When someone dies

A step-by-step guide to what to do

Money matters
Age UK is the new force combining Age Concern and Help the Aged.

With almost 120 years of combined history to draw on, we are bringing together our talents, services and solutions to do more to enrich the lives of people in later life.

The Age UK family includes Age Cymru, Age NI and Age Scotland. There are also more than 170 local Age UKs.
Contents

Introduction ................................................................. 2
What to do first ............................................................. 3
Unexpected death ......................................................... 4
How to register a death ................................................ 4
Death abroad ............................................................... 8
Organ donation and medical research ............................. 8
Arranging a funeral ....................................................... 9
Arranging a funeral without a funeral director ................. 11
Help with funeral costs ................................................ 11
What will a funeral payment cover? ............................... 13
Who to tell about the death .......................................... 14
Dealing with the estate of the deceased ......................... 16
Inheritance Tax ............................................................ 20
Financial help for bereaved people ............................... 21
War pensions .............................................................. 23
Means-tested benefits .................................................. 23
Bereavement support ................................................... 24
Useful organisations ..................................................... 25

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Introduction

When someone dies there are many things to do, often at a time of great personal distress when we feel least able to manage. This guide gives brief, practical information about what you need to do and where to go for more help and advice.

Throughout this guide you will find suggestions for organisations that can offer further information and advice about your options. Their contact details can be found in the ‘Useful organisations’ section (see pages 25–34). Contact details for organisations near you can usually be found in the local phone book. If you have difficulty finding them, your local Age UK should be able to help (see page 25).

As far as possible, the information given in this guide is applicable across the UK.

Key

This symbol indicates where information differs for Scotland, Wales and Northern Ireland.

This symbol indicates who to contact for the next steps you need to take.
What to do first

If someone dies at home, you should call the family doctor and nearest relative immediately. If the death was expected, the doctor will give you a medical certificate showing the cause of death. You’ll also be given a formal notice stating that they have signed the medical certificate and telling you how to get the death registered. If the person is to be cremated, you will need two certificates signed by different doctors, but this can be done at some point before the cremation.

If the person dies in hospital, the body will usually be kept in the hospital mortuary until the funeral directors or relatives arrange a chapel of rest, or for the body to be taken home. A medical certificate and formal notice will be issued by the hospital. The hospital or GP involved will usually help you with the steps you need to take next.

If someone dies at home, you should call the family doctor and nearest relative immediately.
**Unexpected death**

If someone dies unexpectedly, or the family doctor has not seen the person within 14 days of death (or 28 in Northern Ireland), the death is reported to the coroner (the procurator fiscal in Scotland). The coroner is a doctor or lawyer responsible for investigating unexpected deaths. They may call for a post-mortem or inquest. If a death is reported to the coroner, the funeral may need to be delayed.

For more detailed information, see the DWP booklet DWP1027 *What to do after a death in England and Wales*. You can get a copy when you register a death, from the Jobcentre Plus offices, many funeral homes, Citizens’ Advice Bureau, or the Directgov website. In Scotland, see the Scottish government’s booklet *What to do after a death in Scotland*. Call 0131 244 3581 to order a copy.

**How to register a death**

You must register the death with the Registrar of Births, Marriages and Deaths for the district where the death occurred. You need to do this within five days of the death (eight days in Scotland), unless it has been referred to the coroner. You can find the address in the phone book or from a doctor, local council, post office or police station.

How you should register a death may differ depending on your circumstances and where you live in the UK. Visit www.direct.gov.uk to use an interactive tool that will give you tailored information for your situation.
If you can’t contact the registrar for the district where the death occurred, you can make a formal declaration in any district and this will be forwarded to the correct one. If this happens there may be some delay in certificates being issued.

The registrar will need:

- the medical certificate showing the cause of death, signed by a doctor
- the full names of the deceased person (and any other names they once had, such as a maiden name)
- the date and place of death
- the usual address of the deceased
- their date and place of birth
- their most recent occupation
- whether or not the deceased person was receiving a pension or other benefits
- the name, occupation and date of birth of their spouse or civil partner.

You should also take, if possible:

- the deceased person’s medical card or NHS number
- the deceased person’s birth and marriage or civil partnership certificates.
The registrar will give you:

- a certificate for burial or cremation (known as the Green Form in England and Wales, form 14 in Scotland, and form 36/BD8 in Northern Ireland), which gives permission for the body to be buried or for an application for cremation to be made.

