When someone dies

A step-by-step guide
to what to do

AgeUKIG03

Information written with you in mind.

This information guide has been produced with the help of older people, carers and expert peer reviewers.

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What this guide is about

When someone dies, there are certain things that have to be done. But this is often at an incredibly difficult time when we feel least able to manage.

This guide explains what to do and when, from registering the death to sorting out a funeral. It also goes through the financial and emotional support that could be available.

Some people find keeping busy helpful when they're grieving, while others find it almost impossible to think about practical things. Either way, it can be tricky to know where to start – which is where this guide comes in handy.

"When my husband died, I knew there were things I needed to do, but I found it hard to figure out where to start."

Kate, 72

There's a lot of information in this guide, and you might not feel ready to read it all. You can always read the sections you need right now and come back to others later.

As far as possible, the information in this guide applies across the UK. This symbol indicates where information differs for Wales and Northern Ireland.

This might help.

This guide covers the practical side of things after someone dies. For more information about the emotional side of things, you might like to read our **Bereavement** guide. It can help you with the feelings you're experiencing and point you in the right direction to get support – both now and in the future.

What to do first

When someone dies, there are some things that need to be done straight away.

Following the death

If someone dies at home and their death was expected – because they had a terminal illness, for example – you should call their GP practice and nearest relative (if that isn't you).

A doctor or nurse will come to verify that the person has died. You can then call a funeral director who'll move the person to their premises – or they can give you advice if you'd prefer to keep the person at home.

A doctor then completes their part of a medical certificate which says the cause of death. This is then sent to a medical examiner (a senior doctor) who reviews it. The medical examiner or one of their team will then speak to the nearest relative to check they understand and agree with the medical certificate. You can ask the medical examiner questions and raise any concerns you have about the death at this stage.

If there are no concerns, the medical examiner's office will tell you when you can make an appointment to register the death.

In England and Wales, all deaths not referred to a coroner are looked at by a medical examiner.

There aren't medical examiners in Northern Ireland, so doctors send their medical certificates to the registrar. The registrar then contacts you to organise registering the death.

If someone dies at home unexpectedly, call **999** straight away and explain what's happened. The death will need to be reported to a **coroner** if the person hadn't been seen by a doctor during their last illness, or if the cause of death is unclear or unnatural – the result of an accident, for instance.

A **coroner** is a type of judge with the legal duty to investigate unexplained and unnatural deaths.

The coroner may decide there needs to be a post-mortem examination to work out the cause of death. You can't refuse this – but you can tell them if you need to arrange the funeral quickly for faith reasons.

If the post-mortem finds a natural cause of death, the coroner's office will give you permission to register the death.

If the cause of death is unclear or unnatural, the coroner will hold an inquest. If so, the coroner will let you know when you can hold the funeral – but they'll be the one to register the death after the inquest.

After the death has been registered, you'll be able to purchase death certificates. You'll still be able to get started on administration in the meantime using a special certificate issued by the coroner – this is usually called an 'interim certificate'. You can ask for more than one copy.

When someone dies unexpectedly, the police may be called to do a routine visit. They ask questions about the circumstances of the death to help the coroner understand what caused it. This can be unsettling – but it's important to remember that it's normal procedure after a death in these circumstances.

If someone dies in hospital, the hospital will explain the steps you need to take. The cause of death is checked by the medical examiner and the medical certificate is sent straight to the registrar. If a medical certificate can't be issued, the hospital will refer the death to the coroner. The person's body is usually moved to the hospital mortuary until you arrange for it to be taken to the funeral director's premises or taken home.

"My father died in hospital. It was a shock even though he'd been ill for a while, but the staff helped us make arrangements."

Hamid, 44

Next steps

For more information, see **www.gov.uk/when-someone-dies**. In Northern Ireland, visit **www.nidirect.gov.uk**.

Registering the death

In England and Wales, the medical examiner or coroner provides the cause of death to the registrar of births, marriages and deaths.

Unless an inquest is required, you must then register the death with the registrar within 5 days of being contacted by the medical examiner's or coroner's office unless there's good reason that's not possible – for example, you're unwell and it hasn't been possible to identify someone else to do it.

Ideally, a partner, relative or representative of the person who's died should register the death. If this isn't possible, someone else can register it if one of the below applies:

- they were there when the person died
- they're responsible for arranging the funeral
- they're an administrator from the hospital or care home where the person died.

