

## Free Guide: What to do when a loved one dies.

If your loved one dies in hospital:

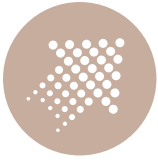
Firstly, you will be asked to collect all their personal belongings, which are placed in a large plastic hospital bag. 'Personal belongings' literally means EVERYTHING and will include things like their dentures. To enable you to begin to organise ANYTHING, you will need a death certificate (which states their cause of death). To do this, the hospital has to produce a medical certificate for you to collect. This is free. If there are any concerns over the manner of death, then the coroner will order a post-mortem and you will have to wait for the results for the medical certificate to be issued. You may have to call the relevant department at the hospital to chase up the medical certificate. If you are thinking of a cremation, you must obtain a cremation certificate, which has to be signed by two doctors. There is a charge (around £152).

If your loved one dies at home:

If your loved one dies at home, (for example being attended to by hospice nurses) a doctor will have to visit to confirm the death. At this point you would call your GP surgery and wait for a doctor to arrive. There will be a delay in their arrival so do ask for an estimated time.

To enable you to begin to organise ANYTHING, you will need a death certificate (which states the cause of death). First, a medical certificate is issued by the visiting GP. This is free. This then is used to obtain the official death certificate. If there are any concerns over the manner of death, then the coroner will order a post-mortem and you will have to wait for the result for them to issue the medical certificate. If you are thinking of a cremation, you have to obtain a cremation certificate, which has to be signed by two doctors.

There is a charge (around £152). At this point it's best to call the local funeral directors and inform them of the GP's estimated arrival time to certify the death. They will advise you to call back after the doctor has visited and once you have the medical certificate. They will discuss times to collect the body. If they are made aware early enough this process is very swift. They can arrive in less than 20 minutes after you call them back. When the funeral directors arrive, they will swiftly place your loved one in a body bag, zip it up fully and place it onto a stretcher. If you have other members of the family with you, it is advisable to go into another room or upstairs as this process can be very distressing. They then take the body to their premises until you have registered the death.



What happens next?

You must register the death within five working days in England, Wales and Northern Ireland and eight days in Scotland. The list of all the registry offices are online at [gov.uk](http://gov.uk)

You can then book an appointment online and they will inform you what documents and ID you will need to bring.

At the appointment the registrar will ask lots of questions and you will be named on the death certificate, as well as your relationship to the deceased. You will then receive the death certificate. **PURCHASE LOTS OF DEATH CERTIFICATES** as many organisations do not accept photocopies and it becomes more stressful later down the line to obtain more as the price goes up and you have to return again. You will always need more than you anticipate, so buy five more than you estimate necessary.

You will also receive a certificate for burial or cremation and a form that needs to be sent to the Department for Work and Pensions. Ask the registrar about the Tell Us Once service, which can inform all the government departments.

If you are under a pensionable age, you may be able to claim bereavement benefit from the DWP. Check the Bereavement Advice Centre for more details.

You can now call the funeral directors (where the body was taken) and make an appointment to arrange the funeral. If you have an old family plot in a cemetery, the next of kin has to agree that the ashes or body can be buried there. If it's gone through several generations or been a long time since anyone has used the plot, then you will need to prove all the previous deaths of the ownership down to you. You may have to sign an affidavit with a solicitor to prove you are the official next of kin.

Once you have organised the above you can visit the funeral directors who will start to organise the whole process including the service and the cremation or burial. They will inform you when you can visit, bring items of clothing or personal items of your loved one.

It's a good idea during this time to make a list of all the people you need to contact to inform them of the death: family, legal etc. If there is a will and you are the executor, you can apply for a grant of representation, which gives you the legal right to administer the person's estate. You cannot access ANY of the deceased's financial affairs or possessions until probate has been completed.

If the will is straightforward you may want to manage the probate yourself – although many use a solicitor to take the stress away. If you do manage probate yourself, you will need a PA1P application form and an Inheritance Tax form. Once completed all documentation needs to be sent to the Probate Registry. You'll need to swear an oath at the office that the information is true.

If there is no will, you can apply for a grant of representation to be the administrator of the estate only if you are the person's legal next of kin. The law will decide who inherits the estate; it may not automatically be you.



It's a good idea to ask a reliable friend or family member to help you with all the admin matters. As you make the calls to each company, you can give your permission for them to discuss the matter on your behalf direct with your friend/family member. I found this prevents the pain of having to keep repeating the details of your loved one's death over and over.

Another useful tip, I found keeping two A4 lever arch folders with plastic sleeves and labelling each corresponding company or matter at the top right.

Use the first folder for ongoing matters and the second one for the completed matters. The first was useful as I could instantly find the documents when companies called back. I also experienced a sense of completion as the second folder started to fill. The 'completed' folder can then be filed away for the future and is labelled and organised.

At the funeral it can be extremely healing if you can speak at the eulogy, by reading a poem, saying some lyrics or what they meant to you. It's the toughest thing you'll ever do and if you're not used to public speaking can be terrifying but as the months or years go by, you'll have a sense of great personal achievement that you managed to express your last feelings to them while they were next to you at the ceremony.

Final areas: Arrange to redirect their post by taking a copy of the death certificate to the Post Office. To stop unsolicited post, contact the Mailing Preference Service and the Bereavement Register.

Lastly, contact the HM Land Registry, if you co owned or inherited a property, to enable them to take your loved one's name off the land register. This will prevent stress in the future if you make alternative plans with the property.

