

# What needs to be done after someone dies

Sue Ryder

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## Introduction

Even though you know someone is dying, and you can try to prepare yourself, it is hard to know how you might feel when they actually die. Some people feel shocked or numb, whilst others might feel overwhelmed with sadness, or even anger. It is also normal, particularly if it has been a long illness, to feel a huge relief. Although this is likely to be a very emotional time, there are still some formal things that need to happen.

Sometimes you may have been able to make plans beforehand for some of the things you need to do, and this can help to take some of the stress off you in the early days. But often, particularly if someone has had a late diagnosis, you may not have had a chance to think about these things.

Although it can feel overwhelming, remember that you do not need to do everything yourself. This is often the time when friends and family can help you by doing some of the practical things. If your friend or family member has a social worker, they should be able to give you practical help and support.

## Medical Examiner

This is a new system which will eventually deal with all deaths in England and Wales. If it is in operation in your area you will be told and a Medical Examiner (a senior doctor independent of the team looking after your friend or relative) will call you to discuss what the doctors think was the cause of death. Once the Medical Examiner has approved the cause of death, they will give the certifying doctor permission to complete a medical certificate of cause of death and email it to the register office. Often deaths occurring from a Friday to a Sunday will not be processed by the Medical Examiner until the Monday afternoon. If it is important that a funeral takes place very promptly it may be possible – you need to speak to the healthcare team.

## Registering the death

Registering your friend or relative's death is one of the first things you need to do after they have died. You can start planning their funeral, but you will not be able to actually hold it until you have registered their death. Legally, you need to do this within five days (eight days in Scotland), and you'll then get the documents you need for the funeral.

### Who can register the death?

There are some rules about who can register a death.

You can register your friend or relative's death if you:

- are a relative, or
- were present at the death, or
- are the person making arrangements with the funeral directors



## Where do I have to go to register their death?

In most cases, a medical certificate of cause of death is emailed to the register office. Once you have been told that the certificate has been emailed, you can contact the register office to book an appointment. Where electronic transfer is not possible, a paper medical certificate of cause of death can be issued for you to take to the registrar.

You can register their death at any register office. If you use the one in the area where the person died you can be given the documents you'll need on the day. If you use a different register office, the documents will be sent to the office in the area where the person died before they're issued to you. This means you'll usually wait a few days.

You may need to make an appointment, so it is worth contacting the register office before you go to make sure. Once you are there, registering your friend or relative's death should take about 30 minutes. The Register Offices page on the UK Government website allows you to search for local register offices. Some appointments are happening face to face, and some are happening over the phone – you will need to find out what the system is at the register office you are in contact with.

## Helpful information to have with you for the appointment

There are some other documents, belonging to the person who has died that may be useful to have with you if possible, but don't worry if you don't have or can't find them:

- Council Tax bill
- driving licence
- marriage or civil partnership certificate
- NHS medical card
- passport
- proof of address (e.g. utility bill)

## What happens during the appointment?

The Registrar will ask you some questions. They will ask you:

- your friend or relative's full name at the time of their death
- any names previously used, e.g. maiden name
- their date and place of birth
- their last address
- their occupation
- the full name, date of birth and occupation of a surviving or late spouse or civil partner
- whether they were getting a State Pension or any other benefits

## After the death has been registered the registrar will:

- electronically transfer a Certificate for Burial or Cremation (the 'green form') to the cemetery or crematorium – this gives permission for burial or an application for cremation – this is a free form
- provide you with a Certificate of Registration of Death (form BD8) – you should read the information on the certificate about the Department for Work and Pensions (DWP) Bereavement Service and call them to tell them about your friend or relative's death. They can do a benefits check of what you may be entitled to, take your claim for certain benefits over the phone and tell you who to contact to claim other benefits. If you call the DWP Bereavement service to report the death you do not have to send in the BD8 form. This form is also free.
- Provide you with a death certificate – you will need to pay for this. You may need a few copies of the death certificate for when you let banks and other organisations know your friend or relative has died. It's a good idea to ask for extra copies when you register their death, visit: [gov.uk/order-copy-birth-death-marriage-certificate](https://www.gov.uk/order-copy-birth-death-marriage-certificate)

## Who to tell

Sharing the news that your friend or relative has died is one of the most immediate responsibilities.

If your friend or relative left a will, this should say who will be responsible for dealing with their money, property and belongings, notifying friends and family, as well as formally notifying a number of people and organisations. These people are called the 'executors'. If there is no will, the will is invalid or it does not specify executors, the person who deals with the estate is called the 'administrator'. Usually this is a close relative, such as a husband or wife, child or parent. A solicitor is sometimes nominated as executor instead of a friend or family member, and in this case, they can arrange for the relevant parties to be formally notified of the death and for family and friends to be notified of the funeral arrangements.

