

THE FIRST FEW DAYS AFTER A BEREAVEMENT

When a loved one passes away it is often difficult to think clearly. Grief and distress can make it hard to deal with practical matters and formalities. This guide is intended to help people navigate the first few days after a bereavement.



Within a few days after a death, someone needs to:

- Make sure that the home and possessions of the person who has died are secure
- Register the death
- Look for the person's will
- · Start arranging the funeral

Usually the family and friends of the person who has died can deal with the practical things that need to be done, such as making sure that the home of the person is secure and their possessions safe. If the person lived alone it is wise to keep an eye on the property to make sure it remains secure and to collect any post that has arrived. If possible, a check should be made to see if the property is insured. The executors will need to inform the insurers of the situation. If there are very valuable items in the home these should be removed to a place of safety and a note made of what has been taken away.

REGISTERING A DEATH

When someone dies it is a legal requirement that their death is registered within 5 days. Before this can be done a certificate needs to be issued by a doctor. The hospital or doctor's surgery will be able to say when the paperwork is ready to be collected.

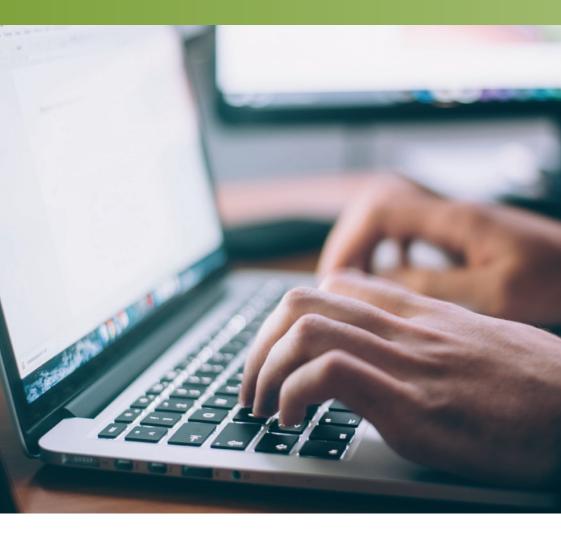
People who can register a death are relatives, someone who was present at the death, or the person who is arranging the funeral. Registration takes place at the Register Office for the area in which the person died. Details of the Register Office can be found from the local authority, but very often the hospital or doctor attending the death will be able to give the necessary information. It is wise to ring the Register Office beforehand to see if an appointment is necessary.



Whoever registers the death should take the medical certificate from the doctor to the Register Office. In addition, the Registrar will need to know basic information about the person who has died, such as their full name if this is not shown on the medical certificate and their address, any former names and their occupation, or former occupation, if retired. The name, date of birth and occupation of the person's spouse is also required. It is also helpful to know if the person was in receipt of any state pension or welfare benefit.

The Registrar will issue a formal death certificate and a green certificate for burial or cremation to be given to the funeral director. It is wise to get several copies of the death certificate. The cost for doing this can be recovered from the estate. The certificate has to be sent to banks and investment companies as well as pension providers and other asset holders, so having a number of copies will speed up the process.

NOTIFYING GOVERNMENT DEPARTMENTS



The Department for Work and Pensions (DWP) has designed a "Tell us once" service which is a way of letting a number of government departments know that someone has died by just making one contact. A number of local councils offer this service. If this is available in the area, the Registrar will either use the service for you or give you a unique service reference number so that you can use the service over the telephone or online. The service can be used to contact the government departments that deal with the deceased person's benefits, state pension, tax, passport and driving licence.

FINDING THE WILL

It is not essential to find the will before the funeral. However, it is best to find it (or at least a copy) as soon as possible after the death because the person who has died may have said in the will what kind of funeral they wanted. It is also helpful to find out who is appointed to be executors of the estate and liaise with them about funeral arrangements and other practicalities.

People who ask solicitors to make their wills for them often keep a copy of the will with their important papers. The original is usually kept by the solicitors' firm: the address and phone number of the firm is often on the cover of the copy will. If no will can be found then please contact us. We can help make wider searches for a will and advise what happens if there is no will.



ARRANGING THE FUNERAL



The arrangements for a funeral are very personal to the person who has died and their family and friends. Choosing the right funeral director is important and one or two calls to local directors will give an idea of cost and services offered. These vary considerably. Speaking to someone by telephone will also help you to know if you will be able to deal with them comfortably. Sometimes people will have made a pre-paid funeral plan or left directions as to the funeral directors to be used.

It is worth remembering that if you arrange the funeral you are entitled to be reimbursed from the estate, provided there are funds available. If you are not the executor of the estate then it would be wise to liaise with them before making final arrangements. Very often if there are sufficient funds in a person's account the bank will make arrangements to pay the funeral directors direct, on production of an invoice.

MAKING THE RIGHT DECISION

Once the immediate practical issues are dealt with there is the opportunity to draw breath and consider the next steps. If you are the executor you have to decide whether to deal with matters yourself or instruct a solicitor to help you. It is sensible to ring round local solicitors to get an idea of costs and whether you would be comfortable working with a particular firm. It is important to understand what work any estimate given covers, so that costs can be compared on a like for like basis. So often a very competitive quote turns out not to cover all the elements of the work required, or provides for a call centre style of working. In this very sensitive area, costs should not be the only factor to consider and the relationship that you will have with the person dealing with the estate is also an important consideration.

If you have any questions please do not hesitate to contact us.

"Thank you and your firm for handling everything in a professional and friendly manner. My Dad picked a good group to handle his affairs."

"I just want to thank you for everything you have done for me in dealing with the probate and administration of Mum's estate. It was particularly nice to know that when I had any questions I could call you and get a prompt and helpful response."

"A difficult period for me and my husband, but Nicky made it easy."





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