

# Bereavement

Dealing with a bereavement can be a very difficult and stressful time for those affected, there are a lot of things to consider and in most cases grief and personal distress can make it difficult to deal with urgent practical matters and arrangements that need to be made.



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Inside Front

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# Introduction

In the event of bereavement, grief and personal distress may make it hard to deal with urgent practical matters and formalities. Please use this booklet to find the help, counselling and advice you may need at this difficult time.



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# What to do immediately after someone dies

If your loved one has died at home and their death was expected, you should call the doctor who will sign a medical certificate confirming the cause of death. If the death occurs outside of doctors opening hours then you need to call either the out of hours GP service or the police.

If the death was unexpected or you do not know the name of the person's GP, you should call the police. A doctor cannot issue a medical certificate if they are unsure about the cause of death. When this happens, the death must be reported to a coroner and the body taken for post-mortem.

If the death has happened in hospital, the doctor there will issue the certificate. The hospital will also be able to hold your loved one's body until you arrange for it to be moved, for example, to a Chapel of Rest. In some cases, the doctor may decide to refer the matter to the coroner.

## If someone dies abroad

You will need to register the death according to local regulations and get a Death Certificate. The local police, British Consul or tour guide can advise you on how to do this.

You can also register the death at the British Consulate as well. You don't have to do this, but if you do you can buy a UK-style death certificate, and the record will be sent to the General Register office within 12 months. You will also be able to get a copy of the Death Certificate later from the General Register Office or from the British Consul in the country concerned.

The British Consul will support you by offering advice and help with funeral arrangements and other formalities, such as inquests.

If the person died while on a package holiday, the tour operator will be able to contact funeral directors and British Consular staff for you.

If you hear of the death from anyone else, for example a tour operator, you should contact the Foreign and Commonwealth Office (FCO) on: 020 7008 1500 (open 24 hours)

## The Coroner

Sometimes a death is reported to the coroner by a doctor, or by the Police, because it has been sudden or unexpected or as the result of an accident, an industrial injury, etc., and in other circumstances. Try not to be alarmed – this is a normal legal requirement and the coroner's office should be able to answer any questions you may have.

The coroner may require the death to be investigated through a post-mortem. If it is found that the person died from natural causes then the family will be told, the death can be registered and the funeral can go ahead.

If the body is released with no inquest, the coroner will send a Pink Form, form 100B to the registrar stating the cause of death. The coroner will also send a Certificate of Coroner form Cremation 6 if the body is to be cremated.

Should the coroner order an inquest, then they will usually open and adjourn it to enable the body to be released for the funeral to take place. The full inquest hearing is then held at a later date.

It is best not to make the final funeral arrangements until you are sure that the death does not have to be reported to the coroner as this may delay when the funeral can be held.

## Post-mortem

If the Death cause is known the doctor would grant a death certificate though the family can request a further examination. If the death was unexpected and cause unknown and a considerable length of time has passed since a GP saw the patient then the hospital might request a post mortem. This is a medical examination of the body which can find out more about the cause of death and it could delay the funeral.



# Funeral Arrangements

You should contact a funeral director as soon as possible after the death of your loved one, even before obtaining the Death Certificate. The funeral director will visit you to advise and help with the necessary arrangements (including special circumstances, for example, when death occurs away from home).

Members of the main national funeral associations (National Association of Funeral Directors, the Society of Allied and Independent Funeral Directors, and British Institute of Funeral Directors) operate codes of conduct. Members of each are required, among other things, to supply their clients with a written estimate of funeral expenses prior to a funeral taking place.

## Registering a Death

### YOU MUST REGISTER THE DEATH WITHIN FIVE DAYS (EIGHT DAYS IN SCOTLAND).

#### Who can register the death?

- A relative
- Someone present at the death
- An administrator from the hospital
- The person making arrangements with the funeral directors

#### When you go to the Registrar of Births, Marriages and Deaths, take the following items with you:

- The medical certificate of the cause of death – this is essential
- The deceased person's medical card, if available

You must take the medical certificate of the cause of death, signed by a doctor and also the following items, if available, Birth certificate, Council Tax bill, driving licence, passport, proof of address (eg utility bill) but don't worry if not so long as you know the date and place of the birth of the deceased.

