

What to do when someone dies

Helping you understand your next steps.



KINGS COURT TRUST

**When someone close to you dies,
it can be difficult to work out what
to do and in what order.**

**This booklet explains those important first steps
and provides useful information to help you
through this difficult time.**



Your next steps

Following a bereavement, there are a number of tasks to be considered and completed.

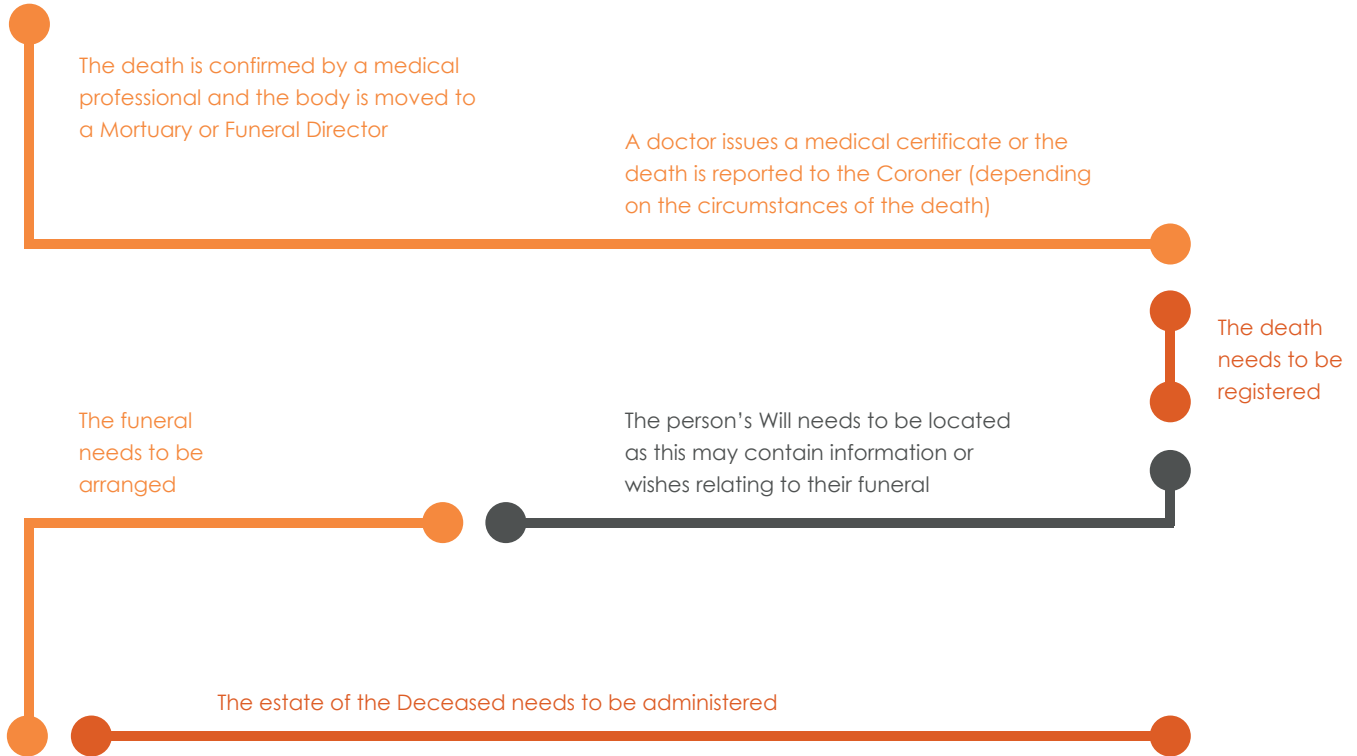
This can make an already difficult time even more stressful.

We appreciate there's a lot to take on board, so we have created this practical guide to help you understand what needs to be done.

Dealing with the death of a loved one is never easy. If you would like to speak to someone who can offer you practical advice and support, a member of our Client Services Team will be happy to help.

Call us on 0300 303 9000

What happens after someone dies?



1. Getting a medical certificate

You will need a medical certificate of cause of death to be able to register the death.

If the Coroner is involved, the process will be slightly different (see overleaf).

If the death happened at the hospital

If the person died in hospital, the staff will arrange for a doctor to issue a 'medical certificate of cause of death' that will specify the time, date and cause of death.

You may be given an appointment to collect the medical certificate if a doctor is not on duty at the time of death.

It is quite reasonable for you to ask what is documented on the certificate as the cause of death. Make sure that you understand the reasons that have been given and let the medical staff know if you have any questions.

You can usually collect any belongings at the same time as the certificate. The person who has died is usually then taken to the Hospital Mortuary, before being transferred to the Funeral Directors.

If the death happened at home

If the death occurred at home or in a care or nursing home, a GP will usually issue the medical certificate.

You should contact your local doctor if the death has occurred under natural circumstances. In the case of sudden or unexpected deaths, it is advisable to contact the emergency services.



2. Registering the death

Registering the death needs to be carried out before you can begin making any funeral arrangements.

Who can register a death?

Normally, relatives are required to register the death however the Registrar will typically only allow non-relatives to do so if the next of kin are not available. If this is the case, then someone who was present at the death - a hospital representative, an occupant of the house where the death occurred, or the person arranging the funeral - may register the death.

Where do I register a death?

A death should be registered at a Register Office in the area where the person died. If this is not possible you can go to a Register Office of your choice where information will then be passed to the Registrar closest to where the death occurred. This may result in a delay in the paperwork being processed.

How do I register a death?

Visiting the local Register Office is the easiest way to get the documents you need. Registration takes less than an hour in most cases. You should call ahead and make an appointment wherever possible.

How long do I have to register a death?