You can go to any register office to register a death. If you go to an office in the area where the person died, you'll be given the documents you need that day. If you go to an office in a different area, there'll be a delay before you get the documents, as the office will have to forward the documents to the one in the area the death happened.

Wherever you go, some offices need you to make an appointment, so it's best to phone in advance to check or to make an appointment on their website.

In Northern Ireland, you need to go to any district registration office within 5 days of the death. See the NI Direct website (page 38) for a list of offices.

To register a death, the registrar will need you to tell them:

- the date and place of death
- the full name of the person who's died (and any other names they once had, such as a maiden name)
- their usual address
- their date and place of birth (if this was outside the UK, you only need to give the country)
- their most recent occupation and if they'd retired
- whether they were receiving a pension or other benefits
- the name, occupation and date of birth of their spouse or civil partner if they had one (even if their spouse or civil partner has already died).

"When Mum died, my brother and I went together to register the death. I couldn't face doing it by myself."

Sara, 51

Next steps

To find a register office, visit **www.gov.uk/register-offices**. In Northern Ireland, go to **www.nidirect.gov.uk/contacts/district-registrars-northern-ireland**.

If you have them, you could also bring the person's:

- medical card or NHS number (or HSC number in Northern Ireland)
- passport
- driving licence
- birth and marriage or civil partnership certificates
- proof of address – such as a utility bill or Council Tax bill.

The registrar will give you some documents:

- a certificate for burial or cremation (known as a Green Form in England and Wales and form GR021 in Northern Ireland), which gives permission for a burial to happen or for a cremation application to be made
- a unique code so you can use the Tell Us Once service in England and Wales (see page 38 for more information)
- a death certificate, which you need to pay for. This is a certified copy of what's recorded in the death register and you need it to deal with the person's estate, including their finances or property. It can be best to pay for several certified copies at this point, as getting copies at a later date is more expensive and some organisations don't accept photocopies, such as banks and life insurance companies.

Good to know

Many registrars offer information about bereavement benefits for widows, widowers and surviving partners if needed.

If someone dies abroad

You should register the death according to the local regulations of the country. A death certificate issued abroad can usually be used in the UK. If it's not in English, you may need to get a certified translation if you're dealing with the person's affairs – although many European countries now issue certificates in different languages.

You might also choose to register the death with UK authorities, so it's recorded with the General Register Offices in England and Wales. To do this, contact the Foreign, Commonwealth & Development Office (page 37).

If the person who's died had assets abroad, get legal advice on dealing with them.

Good to know

It's a good idea to pay for some extra copies of the death certificate, as you might need them to help sort out the estate of the person who's died.

Organ donation and medical research

All adults in England, Wales and Northern Ireland are considered to have agreed to donate their organs when they die – unless they record a decision not to or they're in an excluded group.

If the person who's died carried a donor card, was listed on the NHS Organ Donor Register, or had said that they wanted their organs to be donated after their death, then you should tell the hospital staff, GP or coroner's office. The person may have registered particular preferences, such as which organs they wanted to donate. The sooner you tell them, the more likely it is that the person's wishes will be carried out, as organs need to be donated quickly.

The person may have made a request to have their body donated for medical research. For this to happen, they must have made arrangements in writing with their nearest medical school.

After the person dies, their family should contact the medical school as soon as possible for advice. There might be circumstances in which they can't accept the body – for example, they can't accept the body of anyone who's had a post-mortem examination ordered by a coroner. The Human Tissue Authority has more information about this, as well as contact details for medical schools (page 39).

Good to know

Visit **www.organdonation.nhs.uk**. for more information about organ donation.

Who to tell about the death

When someone dies, there are government departments and other organisations that need to be told. If the person left a will and named an executor, they're likely to do this. A good place to start is the Tell Us Once service, which allows you to inform several government departments in one go.

This service is offered by local councils in England and Wales. When you register the death, the registrar can help you use it or give you a unique reference number so you can use it yourself. The departments it covers include:

- local services such as electoral and Council Tax services
- HM Passport Office
- the Driver and Vehicle Licensing Agency (DVLA)
- the Department for Work and Pensions (DWP)
- HMRC for tax purposes
- the Blue Badge scheme.