#### You should tell the Registrar:

- The date and place of death
- The deceased's last (usual) address
- The person's full name at date of death and any names previously used including maiden surname
- The deceased's date and place of birth
- The deceased's occupation and the name and occupation of their spouse, or civil partner
- If the deceased was married or had formed a civil partnership, the date of birth of the surviving widow, widower or civil partner
- Whether the deceased was receiving a pension or other social security benefits (e.g. State Pension)

It is advisable to ring the registration office in advance in case an appointment is necessary.

#### The Registrar will give you:

- The Death Certificate
- A green certificate – i.e. the certificate for burial or cremation to hand to the Funeral Director, so that the funeral can be held. If the death was referred to the Coroner, other procedures may apply.

#### The Registrar will explain these to you.

- A certificate of registration of death for social security purposes. Read the information on the back of the certificate. If any of it applies, fill in the certificate and hand it to your Jobcentre Plus or regional Department for Work & Pensions offices.
- You may also be given leaflets about bereavement benefits and income tax for widows/widowers or surviving civil partners, where appropriate.

The Registrar may ask you some other questions about the deceased person. These are usually for government statistical purposes.

**NB: Slightly different forms and procedures apply if you are registering a stillborn baby (born dead after the 24th week of pregnancy). Your doctor or midwife will be able to give you more information.**

## The Death Certificate

The death certificate is a certified copy of the entry in the death register and you may need several copies for the Will, settling of pension claims, etc. You can purchase these from the Registrar as required, either at the time of registration or later. There is a standard fixed charge for these copies, although this cost increases if you ask for copies some time after registering your loved one's death.

You can also arrange for the deceased person's details to be removed from some mailing lists in order to reduce the amount of unwanted mail that is sent out in their name (see Bereavement Register contact details in Further Contacts and Useful Organisations section).

It is important to contact any organisation of which the deceased was a member as soon as possible, especially the deceased's bank, insurance company, council, and tax office. They may ask for copies of the death certificate.



# Burial or Cremation

There are few legal controls governing the disposal of a body in the United Kingdom. The only requirement is that the death is certified and registered, and the body properly taken care of, by either burial or cremation.

Burial is virtually free of regulations; individuals can be buried in almost anything and almost anywhere. All that is required is a death certificate signed by a doctor and a certificate for burial from the registrar of deaths.

It is possible, for example, for a person to be buried on private land, such as their own garden. The grave should be deep enough to dissuade wild animals from digging up the soil. You would have to include the whereabouts of the grave on the deeds of the property.

Check the Will to see if the deceased has left instructions for the funeral. Without guidance from the deceased, the executor or nearest relative usually decides whether your loved one or family member is to be cremated or buried.

Your funeral director will probably have a 'chapel of rest' and he will help you decide where the body will stay until the funeral, as well as the starting point, time and place of the funeral.



## Cremation

No-one can be cremated until the cause of death is certain. Five forms must be completed:

- Application for cremation form signed by the next of kin or executor
- Two Cremation Certificates, each signed by a different doctor (you have to pay for these), unless the death is referred to the coroner who will give you a Certificate for Cremation instead
- A Certificate for Burial or Cremation issued by the Registrar (not required if the coroner has issued a Certificate for Cremation)
- A certificate signed by the medical referee at the crematorium

Cremation is almost always cheaper than burial and the majority of deceased people are now cremated. Ashes can be scattered in a garden of remembrance or in a favourite spot, buried in a churchyard or cemetery, or kept in an urn. Make your wishes known at the outset.

If you think you would like to keep the ashes, discuss it carefully first, preferably with someone with experience in bereavement care.

## Burial

Check the Will to find out if a grave space in a churchyard or cemetery has been arranged. If a grave space has been paid for in a cemetery, there will be a deed of grant.

## Natural Burial Grounds

It is hugely important that the final resting place for someone you love, or indeed for yourself is right for you and for your family. It is advised to visit any natural burial ground you are thinking of choosing so you can see for yourself what it looks and feels like. This will also allow you to meet the people who run it and to ask any questions you may have.

