

TIPTREE MEDICAL CENTRE

Guidance on what to do following a death

Part 1 – Practical matters

Introduction

Following a death, it is often the person who was closest to the deceased who is responsible for organising matters. As they will also be very emotionally distressed it is advised that they have a relative or friend to help them to make the necessary arrangements.

Notes:

In this leaflet, the term “relative” is used to refer to those close to the deceased, be they a member of the family, partner, friend or significant other.

Whilst this leaflet is easiest to use in its electronic format since it has links to webpages that contain relevant and useful information, it can still be used as a guidance booklet as it covers the main points contained in those relevant webpages.

Throughout this bereavement guidance, all information has been extracted from the UK Government Guidance: [What to do when someone dies](#).

This guidance outlines how to register the death, notify government departments and manage financial matters.

Step 1

[Register the death](#)

In England and Wales, the death must be registered within five days. This is the total number of days inclusive of bank holidays and weekends.

To find the nearest register office, use the webpage [Find a register office](#) and enter your postcode.

To register the death a *Medical Certificate of Cause of Death (MCCD)* is required and the doctor who attended during the last illness will issue this. More than one GP may have been involved in the care of the patient and therefore any one of them is able to certify the death.

If the GP(s) is/are unable to be found, the death may be referred to the coroner.

When a death is reported to a coroner, different documents may be needed to register the death and the coroner will decide either one of the following:

- a. Should the **cause(s) of death** be clear, the coroner will:
 - Request the doctor signs the MCCD
 - Direct you to take the MCCD to the registrar to register the death
 - Issues a certificate to the registrar stating that a post-mortem is not needed

- b. Should a **post-mortem** be required to find out how the deceased died, this will be conducted at a hospital or a mortuary. Please be advised that you cannot object to a post-mortem but, if asked, the coroner must inform you and the deceased's GP where the examination will take place

Once the post-mortem has been completed and no further examinations are required, the coroner will release the body for a funeral.

If there is no inquest required, then the body will be released, and the coroner will send the following:

- *Form 100B (or the Pink Form)* to the registrar stating the cause of death
- *Certificate of Coroner – Form Cremation 6* if the body is to be cremated

- c. The coroner must hold an **inquest** if:

- The cause of death is unknown
- The person may have died a violent or unnatural death
- The person might have died in prison or police custody

If an inquest is to be held, to enable you to inform the registrar, you will need to request an *interim death certificate* from the coroner. The interim death certificate can also be used to apply for [probate](#) either yourself or using a solicitor to enable the deceased's estate to be administered.

Once the inquest has been completed, you can request a *final death certificate* from the registrar. The registrar will be able to advise you if the Government [Tell Us Once Service](#) is available in your area.

Step 2

[Arrange the funeral](#)

The funeral can only take place once the death has been registered and the registrar has issued the certificate stating that no post-mortem or inquest is required.

If you wish to organise a funeral yourself then contact your local council's *Cemeteries and Crematorium Department* at cemetery@colchester.gov.uk or by calling 01206 282950 or 07971 391662.

Some local councils also run their own funeral services, although these are usually non-religious.

A [funeral expenses payment](#) is available if you are on certain benefits and need help to pay for a funeral you are arranging. [Funeral expenses claimant forms and notes](#) are available to download and all claims must be made within six months of the funeral.

Should any assistance be required to complete the forms, the Bereavement Service helpline, 0800 731 0469, may help. Alternatively, should you not be able to hear or speak on the phone then use [Relay UK](#).

Most people use a funeral director's services who is a member of either:

[National Association of Funeral Directors](#) or
[The National Society of Allied and Independent Funeral Directors \(Established 1989\)](#)

Step 3

Tell the government about the death

The [Tell Us Once](#) service allows you to report a death to most government departments with one communication.