You can find out more about the Tell Us Once service on **GOV.UK**. In Northern Ireland, contact the Bereavement Service (page 36).

Good to know

If there's an inquest, contact the registrar once you've received an interim certificate (see page 7). The registrar can give you a reference number for the Tell Us Once service even though you haven't been able to register the death.

Other organisations to contact

You should contact other people and organisations separately, such as:

- personal or occupational pension scheme providers
- insurance companies
- banks and building societies
- a mortgage provider, private landlord, housing association or council housing office
- social services, if the person received community care
- utility companies
- an employer or trade union
- a GP, dentist, optician and anyone else providing medical care.

You can register the name and address of the person who's died with the Bereavement Register (page 36). This removes their details from mailing lists and stops most advertising mail.

If you want to take over the tenancy of the person who's died, seek specialist housing advice. If you're a joint tenant, it should pass to you automatically. Typically, tenancies can only be passed on once.

Good to know

The Death Notification Service (page 36) and Life Ledger (page 39) can be useful for notifying contacts like utilities companies and financial organisations of the death.

Powers of attorney, deputies and appointees

Your authority as a power of attorney, deputy or appointee ends when the person dies. However, you should let the relevant services know the following:

- **If you were acting for the person as an attorney** – either under a registered lasting power of attorney or enduring power of attorney – you should tell the Office of the Public Guardian (OPG) (page 41) and send them the original document and any certified copies. You don't need to send proof of the person's death to the OPG unless they specifically ask for it.
- **If you were acting as the person's Court of Protection appointed deputy**, contact the OPG for advice about what to do.
- **If you were the person's appointee for benefits**, contact the DWP (page 36).

In Northern Ireland, contact the Office of Care and Protection (page 41).

"I had power of attorney for my brother. It reassured him to know that I'd make the right decisions for him."

Alex, 72

The funeral

The person who's died might have left funeral instructions in their will or in a letter of wishes. A letter of wishes isn't legally binding – but it's a good way for someone to make their preferences known.

Arranging the funeral

The person who's died might have taken out a pre-paid funeral plan. This usually means that all the arrangements for burial or cremation have already been decided and paid for. The funeral plan documents will tell you which funeral director to contact.

However, if there are no clear wishes, the executor of the will or nearest relative usually decides on funeral arrangements and whether the body is to be cremated or buried, for instance. If the person had certain religious or cultural beliefs, you can reflect these in the service.

If you're using a funeral director, they'll make sure that you and any relevant professionals complete all the necessary forms.

Paying for a funeral

If you arrange the funeral, you're responsible for paying the bill – so check first where the money will come from. The person who's died might have taken out a life insurance policy or pension scheme that provides a lump sum towards funeral costs, or a pre-paid funeral plan. It's a good idea to check this before making any arrangements for the funeral.

Funeral director fees vary considerably, so it's a good idea to ask a few how much they'd charge for the funeral you want.

If the person who's died left money, property or other assets, these can be used to pay for the funeral, as funeral costs come before paying off most debt (apart from secured debts such as a mortgage). Most banks and building societies will release money from the person's account to pay funeral costs if they see a certified copy of the death certificate – but they don't have to do this until **probate** is granted (see page 24). If there's a delay, you might need to pay the funeral costs yourself in the meantime.

Probate is the legal process of administering the estate of the person who's died.

Good to know

Quaker Social Action's Down to Earth programme (page 41) offers practical help and support to anyone struggling to pay for a funeral in the UK. They can offer one-to-one support if the funeral hasn't yet taken place.

"My wife's life insurance policy helped cover some of the costs of her funeral."

Bill, 81

Using a funeral director

Funeral directors have to provide a standardised price list. It must include the price of a simple funeral, the price of individual items, and the price of any optional additional items or services. This means you can compare costs.

Funeral directors might ask for fees paid to third parties such as the crematorium and clergy – known as funeral disbursement costs – to be paid upfront. Ask the funeral director to explain these charges.

Be sure to choose a funeral director who's a member of a professional association, such as the National Association of Funeral Directors (NAFD) (page 39) or the National Society of Allied and Independent Funeral Directors (SAIF) (page 40).

You could ask the funeral director about 'direct cremation'. This is where the body is collected from a mortuary and taken to the crematorium. It's less expensive as there's no need for a hearse, no ceremony at the crematorium, and the cremation takes place at a time convenient to the crematorium. You can then hold a commemorative ceremony at a time and place that suits you.