A natural burial allows families to have greater freedom to bury their loved one in a place of natural, unspoilt beauty. Natural Burial Grounds are managed according to ecologically sound principles, to create informal and nature-rich areas without the formality and memorials of traditional cemeteries. Many local authorities are now setting aside parts of municipal cemeteries as 'green' or 'woodland' burial areas, providing valuable local choice.

## What type of service?

The funeral service expresses what you, as bereaved people, believe about life, as well as trying to take into account the deceased's Will, religion or beliefs. Your funeral director will offer to contact the minister of your local place of worship, who will generally be happy to support you even if the deceased may not have maintained close links with the organisation concerned.

If you wish to organise a non-religious ceremony, the funeral director will be able to advise you and also put you in contact with a local celebrant. Many services now take place not in a church but at the crematorium chapel. Crematorium chapels are non-denominational and so the service can be religious or non-religious.

## What is a Celebrant

A funeral celebrant is a qualified person that officiates funeral services by planning and overseeing funeral proceedings. Funeral celebrants conduct non-religious, semi-religious and spiritual funeral services. Many celebrants aim for the funeral service to be a 'celebration of life' that honors the person's memory.

This approach places greater emphasis on how the person lived their life, their personality traits and the memories of mourners. This is quite opposed to the traditional religious service, which often encourages people to consider the afterlife where the deceased is understood to be and focuses more on religious last rites. Celebrants are the go-to option for people looking to create ceremonies of substance and meaning.

## Flowers or donations?

Flowers are the traditional tribute and symbol of love, respect and loss. After the funeral, you may wish to donate flowers to the local hospital or old people's home.

Some people, anticipating numerous floral tributes, request donations to a named charity instead. If this is your choice, it is a good idea to ask the funeral director to co-ordinate donations so you receive a formal acknowledgement by the charity.

## Venues for Wakes

Many people will attend the wake if they did not attend the funeral. This is a chance for children to attend too, as it can be quite distressing for them to attend the funeral itself.

The wake can generally take place anywhere you want providing the amount of people you are expecting can fit in comfortably.

The most common venues for wakes are:

- Church halls
- Pubs
- Social clubs
- Sports clubs
- Hotels
- Golf clubs

Some venues also provide catering services. Please check with the venue for this information. If you are on a tight budget, you may otherwise be able to bring your own buffet food. However please be sure to check with the venue first as some may not accept external food.

## Press notices and obituaries

Letting people know that a loved one has died can be difficult and so you may wish to place notices or announcements in your local newspapers or in the national press. Your funeral director, supplying many optional services for your convenience, may offer to handle such insertions on your behalf.

## Remembrance

An insertion can be made into the Book of Remembrance at the crematorium (the appropriate page will be open for display to visitors on the anniversary of the death).

## Headstones and cremation tablets

A memorial will be a lasting tribute to a loved one. In the case of a burial it can be either a traditional headstone with kerbs, an upright lawn memorial, or even an angled wedge. In the case of a cremation, usually only one tablet will be allowed. Each churchyard and burial authority will have different regulations and these can restrict the type of headstone or tablet design that you have in mind. Therefore, although choosing the memorial is not something that you should or need to rush into straight after a bereavement, it is important to have an understanding of the memorial regulations where you have chosen to bury or inter your loved one.

In the case of a burial, a memorial usually can't be replaced for at least 6 months (sometimes even a year). As there is no time restriction and the placing of a tablet or headstone is going to be a lasting tribute to your loved one, we would suggest you use this time to research which mason you would like to undertake the work and to also spend time deciding with the mason on the memorial, its shape, colour and lettering. A local mason will have the benefit of knowing all the rules and regulations that apply in your area and will be able to advise you as well as making all the applications on your behalf and obtaining the necessary permits. Visit the 'National Association of Memorial Masons' website at [www.namm.org.uk](http://www.namm.org.uk) for free public information on buying a memorial and finding your local mason.



# Paying for a Funeral

Funerals can be expensive and even an average, modest ceremony can cost around £4,078 but this can vary on region and time of year, so check whether the deceased person purchased a pre-paid funeral plan or contributed to any other relevant scheme.

Asking several different funeral directors to quote for the funeral costs can help you control how much you spend and all will offer a 'The Simple Funeral Service' package, which you may wish to ask about.