These are:

- HM Revenue and Customs (HMRC) to deal with personal tax (you need to [contact HMRC](#) separately for business taxes such as VAT)
- The Department for Work and Pensions (DWP) to cancel benefits and entitlements, for example universal credit or state pension
- The Passport Office to cancel a British passport
- The Driver and Vehicle Licensing Agency (DVLA) to cancel a licence and remove the person as the keeper of up to five vehicles ([contact DVLA separately if you keep or sell](#) a vehicle or keep a personalised number plate)
- The local council to cancel housing benefit, council tax reduction (sometimes called council tax support) or a blue badge, to inform council housing services and to remove the person from the electoral register
- Veterans UK to cancel Armed Forces Compensation Scheme payments

If the registrar confirms that the service is available, then you will be given the contact telephone number and a [unique reference code](#) which must be used within 84 days.

Before contacting the Tell Us Once service, you will need the following details of the person who died:

- Date of birth
- National Insurance number
- Driving licence number
- Vehicle registration number
- Passport number

and any:

- benefits or entitlements they were receiving – for example, a state pension
- local council services they were receiving – for example, a blue badge
- details of any public sector or armed forces pension schemes they were receiving or paying in to

as well as:

- the name, address, telephone number and the National Insurance number or date of birth of any surviving spouse or civil partner

- the name and address of their next of kin – if there is no surviving spouse or civil partner or their spouse or civil partner is not able to deal with their affairs
- the name, address and contact details of the person or company dealing with their estate (property, belongings, and money), known as their ‘executor’ or ‘administrator’

Should the Tell Us Once service not be available in your area or you do not wish to use it then you will have to inform the various government departments yourself. This is in addition to banks, building societies, insurance companies, television companies, utility companies and landlords or housing associations.

Step 4

Check if you can receive bereavement benefits

The following financial assistance may be available:

- a. Bereavement Support Payment (BSP) claims must be made within three months of a partner’s death to receive the full amount. Claims may be made up to 21 months after their death, but fewer monthly payments will be made.

To be eligible, your partner must:

- Have paid National Insurance contributions for a least 25 weeks in any one tax year
- Died because of an accident or a disease caused at work, e.g., asbestosis
- Be under state pension age
- Be living in the UK or a country that pays bereavement benefits

However, there are exceptions to the 21 months rule, e.g., the cause of death was confirmed more than 21 months after the death. Speak to the Bereavement Service helpline on 0800 731 0469

You cannot claim BSP if you are in prison.

Bereavement claim [forms](#) are available on line along with BSP [notes](#). Alternatively, applications can be made by phone on 0800 731 0469 or forms can be collected from the nearest [Jobcentre Plus](#)

- b. Guardian’s Allowance if you are bringing up a child whose parents or one of whose parents have died.

To receive Guardian’s Allowance all the following must apply:

- You are bringing up someone else’s child
- The child’s parents are dead (see conditions for one surviving parent below)
- You qualify for Child Benefit
- One of the parents was born in the UK (or was living in the UK since the age of 16 for at least 52 weeks in any two-year period)
- If you adopt a child, you may still receive Guardian’s Allowance if you were receiving it before you adopted the child

If there is one surviving parent, you could receive Guardian's Allowance if one of the following is true:

- You don't know where the surviving parent is
- The parents were divorced, or their civil partnership has been dissolved
- The surviving parent does not have custody and is not maintaining the child and there is not a court order in place saying that they should
- The parents were not married, the mother has died, and the father is unknown
- The surviving parent will be in prison for at least two years from the date of the death of the other parent
- The surviving parent is in a hospital by court order

Deal with your own benefits, pension, and taxes

Depending on your relationship with the person who died, your tax benefit claims and tax may change.

For details see [Your benefits, tax and pension after the death of a spouse](#)

Check if you need to apply to stay in the UK

If your right to live in the UK depended on your relationship with someone who has died, you may have to apply for a new visa. You should check the rules if:

- You are in UK as the partner of a British citizen or someone with indefinite leave to remain. You may be eligible [to apply](#) for settlement
- Your partner who died served as a member of the HM Forces. See [guidance HM forces: partners and children](#)

For other rules on visas, check [UK Visas and Immigration](#).

Step 5

Deal with their estate

You may have to deal with the will, money and property of the person who died if you are a close friend or relative or the executor of the person's will.

