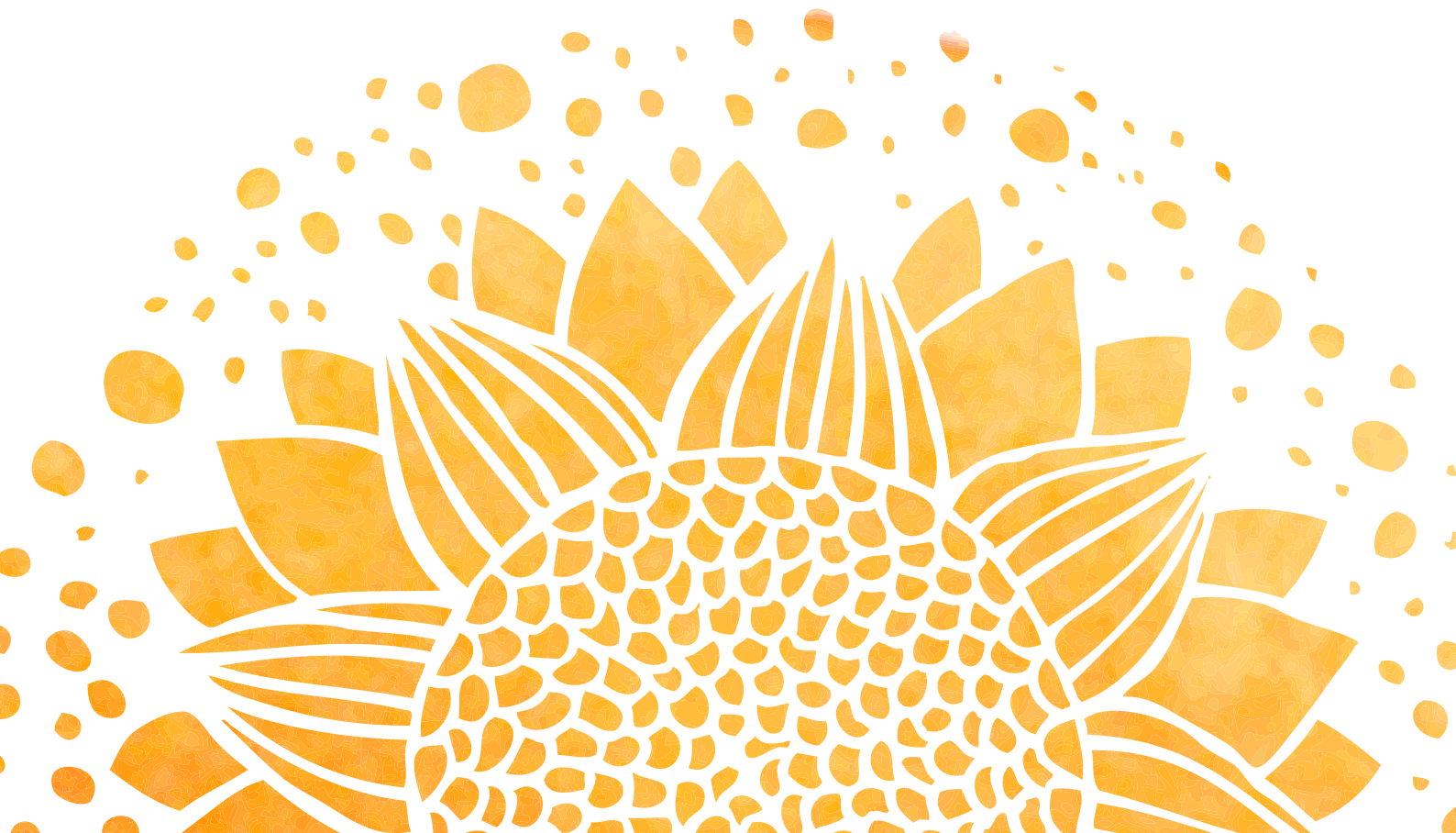


KINGSLEY NAPLEY
WHEN IT MATTERS MOST

Managing a bereavement: A practical guide



When someone close to you dies, alongside the grieving process, you will be faced with a number of practical considerations. Here are some of the things that you will need to consider at this difficult time with some suggestions in each case of the actions that you might want to take.

