

Bereavement

Helping you through difficult days

Losing a loved one is distressing and confusing. As well as coping with some very powerful feelings, there are legal formalities and practical steps that you need to take to finalise affairs – some straightaway and others over a longer period.

We've put together a few tips on things to consider in the event of bereavement...



Points to consider

1

Get a medical certificate

Unless there's a coroner's inquest, it's important to get a medical certificate from the doctor or hospital as soon as possible as you'll need it to register the death.

2

Register the death

You must do this at the local authority register office within 5 days. There's no cost, but you'll need to provide the medical certificate, the full name, date and place of birth, address and occupation of the deceased.

3

Obtain the death certificate

The registrar will issue the death certificate and it's a good idea to buy two or three copies to take away with you.

4

Use the Tell Us Once service

Most registrars will invite you to use the Tell Us Once service which notifies both central and local government of the death quickly. This'll reduce the chance of overpayment of benefits and help to reclaim any overpaid income tax.

5

Arrange the funeral

Check if there's a pre-paid funeral. If there isn't, contact a funeral director who'll help you make the arrangements. Make sure you know how the costs will be met before signing a contract with the funeral director.

6

Administer the estate

If there's a will, the named executors need to find out the full extent of the deceased's money and property as well as their debts. If there's no will, the law says who is able to administer the estate and that person, called the personal representative, will have a similar role to an executor under a will. A grant of probate or letters of administration may be needed – this can take up to a year, and often more. You can do this yourself, but getting professional help, such as a solicitor, will ensure it's done properly and efficiently. Also, it takes away the stress and worry of doing it yourself and making a mistake.

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