It is worth sitting down and trying to make a list of the people and organisations you need to notify. Not only will this make it easier to keep track of what you have done, but you may be able to share some of the responsibility with friends or family. Some organisations won't be able to take instruction from you until you have the death certificate, and possibly proof that you are authorised to act on behalf of the estate of the person who has died.

## Some of the people you are likely to need to contact are:

- their bank(s) and/or building societies(s)
- utility companies, who provide their home with gas, electricity and water
- their landlord if they are renting and are named on the lease
- the Department for Work and Pensions to stop their pension or any other benefits they may have been receiving
- their pension provider if they had a personal or work pension in addition to their state pension
- the local council to sort out issues like Council Tax and any help from social services they may have been receiving
- HM Revenue and Customs (HMRC) so they can work out any tax issues
- the Driver and Vehicle Licensing Agency (DVLA) to return a driving licence, cancel car tax or return car registration documents/change ownership
- car insurance company, particularly if you are a named driver on their policy as the policy may well have lapsed from the date of death. If so, you will be uninsured until you arrange your own insurance
- any companies that you think owed money to your friend or relative or were owed money by them
- the nearest Regional Passport Office or Newport Passport Office

## 'Tell Us Once' service

In England, Wales and Scotland the 'Tell Us Once' service allows you to notify key local and central government departments of a death via a single appointment with your local registrar, over the phone or even online. If 'Tell Us Once' is offered through your local authority, once you have registered the death, you will be offered the service. A member of staff will explain how it works and which departments will be notified. 'Tell Us Once' will then notify them on your behalf and will provide you with a confirmation letter.

## Organising the funeral

Before you start organising the funeral, it is worth doing a little bit of thinking and planning to give you confidence and reassurance. Check if the person who died left any instructions about what they wanted – some people leave instructions in their will (although this is the only part of a will that is not legally binding). Alternatively, they may have recorded their preferences in their Advance Care Plan, left informal notes, or simply talked it through with someone close to them.

They may have left instructions on whether they would like to be buried or cremated, and whether there is a particular place (such as a church or crematorium) where they would like the service to be held. They may have chosen readings or music that they would like to be played.

If they have not left any instructions, you may want to talk with family members about these different choices, and what is practical and affordable and what they think would be appropriate.

This is a time when emotions are often very raw, and the funeral can be the focus through which people express some of their grief. As a result, it is common for family members not to completely agree on what the funeral should be like.

Try to remember that everyone is dealing with their grief in their own way and that these differences are normal.

You don't need to wait until the person has died to start planning their funeral. Sometimes it can give the person approaching the end of their life reassurance to know that some of the arrangements are already in place. Most funeral directors and clergy or celebrants will be happy to come and talk to you about your options and the kind of funeral you want. Many hospitals and hospices have chaplains on site too.

*"Planning someone's funeral can be very emotional, but what everyone has in common is that they will miss the person who has gone, and this is a way of celebrating their life and expressing grief at their loss."*

Sue Ryder Chaplain

### **Do I need a funeral director or can I plan the funeral myself?**

You don't have to use a funeral director if you don't want to – you can arrange the funeral yourself, or at least make some of the arrangements yourself. This can cost a lot less than using a funeral director. However, most people do choose to use a funeral director.

### **How can I find a funeral director?**

You can find a funeral director near you through either The National Association of Funeral Directors or the National Society of Allied and Independent Funeral Directors. Funeral directors from these associations operate under a code of practice and have an established complaints procedure. They should respect your choices, give you a full range of options and not put you under pressure to spend more than you can afford.

### **A quote for a respectful, basic funeral will include:**

- the funeral director's services
- transfer of the deceased person from the place of death and care of them before the funeral
- a hearse to the nearest crematorium or cemetery
- all necessary arrangements and paperwork

There are a wide range of optional elements – such as funeral flowers and putting a death notice in the local paper – that can add substantially to the cost and prices can vary a lot, so it is worth getting several quotes.

### **What should the funeral include?**

People often have ideas about what they think a funeral should be like, or must include, but in reality there are no requirements for what a funeral must be like. Every person and every family is different, and the most important thing is that you have the funeral that feels right to you for the person who has died.

Lots of people feel that they don't want a very religious service, but they do want it to include a spiritual element and some sense that there is something beyond our journey through this life. If you feel like this, you can have a service in a church, without it needing to be very formal and religious, or a service at a crematorium that is held by someone from your faith, such as a chaplain or vicar. If you choose a humanist ceremony, it will focus on celebrating the person's life and will not include a spiritual element as humanists don't believe there is anything beyond this life.

Talking with the person who will conduct the service and with the funeral director can help to make sure that the service feels personal to the person who has died, and is an authentic reflection of them.

### **Will it be expensive?**

A funeral can cost several thousand pounds but can be much more or less than this, depending on how you decide to remember your friend or family member, what you can organise yourself and how much you can afford to pay. The average cost of a funeral is between £4,000–£6,000.