The bank/building society account of the deceased will be frozen, unless it is a joint account, but may be used to pay the funeral account upon request. Bank/building societies may pay out when an application is supported by the Death Certificate. Equally, where life assurance is held, some insurance companies may be able to give you the interest on the money in the policy before probate is granted. National Savings will also consider releasing money for funeral expenses. Payment can be made immediately into a trust set up under the policy.

## Help from the council

A local council only has a duty to provide a funeral for someone who dies within the authority who has no relatives and no monies available to pay for a funeral themselves under The Public Health Act provisions.

The local council has a duty to offer a limited funeral and this can vary between councils when it comes to cost.



## Help from the state – Funeral Payment

If you are on a low income and receive Pension Credit, Housing Benefit, Council Tax Benefit, Working Tax Credit (with a disability element) or Child Tax Credit at a higher rate than the family allowance, you may qualify for a Funeral Payment from the Social Fund to help pay for the funeral.

A Funeral Payment will help towards the costs of a simple, respectful, low cost funeral, normally within the UK. The State will pay the charges of the burial authority or crematorium, certain necessary travel expenses and up to £700 for other funeral expenses. You may not be entitled to a payment if expenses have been met by a pre-paid funeral plan and a Funeral Payment may be reduced in certain circumstances. In particular, the following will be deducted from an award:

- Any assets of the deceased available to you or your partner
- Any lump sum due on the death of the deceased for funeral costs
- Any contribution for the funeral from a charity or relative (of both yourself and the deceased)
- Any funeral grant where the deceased was a war pensioner

If you get a Funeral Payment, it will have to be paid back from any estate of the deceased. The estate means any money, property and other things like insurance policies that the deceased owned. A house or personal possessions that are left to a widow or widower or surviving civil partner are not counted as part of the estate.

You can claim a Funeral Payment from the date of death and up to three months after the date of the funeral. The Pension Service, your funeral director, your local social security office or the Citizens Advice can help you to fill out your claim form (SF200).

## Bereavement Payment

A Bereavement Payment is a £2,000 lump tax free sum to help you at the time of your husband's, wife's or civil partner's death. If you're over State Pension age, you will not usually be able to get bereavement benefits but if your husband, wife or civil partner was not getting a State Pension, you may be able to get a Bereavement Payment.

The government has phased out the default retirement age of 65 and most people can now work for as long as they want. State pension age now falls between 61 and 68, depending on your gender and when you were born. To find out more about the State Pension, please visit [www.gov.uk](http://www.gov.uk) and look in the section on 'Working, jobs and pensions' for up-to-date information.

To be eligible, your husband, wife or civil partner must have paid enough National Insurance contributions while they were working. You will not pay tax on any Bereavement Payments you may receive. Special rules apply if you do not live in the UK.

You can claim Bereavement Payment up to 12 months after your husband, wife or civil partner dies. If you think you may be eligible, check on [www.gov.uk](http://www.gov.uk) under the section headed 'Benefits>Death and Benefits'. There you can download a claim form (BB1). You can also contact your local Jobcentre Plus for assistance or ring 0345 606 0265 to make a claim by phone through the Bereavement Service helpline.

## Employer's pension schemes or personal pensions

Some employers provide occupational pension schemes that pay a lump sum to help with funeral costs and sometimes pension benefits for widows, surviving civil partners and other survivors. Check to see if the deceased has ever belonged to this sort of scheme. The deceased may have made his or her own arrangements if he or she was self-employed, or his or her employer did not have an employer's pension scheme.

Employers may also offer a death-in-service payment or have a benevolent fund through which they can offer you some assistance. You should check with your loved one's employer to find out more.

## War Pension

If the person who died was a war pensioner, you may be able to get help with the cost of a simple funeral if:

- The war pensioner died from the disablement condition for which he or she was getting a war pension
- Or the war pensioner died in hospital while having treatment for that disablement condition
- Or the war pensioner was getting war pensioner's Constant Attendance Allowance at the time of his or her death
- Or the war pensioner was getting a War Disablement Pension assessed at 80% or more and Unemployability Supplement at the time of his or her death

You will not have to pay any of the money back from the estate of the person who died. Claims must be made within THREE months of the funeral via Veterans UK (see Further Contacts and Useful Organisations section).

