

# Helping you deal with bereavement



In this guide you will find practical guidance and professional expertise to help you through this difficult time.



ReAssure



## About this guide

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The death of someone close is always a difficult time. Dealing with practical matters and making financial decisions can seem overwhelming. We want to make things as simple as we can.

This guide aims to support you through the steps and decisions.

- The first part outlines the initial steps you'll need to take, such as registering the death, obtaining the will and arranging the funeral.
- The second part includes a checklist of some of the organisations you may need to inform.
- The final section contains some contact information you might find useful.

- This information has been produced for the UK. If the deceased was resident in another country the laws and requirements may differ. You should take local legal advice in the country of residence if you're unsure what to do.

We hope you find this information useful. Please remember it is just a guide and not all the details will apply in every case.



## What to do first

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There are a number of things that you need to do as soon as possible after someone has died.

### 1. Get a medical certificate

This will be issued by the hospital, GP or Coroner.  
You'll need this to register the death.

### 2. Register the death

You need to do this at a Register Office within five days of the death.  
You can find your local office at [gov.uk/register-offices](https://www.gov.uk/register-offices)

### 3. Locate the Will

This document is important as it could contain funeral wishes and will help you understand your next steps.

### 4. Arrange the funeral

You can arrange this by yourself or with a funeral director.

### 5. Inform organisations

You'll need to inform a number of organisations.  
We've prepared a checklist for you to use.



## 2. Registering the death

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You must register a death within five days (eight in Scotland) or when the coroner gives permission. You'll need to take the medical certificate from the hospital or your GP to the registry office, along with the deceased's:

- Birth certificate
- Marriage or civil partnership certificate
- National Insurance (NI) number
- Proof of address (e.g. utility bill)
- Driving licence
- Passport

It will also help to have the full name, date of birth and NI number of a surviving spouse or civil partner.

You can do this at any Register Office, but if you do it in the district where the person died, you'll get the death certificate straight away. It's free and takes about 30 minutes, but it's best to make an appointment. The registrar will give you one free death certificate, but it's a good idea to pay for several copies, as you may need them for various financial organisations. There is a minimal charge for this. Alternatively you can order copies from [gov.uk/order-copy-birth-death-marriage-certificate](https://www.gov.uk/order-copy-birth-death-marriage-certificate) for £11 each.

The registrar can also give you details about the Tell Us Once service. This is a quick way of informing most government departments at once, such as HM Revenue and Customs (HMRC), Driver and Vehicle Licensing Agency (DVLA), Department for Work and Pensions (DWP) and the local council tax office.



### 3. Locating the Will

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A will contains the last wishes of a person who has died. It may contain details about the type of funeral they want or if they've made any provisions to pay for it.

If you can't find a will at the deceased's home, check with their solicitor, bank or financial adviser if they have it. There is also a government website you can check: [gov.uk/search-will-probate](https://gov.uk/search-will-probate). You just need the deceased's surname and year of death. You can order copies for £10 each.

At this stage, you may want to get legal advice, if you haven't done so already. If you choose to do this, you'll need to appoint a solicitor and there will be a charge for this.

#### If there is a will

- A **will** is a legal document which indicates who should benefit from the deceased's estate. This is everything owned or owed by the person who has died.
- An **executor** is the person or professional named in a will to carry out the instructions in the will. The executor's role is to locate all assets, pay off taxes and debts and distribute the leftover money, possessions and property to the beneficiaries.
- A **beneficiary** is a person who inherits all or part of the estate.
- **Probate** is the legal right to deal with a deceased person's estate. The Grant of Probate is the document validating the will and authorising the executor to administer it. You can contact the HMRC probate line on 0300 123 1072 for help with this.



## 3. Locating the Will

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### If there is no will

- If someone dies without a will, they're said to have died **intestate**.
- An **administrator** is the person appointed to distribute the estate if someone dies without a will.
- The administrator may need to apply for a **Grant of Letters of Administration** instead of a Grant of Probate.
- To find out more about what to do if there is no will, visit [gov.uk/inherits-someone-dies-without-will](https://www.gov.uk/inherits-someone-dies-without-will)



If you need to pay the bill before probate is granted, we might be able to help you. Contact us if you need the money from the ReAssure policy to do this. We'll look at each case individually and might need to see the bill in order to make our decision.



## 4. Arranging the funeral

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Once the death has been registered, you can arrange a funeral. Most people use a funeral director who will help you make the necessary arrangements.

### Paying for the funeral

Many people find it difficult to cover the cost of a funeral but help is available, especially if you're on low income. You'll find advice on paying for funerals on the government website, [gov.uk/bereavement-support-payment](https://www.gov.uk/bereavement-support-payment)

You can also discuss the situation with your funeral director, who may be able to put you in touch with organisations that can help. To find a funeral director visit [NAFD.org.uk](https://www.nafd.org.uk) or [SAIF.org.uk](https://www.saif.org.uk)



If the proceeds from this policy are being paid to the estate and you're relying on this money to cover the funeral costs, we're happy to contact the Funeral Directors to let them know that the benefits from the policy will be used to settle the funeral bill.



## 5. Informing organisations

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### What documents do we need to see?

So that we can release the money as quickly as possible, we'll need to see certain documents. We've already have sent you our 'What we need from you' guide which lists the different documents we will need for each scenario. We might need additional information depending on the circumstances.