In England and Wales, you have up to five days to register the death. In Scotland, a death must be registered with local registration districts within eight days.

Documents you must take with you

- Medical certificate of cause of death
- Birth and marriage certificates
- NHS medical card (if available)

The Registrar will require the following information about the deceased:

- Date and place of death
- Home address
- Full name - including maiden name, any former married names and any other names by which the deceased was known
- Date and place of birth - the town or county is sufficient if the exact address is not known (or the country of origin if born outside the UK)
- Their current or, if retired, former occupation
- Details of their spouse or civil partner and whether they died before them
- Whether they had any government pension or allowance



What the registrar will give you

Death certificate

This proves that the death has been registered. It has to be purchased and the cost varies according to the local authority. We recommend you buy several copies, perhaps one for each bank where the person held accounts, and each pension or insurance policy. Extra certificates are more expensive to purchase at a later stage and photocopies of are not usually accepted.

Certificate for burial or cremation

This is often called the 'green form' and it must be given to the Funeral Director before the funeral can take place.

Certificate of registration of death

This is often called the 'white form'. You'll be given one of these if the Deceased was entitled to a state pension or benefits. Complete the details and send it to the address on the reverse of the form.

3. When the Coroner is involved

In cases where a death is reported to the Coroner, all necessary papers will be issued by them once investigations are complete.

If the cause of death remains uncertified or if it is determined that the death was not from natural causes, an inquest will be held. In these cases, the Coroner will issue an interim death certificate. While a Coroner is investigating a death, it is not possible to carry out any preservative work in preparation for the funeral. It is also recommended that you do not book a definite date for the funeral while any investigation is ongoing, although you can certainly start to plan the ceremony.

If a Coroner's post-mortem examination reveals that the death was due to natural causes and an inquest is not needed, the Coroner will release the body. The death can then be registered and the funeral can take place.



4. Dealing with the Will

The next thing that needs to be done is to find out if the Deceased left a valid Will. There may be specific funeral requests contained in this document.

If you cannot find a Will, we advise conducting a Will search by approaching Will Writers and Solicitors local to the area where the Deceased lived, and searching national Will Registers like Certainty (certainty.co.uk).

This is particularly important when it comes to dealing with the Deceased's affairs later on, as there are different legal requirements for administering the estate if no valid Will was written.

5. Locating important papers

You should already have birth, marriage and death certificates.

Other important paperwork such as pension details, insurance policies and bank and building society accounts will be helpful later on, particularly if you need to apply for Grant of Probate (or Confirmation in Scotland), so keep them all in a safe place.

6. Arranging the funeral

The Deceased may have left a written record, told family and friends about their funeral wishes, or have a pre-paid funeral plan in place. It is advisable to check whether any of these arrangements have been made prior to contacting a Funeral Director independently.

If no specific requests were made during the person's life, a range of decisions regarding the funeral will need to be made by the family. These will include:

- Whether the person should be buried or cremated
- Where the funeral is to take place
- What flowers are required
- What readings you would like during the service
- What music is to be played

Most families choose to hand arrangements over to a professional Funeral Director who will be able to offer advice and guidance. Don't be afraid to shop around and ask for a detailed breakdown of costs, as funeral fees can vary considerably. Family and friends may also be able to offer recommendations.

When looking for a Funeral Director, it is a good idea to ensure they are members of a trade association. Most Funeral Directors will be a member of either the National Association of Funeral Directors (NAFD) or the National Society of Allied and Independent Funeral Directors (SAIF).



Paying for the funeral

You may be able to access funds from the Deceased's bank account to pay for the funeral directly.

However, this is not always possible, in which case any reasonable expenses you incur will need to be reimbursed to you from the estate at a later date.

If the Deceased's estate does not have sufficient money in it to pay for the funeral, financial help may be available. You'll need to contact your local Social Security Office for further information. You should also be aware that deadlines for applying for assistance may apply.

7. Estate administration

Estate administration is the process of dealing with a person's legal and tax affairs after they've died.

All estates need to be administered to some extent.

This means dealing with all their assets (such as property, shares and personal possessions), paying debts, paying any Inheritance Tax and Income Tax and transferring inheritance to the beneficiaries of the estate. Estate administration can be extremely complex and is required after every death, whether or not there is a Will.

If you are named as an Executor in a Will, or the next of kin if there is no Will, you may need to think about:

- Closing bank accounts and paying debts
- Dealing with shares and investments
- Redirecting post
- Selling property and assets
- Dealing with Inheritance Tax and Income Tax forms
- Dealing with specialist legal work
- Distributing funds to beneficiaries

These are just some of the tasks that you may need to consider. Some people decide to administer the estate by themselves but this can take a significant amount of time and effort, especially if you've never had to go through the process before.

If you decide to undertake the work yourself, you should also be aware that you are personally liable for any mistakes made during the process, such as when completing tax returns and legal paperwork. For these reasons, many people prefer to appoint a specialist legal firm to do the work on their behalf.



At Kings Court Trust, we only do one thing: estate administration.

Whether you want a professional to take control of the probate application process or handle the entire process, we have a variety of solutions to support you. We will take care of all the complicated matters after death so you can focus on life's important moments.

Estate administration is all we do, every day, and our Tax and Legal Team can help with any situation. Whether or not there is a Will, our team of experts can take care of it all. We know how to handle intestacy, locate missing beneficiaries, deal with foreign shares and reseal a Grant of Probate.

You'll find we've got everything in place to take care of your specific needs and we make sure we understand your situation so we know what matters to you.

We're here to help. Call 0300 303 9000 to speak to one of our friendly advisers.

Call us today for more information

We can provide a fixed price quote for our estate administration service, giving you complete transparency to understand your options.



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