## Other pensions and payments

There may be pensions or lump sums payable from the deceased's trade union, professional body or other association, or from a provident club which pays benefit when a member dies.

If your loved one was receiving or had recently claimed a social security benefit before death, there may be arrears of that benefit still due. When you tell the Department for Work and Pensions about the death, ask them to send you a form on which to claim any arrears of benefit. If you are the executor or administrator, the arrears will be payable to you. If there is no executor or administrator but you are paying for the funeral, you can claim the arrears up to the cost of the funeral expenses.

## Life assurance policies

The deceased may have taken out a life assurance policy which will provide a lump sum payment if someone dies before a certain age. Payment is usually made after probate but the insurance company may pay out a limited sum on evidence of death. Payment can be paid immediately into a trust set up under the policy.

## The Cremation Society

If the deceased was a member of the Cremation Society, you may be able to get a reduction in cremation fees or a contribution towards the cost.

## Pre-paid funerals

For many different reasons, including practical considerations and peace of mind, some people provide for their own future funeral arrangements. Some see this option as a way of sparing someone else the decision and expense. Check to see whether or not the deceased person had made such arrangements; there will be a policy or other documents relating to it.

A range of pre-paid funeral plans available. Pre-paid funeral plans are regulated by the Funeral Planning Authority, so check that the plan you're considering is registered with them to ensure that it abides by their Code of Practice.

# Finding the Will

The Will should appoint an executor or executors to be responsible for paying debts and dealing with money, property and possessions. The executor may need to apply for probate from the Probate Registry or instruct a qualified professional, eg, a solicitor, accountant or Will writer who belongs to a recognised professional body such as the Chartered Institute of Accountants England and Wales (ICAEW) or Institute of Professional Will writers to do this for them. Probate is the official confirmation that the executor can deal with the estate of the deceased person.

## Executors

The Will should appoint an executor or executors to be responsible for paying debts and dealing with money, property and possessions. The executor may need to apply for probate from the Probate Registry or instruct a qualified professional, e.g. a solicitor or Will writer who belongs to a recognised professional body such as the Institute of Professional Will writers to do this for them. Probate is the official confirmation that the executor can deal with the estate of the deceased person.

If the Will does not name an executor, or if a Will cannot be found, then the next of kin will usually be responsible for dealing with matters. If this is the case, then you may need to take further advice from a qualified professional. If there is no Will, please refer to 'The Estate' section of this booklet.

For more information about making a Will or dealing with someone else's, please see our 'Making a Will and Funeral Planning' Guide.

## Rules of Intestacy

If you are a resident of England and Wales and die without having made a legally valid Will or a Will that has partially failed in some way, your estate becomes subject to the Rules of Intestacy.

The Rules of Intestacy determine how your estate is to be distributed after the payment of all your debts and liabilities, testamentary expenses and funeral costs.

## Please note:

The issue (any child/children) of a pre-deceased member of a class (relation group) will inherit that share.

Step relations have no entitlement unless legally adopted by the deceased.

These rules are effective for deaths on or after 1 October 2014

Property held as joint tenants passes to the other joint tenant, irrespective of the Rules of Intestacy.

The Rules of Intestacy do not recognise 'unmarried partners' and therefore no provision is made for them.

## Lasting Power of Attorney

A Lasting Power of Attorney (LPA) is a legal document which allows you to choose one or more people to act and make decisions on your behalf if you do not have the mental capacity to make decisions. If you do not make and register an LPA then your children and anyone else looking after you would have to go through a lengthy procedure at the Court of Protection to get authority to act on your behalf.

You can choose whoever you like to be your attorney (the person who will make decisions on your behalf) It can be family members, friends or a professional.

There are two types of LPA. The first allows your Attorney to make decisions on your property and financial affairs. The other form of LPA allows your Attorney to make decisions on your health and welfare.

The Attorney's power to deal with your estate ends on your death.

## Probate

When a person dies, it is necessary to administer the deceased's estate. If the deceased has made a Will and appointed Executors, the Executors are the people who must administer the estate. This includes ascertaining the value of all assets and liabilities of the deceased, preparing the Inheritance Tax form to be sent to HM Revenue and Customs, preparing an Oath for Executors, paying the correct amount of Inheritance Tax and probate fees and replying to any queries raised by the probate registry (part of the High Court) and HMRC. Once probate has been granted by the court, the Executor must then collect in all assets and pay of all debts and distribute the estate in accordance with the terms of the Will.