What happens when someone dies?

A healthcare professional needs to verify the death, to confirm that the person has died. This is known as the formal verification of death. In addition to this a doctor must certify the death by completing a medical certificate of cause of death. You will then have to register the death.



Who can register a death?

There are various people who can register a death. These include:

- Someone who was present at the death
- A relative
- A funeral director
- Someone who is making the funeral arrangements
- An official from the hospital, hospice, or care home in which the person died



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What do I need to take with me when I register the death?

You will need to bring the following items with you:

- The medical certificate of cause of death issued by the doctor
- Birth, Coroner's Interim death, marriage or civil partnership certificates,
- A debit or credit card or other means of payment for the registration

You will also need to be ready to inform the registrar of the following:

- The deceased person's full name and any other names that they were known by, such as their maiden name
- The full name and occupation of the spouse or civil partner if they had one
- Their address at the date of their death
- The date and place of their death
- The date and place of their birth
- Their occupation, unless they were retired
- Your full name, address, and your relationship to the deceased person



What will the registrar provide me with when I register the death?

You will receive the following:

- A death certificate. The first certificate is free but you will have to pay for copies. These copies are necessary for managing the affairs of the deceased person.
- You will also be given a form (BD8 Registration or Notification of Death) for you to complete that notifies the Department of Work and Pensions of the death. If the person who has died was a pensioner, you can simply ring the Pensions Service.
- A Certificate for Burial or Cremation. This is often known as the 'green form', and you will need to forward it on to the funeral director. There may be a delay here if a coroner is involved. You should check the Will to see whether it contains any requests or requirements for the funeral arrangements. It is also a good idea to find out whether the deceased had a plan to pay for their funeral. The [Funeral Planning Authority](#) has more information on its website.

Arranging the funeral

The responsibility for handling the funeral falls upon the personal representatives (executors where there is a Will and family acting as administrators where there is not). Do not panic – funeral directors are well versed in leading you through the arrangements.

If there are sufficient funds, most banks will pay funeral director invoices directly from the deceased person's account.

Funeral costs and 'reasonable' mourning expenses (for example flowers, orders of service, wake venue costs and refreshments etc.) can also be claimed against the deceased person's assets as at date of death thus reducing inheritance tax.

What is the government's Tell us Once service?

This service allows you to report a death to most government organisations in a single action. The registrar will often help you to register with the service. Otherwise, they might give you a unique reference number that you can use when dealing with relevant government departments.

Other than government departments, who else do I need to notify about a death?

You will probably need to inform the following organisations. Use this form to tick them off as you go.

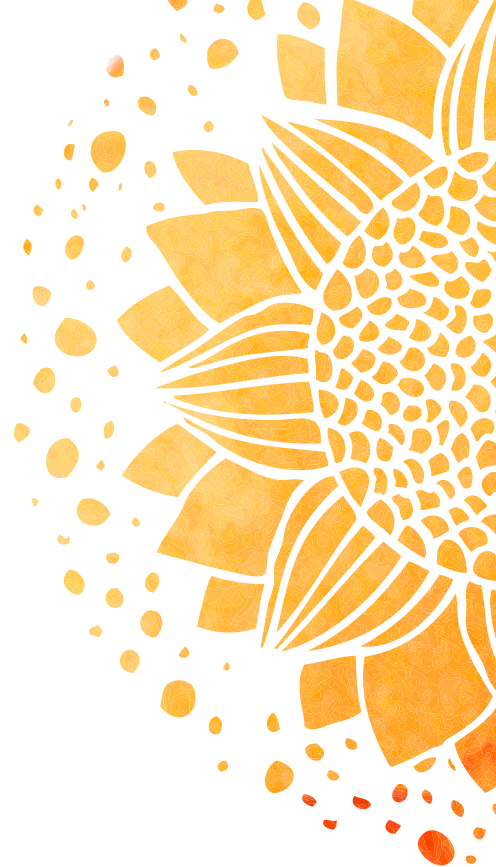
HEALTH AND SOCIAL CARE

- ☐ Family GP
- ☐ Hospital or clinic, especially if the deceased person was receiving ongoing treatment
- ☐ Dentist
- ☐ Optician
- ☐ Social services (social care, home help, meals on wheels, etc)