- a certificate of registration of death (form BD8 in England and Wales, form 334/S1 in Scotland, and form GR021 in Northern Ireland). If the deceased person was receiving any benefits, you should complete this and send it to the local social security office.

- leaflets about bereavement benefits for widows, widowers and surviving civil partners, if appropriate.

- a death certificate, for which there will be a charge.

The death certificate is a certified copy of what is written in the death register and will be needed for the will and any claims to pensions, savings, etc. It may be best to pay for several copies, as copies required at a later date will be more expensive. Note that ordinary photocopies are not accepted by some organisations, such as banks or life insurance companies.
You must register the death with the Registrar of Births, Marriages and Deaths for the district where the death occurred. You need to do this within five days of the death (eight days in Scotland), unless it has been referred to the coroner.
Death abroad

If someone dies abroad, you should register the death according to the local regulations of the country and get a consulate death certificate. Also register it with the British Consul in the country the person died in, so that a record can be kept in the UK.

Organ donation and medical research

If the deceased person carried a donor card or told you or someone else that they wanted their organs to be donated after their death, you should tell the hospital staff, GP, or coroner’s officer. The sooner you tell them, the more likely the deceased person’s wishes will be able to be carried out, as organs need to be removed quickly.

The person may have made a special request to have their body donated for medical research. In order for this to happen, they must have made arrangements with their nearest medical school and told their family. When the person dies, their family should contact the Human Tissue Authority for advice (see page 29).

If the death has to be reported to the coroner, you may need their consent before the organs or body can be used.
Arranging a funeral

When you arrange a funeral, you should think about what type of funeral the person would have wanted and what should happen to their body. The deceased person may have left funeral instructions in their will or a letter about their wishes. They may have made a special request – for example, for a woodland burial or a coffin made of particular materials, such as wicker or cardboard. However, if there are no clear wishes, the executor or nearest relative will usually decide if the body will be cremated or buried and what type of funeral will take place.

If the person had certain religious or cultural beliefs, remember to take these into account.

The deceased may have paid into a funeral plan or life insurance policy, or a pension scheme that provides a lump sum towards funeral costs. If you arrange the funeral, you are responsible for paying the bill, so check first where the money will come from. If the deceased person left any money, property or other assets, these can be used to pay for the funeral, as funeral costs take precedence over any debts. Sometimes banks and building societies will release money from the person’s account to pay funeral costs, but they do not have to do this until probate is granted. If there is a delay, you may need to pay the funeral costs out of your own pocket in the meantime.

Most funeral directors will ask for the funeral disbursement costs (fees paid to third parties such as crematoria and clergy) at least to be paid up-front. See also ‘Help with funeral costs’ (see pages 11-12).
Ask funeral directors for quotations to help you decide which company to use. The National Association of Funeral Directors and the National Society of Allied and Independent Funeral Directors have codes of practice for their members, which must offer a quote for the cost of a respectful basic funeral if asked. This includes:

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

There may be extra charges for embalming, flowers, crematorium and cemetery fees, doctors and clergy. Ask the funeral director to explain these.

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**When you arrange a funeral, you should think about what type of funeral the person would have wanted.**
Arranging a funeral without a funeral director

Most people go to a funeral director, who can make all the arrangements for you, whether you have a religious or non-religious service. However, you do not have to use a funeral director when someone dies – some people now have ‘do-it-yourself’ (DIY) funerals. DIY funerals can be a lot less expensive and more personal, intimate and environmentally friendly. This type of funeral might take place if the person specified before their death that they wanted this and made plans for it, as it can involve more advance planning.

Bear in mind that if you arrange a funeral without a director, you will have more to organise, such as transporting the body.

If you want to arrange a funeral in your local cemetery or crematorium, contact your local council for advice. If you would like to know more about DIY funerals, contact the Natural Death Centre (see page 31). See our free factsheet Planning a funeral to find out more.

Help with funeral costs

You may be able to get a grant to help pay for funeral costs from the Social Fund, but there are strict rules about who can get help and how much. It’s worth checking whether you can get a payment before you make the arrangements and accept responsibility for the bill, although you won’t get a definite decision on your application until after the funeral has taken place. You may not be able to get a payment if the deceased person had a pre-paid funeral plan.