If a person does not leave a Will, then the closest relatives must obtain a grant of letters of administration. The person or persons who do this are called the Administrators not Executors. However, they must act in the same way as Executors, dealing with all the matters which an Executor would deal with. However, the Administrators must deal with the Estate in accordance with the Rules of Intestacy.

If you do not wish to manage the Probate yourself, you can instruct a specialist Solicitor or a licensed Probate accountant to do this.

Specialist probate accountants, will deal with all aspects of Probate and Estate Administration such as:

- Research and assess the value of the deceased's Estate
- Prepare Inheritance Tax accounts
- Deal with Income and Capital Gains Tax liabilities of the Estate
- Gather assets and pay creditors
- Advise beneficiaries and executors of the tax implications connected with selling any assets
- Prepare tax returns for personal representatives
- Provide final Estate accounts

Accountants however, are not able to advise and assist on contentious matters where a family member/s dispute the Will. A Solicitor will need to be instructed in these circumstances.

## The Estate

When a person dies, they leave behind what they owned in their lifetime. This is his or her 'estate'. The estate needs to be passed on to those entitled to receive it after the payment of any debts, tax liabilities and other expenses.

It is important to find out whether there is a Will and, if there is one, what it might say in relation to funeral arrangements and the appointment of executors.

The Will may have been kept at home, with the bank or with the qualified professional who drew it up. Any Will made prior to the date of a marriage or civil partnership is automatically revoked unless it has been made in anticipation of such a commitment.

If there is no Will, the deceased is said to have died intestate and special rules laid down by law will apply to the estate. If the person who died didn't leave a Will, but had money or property, an application for legal authority to administer the estate should be made to the Probate Registry or a qualified professional can help you obtain this. The Probate and Inheritance Tax Helpline (see Further Contacts and Useful Organisations section) can give you details of your local registry and also general advice on getting probate.

It is possible to administer an estate personally and the local probate office should be able to help. Qualified professionals, however, have detailed knowledge of this area of the law and, if a specialist estate practitioner is used, will have more experience than anyone else of winding-up estates. There is likely to be plenty of correspondence and documentation to be sorted out, with a potential need for valuations and perhaps calculations to be done next, and you may need advice about how to deal with any problems as they arise. Advice will also be given on the responsibilities of the personal representatives and, in the case of taxable estates, your qualified professional will be able to consider how tax could be saved.

If there is a Will, the qualified professional who drew it up is one of the people most likely to be able to help and may well have been involved in the deceased's other legal affairs. Alternatively, one of the personal representatives may know a qualified professional who is experienced in the administration of estates. Otherwise, the Citizens Advice Bureau, the Yellow Pages or a local library will have a list of qualified professionals, as will the local Law Society or the Institute of Professional Will Writers. It is important that the qualified professional instructed to deal with the administration of the estate is a specialist estate practitioner and regularly advises clients in relation to estates.

Qualified professionals usually charge less for this sort of work or the Institute of Professional Will Writers than banks and an estimate of costs should be given at the outset.

You can read more about dealing with a loved one's Will in our 'Making a Will & Funeral Planning' Guide.

## Inheritance Tax

Inheritance Tax is a tax on the estate (the property, money and possessions) of someone who has died.

There may be inheritance tax to pay depending on the size of the estate. If the assets have been left to a spouse or surviving civil partner, there will be no immediate tax liability. However, there may be tax to pay when the surviving spouse dies.

Since October 2007, married couples and civil partners have a joint Inheritance Tax allowance (for 2018-19, it is £650,000). This means that rather than having an individual allowance of £325,000 which only they can use, couples can use between them the £650,000, subject to certain conditions.