Check if you need to apply for probate

By [applying for probate](#) you are applying to acquire the legal right to deal with someone's estate, i.e. their property, money and possessions. If the person:

- Left a will you will receive a "*grant of probate*"
- Did not leave a will you will be given a "*letter of administration*"

Value the estate

To [value the person's estate](#) involves three main tasks:

1. Contact organisations

Contact banks, building societies and/or utility providers about the person's assets and debts. Follow this link to find out [which organisations to contact](#) and what letters to write.

2. Deal with the estate

If you already have the right to deal with the person's estate, i.e., you have been granted probate, you can begin dealing with their estate. You may wish to hire the services of a professional to help with some or all the tasks of dealing with the estate.

See [Money Advice Service on how and when to use a solicitor or probate specialist](#)

Many who have dealt with an estate themselves find that it is not as complicated as they imagined, and they may save many thousands of pounds by so doing. The table below shows examples of charges of 1% and 5% of an estate valued at £100,000.

Value of estate	Fees	VAT	Total payable
£100,000	£1,000 (1% of estate value)	£200	£1,200
£100,000	£5,000 (5% of estate value)	£1,000	£6,000

3. Update property records

How you update the property records when someone dies depends on whether they were the joint or sole owner of a property.

This [guidance](#) will help you to do this.

Part 2 – Emotional matters

This section offers some support which we hope will help you to come to terms with the emotions of losing a loved one.

Grief and other difficult feelings

Whoever has died, your loss is unique to you and you will cope with it in your own way. However, although bereavement is a highly personal and often traumatic event, many people go through a range of recognisable reactions and emotions when someone they are close to dies.

Sometimes people are shocked and upset by their changing and violent emotions when they are bereaved. Realising that these feelings are quite normal may help.

Grief

Grief knocks you off balance emotionally, physically, and mentally.

If the death had been expected, you tell yourself you should be able to cope, but you can't. You think you're over it, and you're not. You think you should feel all right because you have family and friends looking out for you, but you don't feel all right because no one can replace the person who has died.

When you are bereaved, you have to cope with a world that seems to have fallen apart. In practical terms, your life may have changed dramatically. You may have much less money, or you may be better off financially. You may be eating and sleeping alone for the first time or be faced with household jobs that you used to share with the person who died. Losing a close family member or an old friend can mean that you have no one who shares your childhood memories or family jokes.

Yet the biggest changes are probably inside you. When someone close to you dies, it can seem as though everything you took for granted has gone, that you have lost your sense of identity and self-worth. You may feel you have lost almost everything and haven't much left to fall back on or to look forward to. And you may feel like this even if you have loving friends and family around you.

Your feelings

At first you may be too shocked to feel anything much, even if the death had been expected. Many bereaved people say that, in their initial shock, they felt a sense of numbness and disbelief.

As you get over the shock and begin to grasp the reality of what has happened you may go through some of the most powerful feelings you have ever had, feeling high or excitable one minute, in despair the next. You may think you are going mad because you can't control your emotions, can't concentrate, can't organise yourself to make a phone call or make a cup of tea. It may seem as though everything you knew has gone and that nothing will ever make sense again.

You may feel that you don't care whether you live or die because the person who died was so important to you that you cannot imagine existing without them. Your loss may feel overwhelming, and you are likely to be reminded of it constantly. You are likely to miss the person who died in all sorts of ways, physically as well as emotionally.

Your thoughts

You are likely to find it hard to concentrate and may feel confused and forgetful. Your thoughts may constantly return to the person who died, with painful questions and fears running through your mind. Alongside this, you may have a sense of relief if they died at what seemed the right time for them.

As you think more about the person and your relationship with them, as you talk about them and listen to what relatives, friends and acquaintances say, you are likely to start building a fuller picture of them than you had before. As it grows, you will probably find this picture becomes a part of your life, a source of comfort which is more than just a memory.

Your body

You will probably notice physical changes. You may have difficulty getting to sleep and your sleep may be disturbed by vivid dreams and long periods of wakefulness. You may lose your appetite.

People react physically in many ways, some feel tense and short of breath, others feel edgy and restless, others feel very slow and lethargic.

