

WHAT TO DO WHEN SOMEONE DIES

When someone dies there are many decisions and arrangements to make, all of which can be difficult in a time of grief. I hope that this article will help to guide you through the process.

GETTING STARTED

When someone dies, you will need certain paperwork to tell the required people/organisations about the death. You will also need various documents when you apply for Probate (the right to deal with the deceased persons affairs). Before you start, it would be useful to have the following information to hand about the person who has died:-

- National Insurance Number
- NHS Number
- Date and place of birth
- Date of marriage or civil partnership (if appropriate)
- Tax Reference Number
- The person who has died full name at death
- Any names previously used, including maiden surname
- The deceased persons last address
- Their occupation
- The full name, occupation and date of birth of a surviving spouse or civil partner
- Whether the deceased person was receiving state pension or any other state benefits.

WHAT TO DO IN THE FIRST FIVE DAYS

There are a few steps that need to be taken shortly after the death. In many cases the hospital or GP involved will help you with these early steps: You will need to notify the family GP, register the death at a Register Office, find the Will – the deceased persons solicitor may have a copy if you can't find one, begin funeral arrangements – you will need to check the Will for any special requests. If relevant, complete Form BD8 which will be given to you when you register the death and send that form to the local Jobcentre Plus or Social Security office. If the person who has died was receiving any benefits or tax credits, you will need to advise the offices that were making the payment. If you cannot find the relevant correspondence, then contact the Tax Credit helpline and Jobcentre Plus.

IF THERE IS A WILL

Contact the executor if this is not you (the executor is usually nominated in the Will to sort out the deceased's affairs (to enable them to start the process of obtaining Probate).

IF THERE IS NO WILL

Decide who will apply to sort out the deceased persons affairs and contact the Probate Registry to apply for Letters of Administration.

WHO ELSE TO CONTACT?

As well as informing people who are close to the person, in many cases you will need to close down accounts or cancel or change insurance details, subscriptions, agreements, payments or direct debits. We would suggest you contact the following: - relatives and friends and any employer, and the Solicitor/Accountant of the deceased.

GOVERNMENT ORGANISATIONS

The relevant Tax Office the National Insurance Contributions office if they were self employed (to cancel payments), the Child benefit office (at the latest within 8 weeks of date of death), the Tax Credit office, the Local Authority if they paid council tax, had a parking permit, or were issued with a blue badge for disabled parking, or receive Social Services help, attended day care or similar, the UK Identity and Passport service to return and cancel a passport, the DVLA to return any driving licence, cancel car tax or return and deal with the Car registration documents/change ownership.

FINANCIAL ORGANISATIONS

General Insurance Companies – contents, car, travel, medical etc, any other company with which the deceased may have had rental, hire purchase or loan agreement. If the deceased was the first named person on an insurance policy, make contact as early as possible to check that insurance is still in place. You should contact the deceased's Pension providers/Life Insurance Companies, the Banks and Building Societies, the deceased's Mortgage provider (if any) any Hire purchase or Loan companies and any Credit card providers/store cards.

UTILITIES AND HOUSEHOLD CONTACTS

The landlord or Local Authority if the deceased person rented a property, any private organisation/agency providing home help, all Utility companies if the accounts are in the deceased persons name, the Royal mail if the mail needs redirecting and the Television/Internet companies with which the deceased person had subscriptions.

OTHER USEFUL CONTACTS

Bereavement Register and Deceased Preference Service to remove the deceased persons name from mailing lists and data bases, Clubs, Trade Unions, Associations with seasonal membership for cancellation and refund, the Church/regular place of worship, the Social groups to which the deceased belonged, the deceased's Dentist, Creditors – anyone to whom the deceased person owed money, and Debtors – anyone who owed the deceased person money.

BENEFITS AND FINANCIAL HELP

You might be able to claim certain benefits and one off payments if you lived with or were dependant on the deceased person. Time limits apply, so contact your nearest Jobcentre Plus office as soon as possible to find out and see if you are eligible to make a claim for Bereavement Allowance, for Widowed Parents Allowance, a Bereavement Payment or a Funeral Payment and also to check your current benefits and tax credits.

MAKING A NEW WILL

Surviving relatives and friends of the deceased may need to make a new Will. It is important to ask a solicitor about this.

BEREAVEMENT – COUNSELLING AND SUPPORT

Everyone deals with bereavement in their own way. If you or someone you know needs counselling or support, ask your family doctor or contact an organisation such as Cruse Bereavement Care. Their aim is to promote the well being of bereaved people and provides counselling and support. The organisation also offers information, advice, education and training services. Your Local Authority may provide support and advice

about the arrangements that need to be made after a bereavement, such as registering the death and obtaining the death certificate,

I hope that this article has provided you with some useful advice. If you have any comments or queries on anything contained within this article, please do not hesitate to contact me.

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