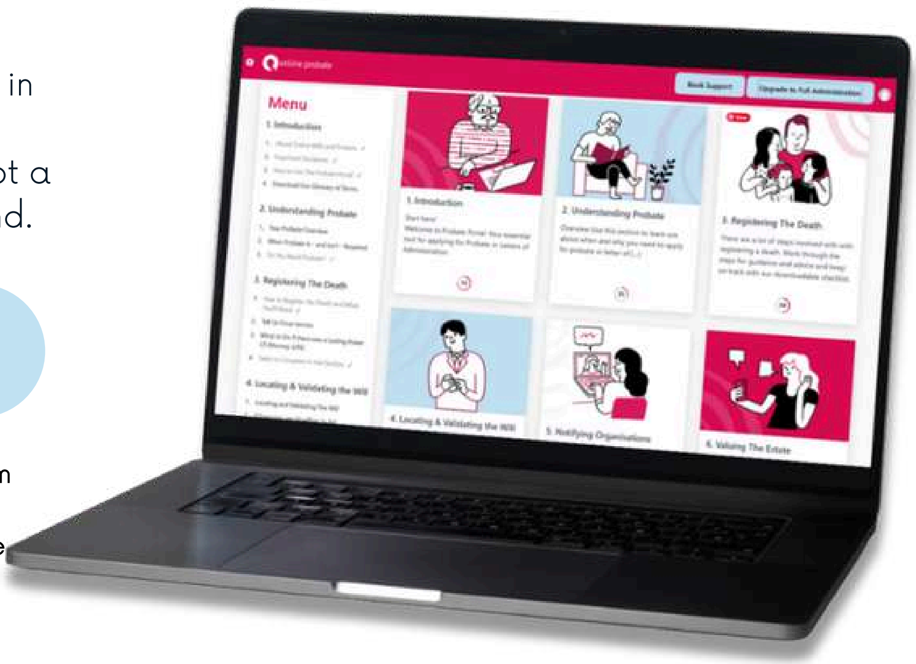
DIY Probate Portal

Apply for Probate Online with our Comprehensive Protal

You can apply for probate yourself, and for most estates in England and Wales, it's a genuinely legitimate route, not a shortcut and not a workaround.

Get Started for £199

Most executors reclaim this fee from the estate as a legitimate administration expense, in the same way a solicitor's fee would be.



What You Get

This isn't a template library or a general guide. It's a complete, structured system that mirrors the actual legal process, stage by stage, in the order it needs to happen. **From registering the death to valuing the estate, paying inheritance tax and distributing the estate.**

Designed by Solicitor

Jane Morris-Rowlinson - Probate solicitor, 23 years' experience. I built this portal after watching hundreds of executors complete probate themselves, once they had the right structure to follow.

Apply for Probate Online
onlineprobate.co.uk/diy-probate

STEP 7

Distributing Assets

You can start distributing sole assets (owned only by the deceased) once probate or letters of administration have been obtained (if required). You will need to distribute the estate in accordance to the Will (if present) or intestacy laws.

Before you do anything, you'll need to pay any debts. These include:

- Secured debts; loans on properties or cars.
- Funeral expenses
- Expenses incurred as part of administering the estate (Testamentary expenses)
- Unsecured debts: settling utility bills, credit cards or banks loans, any overpayments made from the DWP, private pensions.

It is important that debts are paid in this order of priority (the order shown above).

Once debts and inheritance tax have been paid, you can begin distributing the assets to beneficiaries or in accordance with the Rules of Intestacy.

It's essential that you keep clear and accurate records of money coming in and going out of the estate. These records can be put together with the Death Certificate, the Will and Grant of Probate (if required), to form your estate accounts.

Your Checklist

Registering the Death

- [ ] Obtain the Medical Certificate of Cause of Death (MCCD) from GP or hospital
- [ ] Obtain essential paperwork required to register the death
- [ ] Contact Registrar to make an appointment to register the death.

Arranging the Funeral

- [ ] Contact the funeral director to discuss arrangements. Don't forget to check the will or look for funeral plans
- [ ] Work through the funeral planning guide above to check off tasks

Letting People Know

- [ ] Friends and family
- [ ] Employers or educational institutes
- [ ] Use the Tell Us Once service to inform Government Departments
- [ ] Health professionals, hospitals, dentists, opticians, podiatry

RESOURCE

Your Checklist

Financial Organisations

- [ ] Bank and Savings Accounts
- [ ] Mortgage provider
- [ ] Private Pension providers
- [ ] Credit cards/ Store Cards

Utilities

- [ ] Buildings and contents insurance
- [ ] TV Licence
- [ ] Energy providers (Gas, electric and water)
- [ ] Internet Provider
- [ ] You may also need to arrange redirection of post with the post office

Dealing with the Estate

- [ ] Locate the Will or call the solicitor.
- [ ] If there is no Will, you'll need to decide who sorts the estate
- [ ] Find out if Probate is needed
- [ ] Value the estate and calculate Inheritance Tax
- [ ] Distribute assets to beneficiaries and keep good records