You are likely to feel exhausted, especially if you had been providing care for the person who died or had been through an anxious time before they died. Strong emotions and dealing with all the things that need to be done after a death can also make you feel tired and drained.

The stress of grief makes enormous physical demands upon you. You may be more susceptible to colds or other infections or become more accident-prone. It is very important to take extra care of yourself, so try to eat well and take extra rest even if you can't sleep. Take some gentle exercise if you can.

Be kind to yourself and do not try to do too much while you are grieving.

Getting used to the death

Getting used to a death seems to happen in fits and starts and is often not as simple as it sounds, especially if you had shared your life with the person who died or had known them since childhood. Or you may have lost a younger relative, perhaps your daughter or son, or grandchild. When a young person dies it reverses the natural order of life and death and can seem particularly unjust.

You may switch between talking rationally about the death, the illness, the will, then have a surge of hope as you think you see the person who has died in the street or hear them whistling their favourite song.

Allowing your feelings to come out can help you to get used to your loss. Talking about the death and about the person who died, dealing with the practicalities of your new situation, and trying to think of the present as well as the past can all help you get used to the reality of the death and get through some of the anguish you may feel.

As you do this you will probably, slowly, begin to find a way of living without the person alongside you but very much with you in your thoughts and memories.

Emptiness and depression

Feelings of depression and meaninglessness can hit you when the reality of the death begins to bite, and you realise that the person who has died will not come back. And just when you think you have started to move on and are feeling better, you may hit rock bottom and life can seem endlessly bleak and empty.

Surprisingly, although it may feel almost unbearable at the time, this seems to be a period when some inner healing takes place. Afterwards, people generally say they feel lighter, more in control of their lives and better able to look forward.

Depression is a natural response to a bereavement, and usually lifts of its own accord. But if it doesn't, and life seems an endless, pointless struggle, you could be clinically depressed.

Clinical depression can be treated and there are different ways of getting through periods of depression, both with and without antidepressant medication.

Ask your doctor for help and advice.

If you have any thoughts of suicide, do talk to your doctor or someone you trust. Remember you can phone [The Samaritans](#), day or night, on 0845 790 9090.

Anger

Some people don't feel angry after a bereavement, but if you do it can be the hardest feeling to cope with. You may feel anger at the injustice of your loss; anger at the lack of understanding in others; anger at the person who died because of what they are putting you through.

Bereaved people are usually angry because they feel hurt and unhappy. You probably feel angry at yourself and at the person who died i.e., the person you need most, who has left you to feel abandoned, frightened, and alone.

These feelings are normal, and you can probably get rid of your anger in a way which doesn't hurt you or someone else. Some people have a shouting session, dig the garden, or write their thoughts on paper and then destroy the pages.

Try not to bottle up your feelings, think about the reasons for your anger. If you do not do this, whatever is upsetting you will almost certainly continue to trouble you and will not disappear. It can help to talk about your feelings with someone who is not emotionally involved in your own loss.

Fear

You are likely to feel fearful and anxious. This is very natural as your familiar world has been turned upside down and you are likely to feel you have little control over your life or over the thoughts and feelings churning inside you. Feeling out of control is likely to leave you feeling vulnerable and afraid. But you will probably notice that as you get used to coping, and start to get on top of life again, you will become more confident and less afraid.

You may also have fears about important practical issues. How will you cope with less money coming in? How will you manage household tasks? If you have worries like this, it usually helps to get some practical advice. The organisations listed at the end of this leaflet may be able to help you.

Mixed feelings

It is usual to have mixed feelings when someone dies. You may find yourself thinking of times you wish had been different, or wondering what might have happened if you, or the person who died, had made different decisions. Mixed feelings of regret, guilt or anger are not easy to deal with.

The important thing is to try to reach a point where you are realistic about the past and can accept it for what it was. This can be hard if the relationship had turned sour or was always a mixture of good and bad.

When a difficult relationship ends with death the problem is that any chance of mutual understanding or reconciliation has gone. But if you try to avoid dealing with upsetting thoughts and feelings you run the risk of becoming angry, bitter, or depressed. In a situation

like this it usually helps to get a better understanding of the relationship you had with the person who died, of what was good about it and what was not, to work out what each of you contributed to it.