From April 2017 a new allowance called the Residence Nil-Rate Band was introduced which only applies when your estate contains a property you intend to pass on to your direct descendants and it gives each person an additional £100,000 to pass on tax-free. This allowance is due to rise by £25,000 every year until 2020/21, when it reaches £175,000. This means that an individual can pass on £450,000 this tax year (2018/2019). Like Inheritance Tax it is transferable between spouses

For additional inheritance tax allowance to apply you must pass your property to direct descendants. For further information regarding exempt gifts and transfers, please consult a solicitor. The following government website also lists current regulations regarding inheritance tax rules: [www.gov.uk](http://www.gov.uk) – check Money and Tax Benefits sections.

You may be able to vary the terms of the deceased's Will or the intestacy rules to save Inheritance Tax by creating a discretionary trust, but this must be done within a period of two years from when the first spouse or civil partner dies. It is most important that you instruct a qualified professional to prepare this document.

### Estate Agents

The health services see around 5,000 bereaved families each year where they have to issue them with a cause of death certificate. Around 60% of bereaved families inherit property which they either decide to sell or rent. As well as sorting out the funeral, legal and financial matters, they have to deal with the selling of the estate. If your loved one left his or her home to be inherited by the family, often that is another headache adding to the already existing grief. Most of the time, the house is not just left to one person but to several heirs. In this case, splitting the inheritance of the house will require the house to be sold.

There are many things to deal with in order to sell the home. Often there are complicated issues with probate, wills, title, multiple heirs, property condition and a multitude of other things to worry about. Friends and family will need your attention. You may not have the time or desire to handle the legal and financial aspects of the sale. One of the hardest parts of bereavement is that there are so many things to do so soon after your loss. Bereavement causes many changes to the lives of the family. The consequences of the loss are often as unexpected as the bereavement itself. Property can be a hotly contested issue. During this very difficult time, bereaved families don't always make the best decisions. It is therefore important to choose the best estate agents and a solicitor which is why the health service want to try to direct people to a local estate agent they can trust.

## End of life care

Given a choice, most people would prefer to die in the comfort of their own home surrounded by those they love. End of life care is described when someone is likely to die from their illness or condition within 12 months. Once an illness is deemed to be terminal by a medical professional, care becomes palliative, with the emphasis being placed on reducing pain before death occurs.

While many patients receive end of life care in a hospital, there are now many services a patient can call on to provide palliative care within the home. These include community nurses, Hospice at Home, nurses provided by charities such as Macmillan Cancer Support and also private care agencies, many of which offer palliative end of life care and work with the family to offer tailored homecare.

Palliative or end of life care has certain underlying principles:

- Emphasis is placed on the quality of life
- Care is planned so that both the sick person and the family are supported
- Full information is offered for decisions to be made
- Personalised care is offered

To begin to research what might be possible, you can go to the following webpage:

[www.nhs.uk/Planners/end-of-life-care/Pages/planning-ahead.aspx](http://www.nhs.uk/Planners/end-of-life-care/Pages/planning-ahead.aspx)

You can also check Hospice at Home in your local area or the websites of charities such as Macmillan Cancer Care or Marie Curie.



## Alarms

A community alarm is a piece of equipment which allows you to live safely and support independent living in your own home. They can be installed into your home to give not only you but also your relatives piece of mind and reassurance should you require help in an emergency. In the event of an emergency a simple push of a button can connect you to a trained advisor who can contact the relevant person dependent on the type of response required should this be a family member, GP or emergency services. The alarms can be used to call for help 24 hours a day 365 days a year.

## Home Care agencies

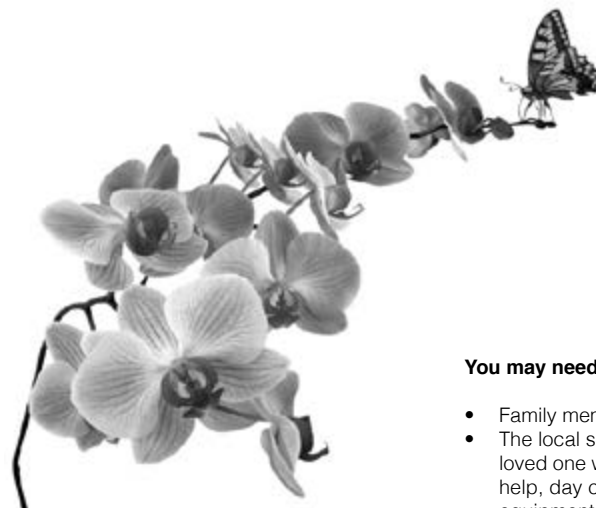
Home care agencies are committed to supporting families to ensure their loved ones can continue to live independently in the comfort of their own home whilst being kept safe and looked after properly. They tend to provide flexible support when required, whether this is for short time periods or 24 hour live-in care. Home care can also help clients with day to day activities such as washing, dressing and cooking.