You might want to ask about a 'direct burial' too – this involves burying the person in the days following their death without a ceremony such as a funeral.

Arranging a funeral without a funeral director

You don't have to use a funeral director when someone dies – you can arrange a 'do-it-yourself' funeral. These involve more organising, but they can be less expensive and more personal. This type of funeral often takes place when someone planned it for themselves before they died.

If you want to arrange a funeral in your local cemetery or crematorium, contact your local council – or the owner, if it's privately owned. If you'd like to know more about do-it-yourself funerals, contact the Natural Death Centre (page 40). They can also tell you where your nearest natural burial ground is.

Next steps

See our factsheet **Planning for your funeral** for more information.

Help with funeral costs

If you're responsible for arranging the funeral and you're on a low income, you might be eligible for a Funeral Expenses Payment from the Department for Work and Pensions (DWP) to help cover costs. Usually, if you receive money from the person's estate, you must repay the Funeral Expenses Payment from this. A house or personal items left to a surviving spouse or civil partner aren't counted as part of the estate.

There are strict rules about who can get help – and how much. Before making arrangements with a funeral director, call the DWP Bereavement Service (page 36) or check with your local Jobcentre Plus (page 39).

You must be a partner, close relative or close friend of the person who's died in order to claim. You or your partner must also receive certain means-tested benefits, such as Pension Credit, Housing Benefit or Universal Credit. The DWP can refuse an application from a relative or friend if they consider that someone else could arrange and pay for the funeral. In Northern Ireland, contact the Bereavement Service (page 36).

You must claim within 6 months of the funeral. The amount you receive may be reduced if the person who's died had a pre-paid funeral plan or life insurance policies.

The council (or some hospitals, if the person died there) can arrange a public health funeral if:

- there's no money for a funeral
- there's no one willing or able to pay for it
- the Funeral Expenses Payment doesn't cover the whole cost and paying the balance would leave you in debt.

It's possible the council or hospital will seek the costs back from the estate. Contact them for further information or, in Northern Ireland, contact your local Health and Social Care board.

What does a Funeral Expenses Payment cover?

A Funeral Expenses Payment helps cover some of the costs of a funeral in the UK, including:

- buying a new burial plot
- burial fees or cremation costs
- reasonable costs for a return journey within the UK for the responsible person to arrange or attend the funeral
- money towards transport costs if the body has to be transported more than 50 miles within the UK
- up to £1,000 towards other things like the coffin, religious costs and flowers.

To claim a Funeral Expenses Payment, you need form SF200, which you can get online at **www.gov.uk/funeral-payments** or from your local Jobcentre Plus (page 39). You can also call the DWP Bereavement Service (page 36) to make a claim.

In Northern Ireland, contact the Bereavement Service (page 36).

If you don't qualify for a Funeral Expenses Payment, or it doesn't cover the full funeral costs, you may be able to get a Budgeting Loan. These are interest-free loans of between £100 and £812 that you repay out of your benefit payments. Visit **www.gov.uk/budgeting-help-benefits** and download form SF500 to make a claim. This form should also be available from your local Jobcentre Plus (page 39).

If you receive Universal Credit, you can't apply for a Budgeting Loan, but you can apply for a Budgeting Advance instead. Visit **www.gov.uk/universal-credit/other-financial-support** or contact the Universal Credit helpline on **0800 328 5644** for more information. You can also contact Turn2us (page 42) to see if they can provide any help.

In Wales, there's also the Welsh Government's Discretionary Assistance Fund (DAF) which may be able to help with costs. In Northern Ireland, Budgeting Loans have been replaced by the Discretionary Support Service. Contact Age Cymru or Age NI for more information.

Next steps

Visit **www.gov.uk/funeral-payments** to find out more about Funeral Expenses Payments. In Northern Ireland, visit **www.nidirect.gov.uk/articles/funeral-expenses-payments**. You can contact the DWP Bereavement Service (page 36) to find out if you're eligible – or the Bereavement Service (page 36) in Northern Ireland.

See our factsheet **Social Fund, Advances of Benefit and Local Welfare Provision** to find out more.

Dealing with the estate.

Probate is the legal process of administering the money, property and possessions – known as the estate – of the person who's died.