Don't be too hard on yourself or anyone else. No one is perfect and most people try to do the best they can with the situation they are in. Eventually you are likely to reach some acceptance of the past and move towards a more fruitful present.

Memories of other losses

A bereavement may trigger memories of earlier losses which you thought you had got over. Perhaps you did not realise at the time how much you were affected, or circumstances made it difficult for you to talk about your feelings. You may now remember these unhappy times with great clarity, and this can be extremely distressing.

For example, some people are only now beginning to grieve for losses that happened in the war years. Similarly, people who had a stillborn baby or a miscarriage, or a child who died, or whose brother or sister died young, may only now start to grieve openly. In years past, it was often customary not to talk much about such deaths and children's feelings were often overlooked, so you may have gone through life with an unspoken burden of sorrow. You may feel that you need to mourn for these losses, and talk about your experiences, before you can come to terms with your more recent loss.

Grief in children and adolescents

Most children do not understand the meaning of death until they are three or four years old. Even so, they feel the loss of a close friend or relative in much the same way as adults. Even in infancy it is known that children grieve and feel great distress. Children experience the passage of time differently to adults and can therefore appear to overcome grief quite quickly. It is important that the grief of a young person is not overlooked

Part 3 – Sources of help and support

At the time of publication (April 2022) these contact details were correct. If you find any errors or you, please do let us know.

Age UK

Tel: 0800 678 1602

Web: www.ageuk.org.uk

Age UK is a national network of groups providing services for older people. Some Age UK groups offer bereavement counselling. Look in your phone book to find your local group, or ring the national office listed above.

Bereavement Advice Centre

Helpline: 0800 634 9494

Web: www.bereavementadvice.org

The Bereavement Advice Centre offers practical advice on what to do when someone dies.

Citizens Advice Bureau

Look in your phone book to find your nearest Citizens Advice Bureau, or go to their website:
www.citizensadvice.org.uk

The Compassionate Friends (For bereaved parents)

Helpline: 0845 123 2304
Web: www.tcf.org.uk

The Compassionate Friends is a charitable self-help organisation. Parents who have been bereaved themselves offer friendship and support to other bereaved parents, grandparents, and their families.

Cruse Bereavement Care

Helpline: 0808 808 1677
Web: www.cruse.org.uk

Cruse Bereavement Care offers free information, advice, and support to bereaved people. Cruse runs a helpline, and can supply a wide range of books, leaflets, and a newsletter for bereaved people.

Facing Bereavement

Web: www.facingbereavement.co.uk

Facing Bereavement contains articles offering advice and guidance on facing and dealing with bereavement.

Institute of Civil Funerals

Tel: 01480 861411
Web: www.iocf.org.uk

The Institute of Civil Funerals can help you find someone to conduct a non-religious funeral.

Lullaby Trust

Web: www.lullabytrust.org.uk/bereavement-support/when-a-baby-dies/

Support for parents and carers of a child under 18 who has died

Natural Death Centre

Tel: 01962 712 690
Web: www.naturaldeath.org.uk

The Natural Death Centre offers advice on arranging a funeral with or without using a funeral director.

Probate and Inheritance Tax Helpline

Tel: 0300 123 1072
Web: www.gov.uk/government/organisations/hm-revenue-customs

Samaritans

Tel: 116123

Email: jo@samaritans.org

Web: www.samaritans.org

Samaritans are ordinary people from all walks of life who offer a sympathetic listening ear to despairing and suicidal people of all ages. Lines are open 24 hours a day, 365 days a year; all calls are charged at the local rate.

Service Personnel and Veterans Agency

General Helpline: 0808 1914 218

Bereavement number and minicom line: 0800 169 3458

Web: www.veterans-uk.info

The Service Personnel and Veterans Agency can offer support and advice to war pensioners, war widows, their dependants and carers.

War Widows Association of Great Britain

Tel: 0845 241 2189

Web: www.warwidows.org.uk

The War Widows Association gives advice, help and support to war widows and dependants.