Where the policyholder had divorced after the policy started we'll need to see the final order (formerly known as 'Decree absolute'). If you don't have this, you can get a copy from the court where the original was issued. You can find out more at: [gov.uk/browse/births-deaths-marriages/marriage-divorce](https://www.gov.uk/browse/births-deaths-marriages/marriage-divorce).

If the death occurred abroad, we'll need a Death Abroad Questionnaire and possibly also the official Medical Cause of Death Certificate. If the certificates are not in English we'll send them to be translated. Please contact us if this applies to you.





## 5. Informing organisations (cont.)

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You'll need to contact all relevant financial, utility and government organisations to let them know when someone has died. We've put together a suggested checklist to help you out. The details won't apply to everyone, but might be a useful start.

The Bereavement Advice Centre offers a free service to contact up to ten organisations. You can contact them at: **[thebereavementregister.org.uk/register/individual](https://thebereavementregister.org.uk/register/individual)**

You can also register with the Mailing Preference Service to stop unwanted post: **[mpsonline.org.uk/consumer/register](https://mpsonline.org.uk/consumer/register)**



# Checklist

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## Home

- Landlord .....
- Telephone – landline .....
- Telephone – mobile .....
- Internet .....
- Milkman .....
- Post office .....
- Council .....
- Electricity provider .....
- Gas provider .....
- Email account provider .....
- Household help .....



## Health

- GP .....
- Dentist .....
- Chemist .....
- Optician .....
- Home nursing help .....



# Checklist

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## Financial

- Banks/building societies .....
- .....
- .....
- HMRC .....
- Pension providers .....
- .....
- .....
- Insurance companies .....
- .....
- .....
- Credit card providers .....
- Accountant .....
- Financial adviser .....
- Shareholdings .....
- National savings and investments .....



## Other

- Employer/former employer .....
- Hairdresser .....
- Library .....
- Magazine subscriptions .....
- Church .....
- Gym .....



## Useful information

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### General guidance

#### **Citizens Advice Bureau**

[citizensadvice.org.uk](https://citizensadvice.org.uk)

#### **Bereavement register**

[the-bereavement-register.org.uk](https://the-bereavement-register.org.uk)

### Government

#### **Guidance**

[gov.uk/after-a-death](https://gov.uk/after-a-death)

#### **Tell Us Once Service**

[gov.uk/after-a-death/organisation-you-need-to-contact-and-tell-us-once](https://gov.uk/after-a-death/organisation-you-need-to-contact-and-tell-us-once)

#### **HM Revenues & Customs**

[gov.uk/hmrc](https://gov.uk/hmrc)

### Registering the death

#### **General Register Office**

[gov.uk/general-register-office](https://gov.uk/general-register-office)

#### **National Records for Scotland**

[gov.uk/national-records-of-scotland](https://gov.uk/national-records-of-scotland)

### Funeral arrangements

#### **National Association of Funeral Directors**

[nafd.org.uk/funeral-advice/find-a-member](https://nafd.org.uk/funeral-advice/find-a-member)

#### **The Society of Allied and Independent Funeral Directors**

[saif.org.uk/members-search](https://saif.org.uk/members-search)

### Wills and probate

#### **Wills, Probate & Inheritance**

[gov.uk/wills-probate-inheritance](https://gov.uk/wills-probate-inheritance)

#### **If there is no will**

[gov.uk/inherits-someone-dies-without-will](https://gov.uk/inherits-someone-dies-without-will)

### Register to stop direct mail

#### **Mailing Preference Service**

[mpsonline.org.uk/consumer/register](https://mpsonline.org.uk/consumer/register)



## Useful information (cont.)

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### Emotional support

#### **Bereavement Advice Centre**

[bereavementadvice.org](http://bereavementadvice.org)  
0800 634 9494

#### **NHS Bereavement support**

[nhs.uk/livewell/bereavement](http://nhs.uk/livewell/bereavement)

#### **Cruse Bereavement Centre**

[cruse.org.uk](http://cruse.org.uk)  
0808 808 1677

#### **Samaritans**

[samaritans.org.uk](http://samaritans.org.uk)  
116 123

#### **Grief Encounter**

[griefencounter.org.uk](http://griefencounter.org.uk)  
020 8371 8455

#### **Age UK**

[ageuk.org.uk](http://ageuk.org.uk)  
020 7278 1114

#### **Child Bereavement UK**

[childbereavementuk.org](http://childbereavementuk.org)  
01494 568900

#### **National Association of Widows**

[nawidows.org.uk](http://nawidows.org.uk)

### Financial support

#### **MoneyHelper**

[moneyhelper.org.uk](http://moneyhelper.org.uk)  
0800 138 7777

#### **Government financial support**

[gov.uk/bereavement-support-payment](http://gov.uk/bereavement-support-payment)

#### **Widowed parent's allowance**

[gov.uk/widowed-parents-allowance](http://gov.uk/widowed-parents-allowance)

### Pensions

#### **Pension Service Helpline**

[gov.uk/find-pension-contact-details](http://gov.uk/find-pension-contact-details)  
0345 606 0265

## Get in touch

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[reassure.co.uk](https://reassure.co.uk)



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