Sorting out the will

First, you need to find out whether the person made a valid will. A will gives instructions about what should happen to their estate. A bank, solicitor, a trusted friend or relative, or a will safe facility may have it. You can check for a will using the National Will Register (page 40) which you have to pay for, or the Probate Registry (page 41).

If there's a will, the person who's died should have appointed executors, and these executors can apply for a grant of probate to deal with the estate. If there aren't any executors, or they don't want to carry out the role, it's a good idea to get legal advice.

If there isn't a will, the person is said to have died 'intestate' and there are different rules – known as the rules of intestacy. Close family members can apply to deal with the estate. In general, the surviving spouse or civil partner automatically inherits all personal possessions, the first £322,000 of the estate and half the remaining assets. Children and grandchildren may also receive half of the balance. But the rules of intestacy are complex – you should seek legal advice if you're dealing with the estate.

If you're named as an executor in the will, or if the person died intestate and you think you're entitled to deal with the estate, you usually need a 'grant of representation'. You can apply for this by post, online or through a probate professional such as a solicitor or accountant.

Go to **www.gov.uk/government/collections/probate-forms** to download the relevant forms or call the HMRC helpline for probate and Inheritance Tax enquiries (page 38) to request paper copies. Alternatively, you can apply for it online at **www.apply-for-probate.service.gov.uk/start-eligibility**.

The Courts and Tribunals Service Centre (page 38) can help you through the process of applying for probate. If you need help with the online application, contact the Digital Support helpline.

Sometimes, you can access assets of the person who's died without a grant of representation. It's up to the person or organisation who holds the assets, such as the bank, whether they ask for one. You'll need to provide evidence of the death, your identity, and the role in which you're contacting them before they release any information about the account.

The HMRC helpline for Probate and Inheritance Tax enquiries (page 38) gives general information and advice on matters relating to probate. You can also speak to a solicitor – they'll charge for any advice given or work done, but some offer a free initial half hour.

Next steps

See our guide **How to be an executor** and our factsheet **Dealing with an estate** for more information – especially if you're thinking about carrying out probate yourself. For legal advice, find a solicitor through the Law Society (page 39).

The National Bereavement Service (page 40) can help you understand whether you need probate and help you find a solicitor if necessary.

Gladys and Henry had been married for 52 years when Henry died.

Gladys contacted her local Age UK for advice about financial help after Henry's death.

'I was so upset when Henry died, it didn't even occur to me to think about how I'd manage for money. Henry always looked after that sort of thing.

I realised I'd only have my pension to run the house and pay all the bills until the will had been sorted out. My neighbour suggested going to my local Age UK in case there was any help available.

‘I saw a woman there who explained that I could get 25% off my Council Tax straight away, as I now live alone, and she helped me claim Pension Credit and Council Tax Reduction too.

‘Once the probate has been given, Henry’s savings and investment bonds will pass to me. This might mean that I get less money in benefits, but for now I’m very relieved as it means I can concentrate on getting other things sorted out.’

Inheritance Tax

Inheritance Tax (IHT) may need to be paid on the estate if it's worth more than the £325,000 tax-free allowance. After that, tax is usually payable at 40% – but if at least 10% of the estate is left to charity, the tax payable is reduced to 36%.

There's an additional allowance known as the 'residence nil-rate band' which applies in circumstances when the home is left to children or grandchildren. Where this allowance applies, the tax-free allowance increases up to £500,000 per person.

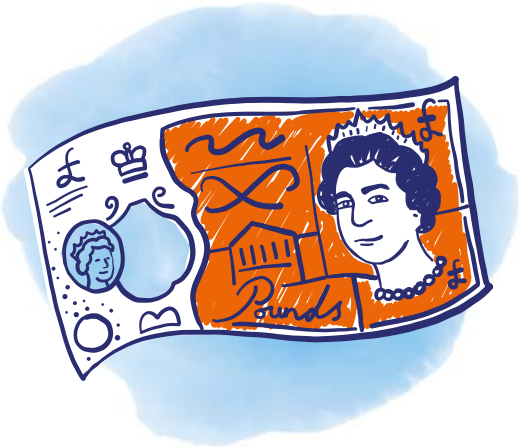
There's usually no IHT to pay on estates left to a spouse, civil partner or charity. If a partner dies and hasn't used their tax-free allowance, this can be passed on to the surviving partner, giving them a threshold of up to £1 million before IHT applies.