Don't feel that you or your family need to spend more than you want to or can afford. A simple funeral can be as dignified and fitting as one which costs a lot more money.



## How can I cope?

Funerals are a chance to gather with those who cared about the person who has died and celebrate their life, but it can feel very overwhelming at a time when your emotions are at their most raw. It is completely normal to worry about being upset at the funeral and whether you will be able to cope.

## Often loved ones feel supported through the funeral by the other people who have come, but some of the things that can help you are:

- asking people to wear bright colours and not just black
- getting someone, it could be a friend, relative, or the person conducting the funeral, to walk with you to your seat
- thinking about where people will sit and making sure you have the right people around you to support you
- playing joyful music

Talk with the person who will be conducting the funeral and together you can plan the service according to what you feel you can manage.

## Should children come to the funeral?

Sometimes people think that children won't be allowed or shouldn't attend, but most celebrants (the person leading the service) will welcome children. If you are worried that they may not sit still or may be noisy or distressed, you might like to have a person who will take them out if necessary. This could be a friend, so close family do not have to leave during the ceremony.

Talking to children about death and deciding whether they should come to the funeral can be particularly difficult. You can find more information at [www.sueryder.org/childatfuneral](http://www.sueryder.org/childatfuneral)

## Some of the options you may like to think about for the service:

- Would you like someone (a relative, friend or the celebrant) to read out the story of the person's life?
- Would you like people who knew and loved the person to speak about them?
- Is there someone who perhaps isn't comfortable speaking who might write down something that the celebrant can read out?
- Would you like to include different people's memories and thoughts, perhaps by encouraging them to choose a poem, a piece of music, or to write something to be read out?
- Is there particular music that the person loved that you would like to be played at the funeral?
- Would you like to include some quiet time for people to reflect or say their own prayers?



## Sorting out their money and belongings

Most people leave behind some possessions when they die, which might include money, property and their belongings, and together these things are called their 'estate'. These are usually passed on to family, friends and people or organisations such as charities that your friend or relative has specified. The process you need to follow in order to deal with their estate depends on whether they made a will. They may also have left further written instructions in letters, known as 'letters of wishes'.

Before doing anything else you should search for a will and any accompanying letter of wishes. If there is no will, or if the will is invalid for some reason, or doesn't deal with their entire estate, then there are laws that determine how your friend or relative's estate will be distributed (intestacy laws).

If your friend or relative left a will, this should say who will be responsible for dealing with their estate. These people are called the 'executors'. Their role is to find all the assets, pay off any taxes and debts, and distribute any leftover money, possessions and property to the deceased's heirs in accordance with the instructions in their will. Before doing this the executors need to get the court's permission to deal with the estate. This is called a 'grant of probate', or in Scotland this is called 'confirmation of the estate'.

If there is no will, the will is invalid or it does not specify executors, the person who deals with the estate is called the 'administrator'. Usually this is a close relative, such as a husband or wife, child or parent. The administrators will need to apply for 'letters of administration', instead of a grant of probate. If the deceased lived in Scotland, this document is known as an 'executor dative'.

The wills, probate and inheritance pages on the UK Government website provide an explanation of the formal processes you need to follow as well as forms and other information that you need to complete: [www.gov.uk/wills-probate-inheritance](http://www.gov.uk/wills-probate-inheritance).

## Getting financial support after your friend or relative has died

You can speak to the bank or building society of the person who has died to see if they might be willing to release funds to help pay for the funeral. Larger banks nearly always agree to this and building societies and National Savings and Investments (NS&I) may also agree and pay the funeral director direct.

If you have lost a spouse, partner or civil partner you could be entitled to financial help, known as bereavement benefits, regardless of how much your income is. There are also other benefits you might be able to claim that can help you get by financially if you will now have to manage on a low income. The Money Advice Service has a helpful website setting out the different benefits you may be entitled to and how to claim them: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

You may also find that you can use your late spouse or civil partner's National Insurance contributions to claim new or increased benefits. The potential benefits that may be available to you are set out in detail by the Department for Work and Pensions online.

### For England and Wales

visit: [www.gov.uk/after-a-death/overview](http://www.gov.uk/after-a-death/overview)

### For Scotland only

visit: [www.gov.scot/Publications/2016/11/6948](http://www.gov.scot/Publications/2016/11/6948)

# “It’s comforting to know that you’re not alone”

When someone you care about is dying or has died, it’s comforting to know that help is never far away. Sue Ryder’s Online Community is a safe place to go for free, 24/7 practical and emotional support when you’re coping with the loss of someone.

Available from your computer, tablet or mobile and moderated by Sue Ryder, our community is there to support you whenever and wherever you need it.

Join our community at [community.sueryder.org](https://community.sueryder.org)



## Contact us

call: **0808 164 4572**

email: **[healthandsocialcare@sueryder.org](mailto:healthandsocialcare@sueryder.org)**

visit: **[www.sueryder.org](http://www.sueryder.org)**

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