WORK, PENSIONS, AND BENEFITS

(See Tell us Once above for government departments)

- ☐ The deceased's employer
- ☐ Their private pension provider(s)



FINANCIAL MATTERS

The [Death Notification Service](#) is free, and it allows you to notify many of the major banks, building societies and financial Institutions in one go.

You should also consider contacting the following:

- ☐ The deceased's bank(s), building societies and credit card provider(s) (if not already notified by the Death Notification Service). Most have a specialist bereavement department that can help. In cases of a joint bank account, the account will normally be transferred to the surviving account holder
- ☐ National Savings and Investments
- ☐ The deceased's life insurance provider
- ☐ The car insurance provider

OTHER PEOPLE TO CONTACT

- ☐ DVLA (if this hasn't been covered by Tell Us Once)
- ☐ Providers of travel passes and specialist or disabled parking permits
- ☐ The Passport Agency
- ☐ Online subscriptions
- ☐ Any education institution that the deceased was attending
- ☐ Clubs and voluntary groups that they were involved with
- ☐ Social media accounts. You can have these closed or, in the case of Facebook and Instagram, a social media profile can be "memorialised," which means that it can be used by family and friends to share memories of the deceased

Organisations to contact regarding the deceased person's home / other properties

It's usually worth asking for refund where payment has been upfront, and contracts still have time to run.

- ☐ Household insurance: buildings and contents – **URGENT, particularly on buildings, to ensure cover continues.**
- ☐ Mortgage provider
- ☐ Landlord / managing agent
- ☐ Tenants of properties rented by the deceased
- ☐ Water
- ☐ Gas
- ☐ Electricity
- ☐ Council tax
- ☐ Telephone
- ☐ Mobile phone provider
- ☐ Burglar alarm
- ☐ Personal alarm service
- ☐ Boiler and other appliance insurance cover
- ☐ TV services
- ☐ Other entertainment subscription services
- ☐ Magazine and newspaper subscriptions – online and paper
- ☐ [Post Office](#)
- ☐ Stop junk mail by contacting the [Bereavement Register](#)

Do I need to instruct a solicitor?

Once you move into the probate process it is advisable to instruct a solicitor. A Will is usually administered by one or more executors who ensure that the assets included in the Will are distributed to the beneficiaries of that Will according to the law. This can be a complex, time-consuming process and mistakes can mean delays and increased costs.

We would absolutely recommend a solicitor's assistance in these instances:

- 1) Where inheritance tax is payable
- 2) Where there are overseas assets
- 3) Where there are business interests
- 4) Where there are blended families

People come to Kingsley Napley because we have years of experience here and we can relieve you of the responsibility and the administration, as well as the legal aspects of Wills and probate, while you are grieving and taking care of other matters.

We can act as a one-stop-shop, with experts in probate and inheritance tax sitting alongside colleagues who can handle family law, conveyancing, trust administration, disputes, corporate work and various other legal aspects that might arise in relation to the Will and probate procedure. We will also link you up with any other services you may need: accountants, overseas property experts etc

Come and talk to us



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Kingsley Napley is an internationally recognised law firm based in central London.

Our wide range of expertise means that we can provide support for our clients in all areas of their business and private life. Many of our lawyers are leaders in their field and our practice areas are highly ranked by the legal directories.

We are known for combining creative solutions with pragmatism and a friendly, sensitive approach. The relationship between lawyer and client is key. We work hard to match clients with lawyers who have the right mix of skills, experience and approach in order to achieve the best possible outcome.

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