Some gifts made when a person was alive may be subject to IHT. Whether the gifts are liable for IHT depends on their value, purpose and when they were given. This is a very complex area, so you should seek specialist advice.

Usually, if IHT is to be paid, it must be settled before probate is granted and you must pay it by the end of the sixth month following the person's death. On some assets, such as a house that you decide to keep, you may be able to pay IHT in instalments over 10 years – but interest is charged on the amount due. It's best to ask a probate professional for help.

Next steps

For more information about IHT, see our factsheet **Dealing with an estate**. For further advice, contact the HMRC helpline for probate and Inheritance Tax enquiries (page 38).



Tax changes

You might find that your tax allowances change after your spouse or civil partner dies, or that you need to pay a different amount of income tax.

- If you were getting Married Couple's Allowance, you'll receive it for the rest of the tax year (up to 5 April) but not the year after.
- If your spouse or civil partner was receiving Blind Person's Allowance, you can ask HMRC to transfer what's left to you for that tax year.
- If you get extra income after your spouse or civil partner dies, such as bereavement benefits or a pension or annuity, your tax situation might change. It's important to make sure that HMRC are aware of any changes so that you pay the right amount of tax.

If you're over 60 and on a low income, you can get free independent help and advice from Tax Help for Older People (page 41).

Financial help

If your spouse or civil partner has died, you might be entitled to certain benefits to help make things a bit easier.

The next few pages cover the different types of financial support that might be available depending on your circumstances.

Bereavement Support Payment

You might be entitled to a lump sum bereavement payment of up to £3,500 and 18 monthly payments of up to £350.

You could be eligible if the following apply:

- Your spouse or civil partner (or partner if you're unmarried but have dependent children) paid enough NI contributions.
- You were under State Pension age when they died.
- You were living in the UK, or a country that pays bereavement benefits, when they died.

Benevolent funds and charities

Help is sometimes available from benevolent funds linked to a spouse or civil partner's past employment – or your own. A local advice agency or Turn2us (page 42) could also help.

State Pension

The rules around inheriting a State Pension are complex – they depend on when your partner was born and when you reached State Pension age. In general, the following rules apply:

- If you're a widow, widower or surviving civil partner and you reached State Pension age before 6 April 2016, you may be able to increase your own State Pension based on your deceased partner's NI contributions. You may also be entitled to some of their additional State Pension and Graduated Retirement Benefit.
- If you're a widow, widower or surviving civil partner and you reached State Pension age after 6 April 2016, you may be able to inherit part of your partner's additional State Pension.

These rules don't apply if you remarry or form a new civil partnership before you reach State Pension age.

War pensions

If your late spouse or civil partner served in the Armed Forces, you might be entitled to help. Contact Veterans UK (page 42) for more information.

Next steps

Call Age UK Advice or see our factsheet **State Pension** for more information. Contact the DWP Bereavement Service (page 36) for more information and a review of your State Pension entitlement. In Wales, contact Age Cymru Advice. In Northern Ireland, contact Age NI.

Means-tested benefits

Lots of people have money worries after someone dies, so it's important to check whether you're entitled to any of the benefits listed below.

- **Pension Credit** – there are 2 parts to Pension Credit: Guarantee Credit and Savings Credit. Guarantee Credit tops up a low income to a guaranteed minimum level. Savings Credit is extra money if your income is higher than the basic State Pension. Savings Credit is only available for people who reached State Pension age before 6 April 2016. You can check whether you might be eligible using the Government's online calculator at **www.gov.uk/pension-credit-calculator**.
- **Housing Benefit** – helps you to cover your rent if you're over State Pension age.
- **Council Tax Reduction** – gives you money off Council Tax. This is sometimes called Council Tax Support. In Northern Ireland, you may be eligible for Rate Relief.

- **Attendance Allowance or Personal Independence Payment** – if you need care and support due to a long-term health condition or disability.
- **NHS Low Income Scheme** – helps you with health costs.
- **Universal Credit** – a means-tested benefit for people under State Pension age, which includes help with rent.
- **Social Fund grants or loans** in England and Wales (or the Discretionary Support Service in Northern Ireland).
- **Help from local welfare schemes** via local councils in England or the Discretionary Assistance Fund in Wales.

"I was really surprised by how much more I could claim. I'm glad I had that benefits check."

Alan, 68

Next steps

See our guide **More money in your pocket** for more information about these benefits. In Wales, see Age Cymru's version of this guide and in Northern Ireland, see Age NI's version. Go online at **www.ageuk.org.uk/calculator** to use our benefits calculator or contact your local Age UK for a benefits check. In Wales, contact Age Cymru Advice.

Emotional support

Many organisations offer support after someone has died. Sharing how you feel can help – but if you don't want to talk about it, or you aren't ready yet, that's OK too.

If you or someone you know might benefit from support, one of the following organisations could help:

- AtaLoss (for a directory of bereavement organisations)
- Cruse Bereavement Care
- The Compassionate Friends (if you've lost a child or grandchild)
- the War Widows' Association of Great Britain
- Winston's Wish (if you care for a bereaved young person).

See pages 36-42 for details of these organisations. There are also many local community and voluntary groups that offer general bereavement support and tailored support for people of different ethnicities and faiths. You could search for these online or ask your GP practice about them.

Some funeral plans include bereavement support for the friends and family of the person who has died. If they had a funeral plan, check to see whether this is included.

Next steps

For more information about dealing with the emotional side of things of a death, see our **Bereavement** guide.

Useful organisations

Age UK

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

Age UK Advice: 0800 169 65 65
Lines are open seven days a week from 8am to 7pm.
www.ageuk.org.uk

In Wales, contact Age Cymru Advice: **0300 303 44 98**
www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575**
www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222**
www.agescotland.org.uk

AtaLoss
Directory of bereavement support organisations.
www.ataloss.org

Bereavement Register
Register the name and address of someone who's died to help stop unsolicited mail.
Tel: **020 7089 6403** (or **0800 082 1230** for the automated registration service)
www.thebereavementregister.org.uk

Bereavement Service
Offers a single point of contact for reporting a death to the Department of Communities in Northern Ireland, and handles claims for Bereavement Support Payments and Funeral Expenses Payments.
Tel: **0800 085 2463**

Cruse Bereavement Care
Provides information, practical support and counselling for bereaved people.
Tel: **0808 808 1677**
www.cruse.org.uk

Death Notification Service
Free service that lets you notify multiple financial organisations of someone's death at the same time.
www.deathnotificationservice.co.uk

DWP Bereavement Service
Carries out eligibility checks on surviving relatives to see what benefits they can claim, and takes claims for Bereavement Support Payments and Funeral Expenses Payments.
Tel: **0800 151 2012**

Driver and Vehicle Licensing Agency (DVLA)

Government organisation responsible for issuing driving licences. Contact them to return a driving licence.
Tel: **0300 790 6801** (for driving licence enquiries)
www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency

Financial Conduct Authority

Regulates pre-paid funeral plans and provides a list of regulated providers.
Tel: **0800 111 6768**
www.fca.org.uk

Foreign, Commonwealth & Development Office (FCDO)

Contact them to register a death abroad. If you need to translate a death certificate into English, you can find a certified translator on their website or over the phone.
Tel: **020 7008 5000**
www.gov.uk/government/organisations/foreign-commonwealth-development-office

General Register Office (GRO)

Registers and supplies official information on births, marriages and deaths in England and Wales.
Tel: **0300 123 1837**
www.gro.gov.uk/gro

In Northern Ireland, contact the **General Register Office for Northern Ireland**
Tel: **0300 200 7890**

GOV.UK

Government website offering information about bereavement benefits and the Tell Us Once service.
www.gov.uk
www.gov.uk/tell-us-once

In Northern Ireland, contact **NI Direct**
www.nidirect.gov.uk

HM Courts and Tribunals Service (HMCTS)

For online forms and information on probate.
HMCTS helpline: **0300 303 0648**
Digital Support helpline: **03300 160 051**
www.gov.uk/government/organisations/hm-courts-and-tribunals-service
For probate forms: **www.gov.uk/government/collections/court-and-tribunal-forms**

HM Passport Office

Government office that issues UK passports. Contact them to return a passport.
Tel: **0300 222 0000**
www.gov.uk/government/organisations/hm-passport-office

HMRC helpline for probate and Inheritance Tax enquiries

For information about taxes, including probate, Inheritance Tax and trusts and deceased estates.
Tel: **0300 123 1072**
www.gov.uk/government/organisations/hm-revenue-customs/contact/probate-and-inheritance-tax-enquiries

In Northern Ireland, contact the **Probate Office**
Tel: **0300 200 7812**

Human Tissue Authority

Provides information about body donation for medical research, as well as details of medical schools.
Tel: **020 7269 1900**
www.hta.gov.uk

Jobcentre Plus

Provides information on benefits, loans, grants and funeral payments.
Tel: **0800 055 6688**
www.gov.uk/contact-jobcentre-plus

Law Society of England and Wales

Helps people find a solicitor and produces guides on common legal problems.
www.lawsociety.org.uk/public/for-public-visitors

In Northern Ireland, contact the **Law Society of Northern Ireland**
www.lawsoc-ni.org

Life Ledger

Free online service that lets you notify multiple businesses of someone's death at the same time, from banks to utilities companies.
www.lifeledger.com

National Association of Funeral Directors (NAFD)

Independent trade association within the funeral profession.
Tel: **0121 711 1343**
www.nafd.org.uk

National Bereavement Service
Provides information on all aspects of bereavement, both practical and emotional.
Tel: **0800 0246 121**
www.thenbs.org

National Insurance Contributions Office
For information about National Insurance contributions.
Tel: **0300 200 3500**
www.gov.uk/government/organisations/hm-revenue-customs

National Society of Allied and Independent Funeral Directors (SAIF)
Trade association of independent funeral directors.
Tel: **0345 230 6777** or **01279 726 777**
www.saif.org.uk

National Will Register
You can pay for this service to check if a will has been made or to confirm you have the most up-to-date version.
Tel: **0330 100 3660**
www.nationalwillregister.co.uk/search-for-a-will

Natural Death Centre
Provides information on all types of funeral choices, but especially family-organised, environmentally friendly funerals and natural burial grounds.
Tel: **01962 712 690**
www.naturaldeath.org.uk

NHS Organ Donor Register
Service where you can register an organ donation decision.
Tel: **0300 123 23 23**
www.organdonation.nhs.uk

Office of Care and Protection

Registers enduring powers of attorney in Northern Ireland.
Tel: **0300 200 7812**
www.justice-ni.gov.uk/topics/courts-and-tribunals/office-care-and-protection-patients-section

Office of the Public Guardian

Registers lasting powers of attorney and helps attorneys carry out their duties.
Tel: **0300 456 0300**
www.gov.uk/government/organisations/office-of-the-public-guardian

Probate Registry

Online directory you can search to find will and probate records for someone who died after 1857.
www.gov.uk/search-will-probate

Quaker Social Action

Offers practical help and support to anyone struggling to pay for a funeral through its Down to Earth programme.
Tel: **020 8983 5055**
www.quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth

Samaritans

Confidential, non-judgemental support for people in distress, 24 hours a day.
Tel: **116 123**
www.samaritans.org

Tax Help for Older People

Offers free tax advice to older people on low incomes (up to £20,000 per year).
Tel: **01308 488066**
www.taxvol.org.uk

The Compassionate Friends (TCF)

National self-help organisation where parents who have been bereaved themselves offer support and care to other bereaved parents, grandparents and their families.
Tel: **0345 123 2304**
www.tcf.org.uk

Turn2us

Helps people access the benefits, grants and other financial help available to them.
Tel: **0808 802 2000**
www.turn2us.org.uk

Veterans UK

Administers pension and welfare schemes and provides support services for members of the Armed Forces and veterans.
Tel: **0808 1914 2 18**
www.gov.uk/government/organisations/veterans-uk

War Widows' Association of Great Britain

Offers advice, help and support to all war widows and their dependants.
Tel: **0845 2412 189**
www.warwidows.org.uk

Winston's Wish

Offers support, information and guidance to people caring for a bereaved child or young person.
Tel: **08088 020 021**
www.winstonswish.org

Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to **www.ageuk.org.uk/readers-panel**.

Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to **www.ageuk.org.uk/donate**.

Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at **www.ageuk.org.uk/volunteer**.

Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at **www.ageuk.org.uk/campaigns**.

Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit **www.ageuk.org.uk/legacy**.

What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **Bereavement**
- **How to be an executor**
- **Your mind matters**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/legal** to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65.**

0800 169 65 65
www.ageuk.org.uk

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