## Care homes

Sometimes people are unable to stay in their own home and a care home is the best option for them to ensure they receive the required and sufficient care. Care homes provide a safe environment for residents to live. Although leaving your own home to live in a care home can be very daunting, there are many positives to living in a care home. There are staff available 24 hours a day to provide you with the reassurance you need, it is a safe place to live and most care homes allow residents to personalise their rooms with furniture, pictures and ornaments. There can be care homes which specialise in care for certain illnesses.

## House Clearance

House clearance can be very hard when a friend or relative passed away. At such a difficult time, above all, you need a company you can trust and one that will provide a tactful and discreet service. It can be a very distressing time having suffered a recent bereavement to then have to deal with the house clearance arrangements. Having a company undertake the house clearance can help take away stress at this painful time.



## Other practicalities

In the event of bereavement, there are other practicalities that need to be dealt with and you should not be afraid to ask friends and family to support and assist you. The lists below provide examples of things that may have to be done.

You may have to return the following documents, including a note of explanation and the date of death with each:

- Order books, payable orders or Giro cheques to the social security office or other office which issued the payment. This also applies to a Child Benefit book which includes payment for a child who has died. Orders should not be cashed after the death of a person. It may be useful to keep a record of pension book numbers and other social security numbers before you send anything back, as these may be needed when completing other forms
- Driving licence to the DVLA
- The registration documents for the deceased's car in order for a change of ownership to be recorded
- Membership cards of clubs and associations – claim any refund due
- Passport, to the UK Passport Agency
- National Insurance papers
- Season tickets and claim any refund
- Library books/tickets
- Any NHS equipment, such as wheelchairs, hearing aids or artificial limbs

## You may need to inform:

- Family members
- The local social services department, if your loved one was receiving meals on wheels, home help, day centre care or had a piece of equipment on loan from the department
- Hospitals the person was attending
- Employer and trade union
- The Inland Revenue
- Banks/building society
- Family doctor
- The social security office, if benefits were being paid directly into the deceased's bank or building society
- A child or young person's teacher, employer or college if a parent, brother, sister, grandparent or close friend has died
- A car insurance company (if you are insured to drive the car under the deceased's name, you will cease to be legally insured)
- Utilities and telephone suppliers
- The deceased's mortgage provider, landlord, housing association or the local council housing department
- The local council Housing Benefit/Council Tax Benefit section if the person who has died was getting Housing Benefit and/or Council Tax Benefit
- The deceased's bank, building society, insurance company, etc.
- The Post Office so that they can redirect the deceased's mail

Most local councils now run a 'Tell Us Once' service and will contact different government departments on your behalf – see [www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once](http://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once)

The HMRC offer a Bereavement Helpline for help with tax after someone dies. Tel: 0300 200 3300.



## Organ donation

Although it is something that can be very difficult to think about when you lose a loved one, you will have to act quickly if it was the wish of the deceased or their nearest relative to donate the organs for transplant, or the whole body for medical teaching purposes.

The usual procedure is to approach the next of kin to make sure they do not object to organ donation. If the death was in a hospital or similar institution, the head of that institution is lawfully in possession of the body. They may honour the deceased's request, in writing or orally before two witnesses, for the body to be given for medical research if there is no reason to think the request withdrawn.

If the death has to be reported to the coroner, the coroner's consent may be necessary before the organs or body can be donated. A medical certificate must be issued before any organs can be removed or the body used.

It is usual for kidneys, and essential for heart, lungs, liver and pancreas, to be removed from donors:

- Who have been certified to be brain stem dead
- And whose breathing, and hence heartbeat, are maintained by a ventilator in a hospital intensive care unit

Kidneys can, very rarely, be removed up to an hour after heart death. Other organs can be removed up to the following times after heart death:

- The corneas (from the eyes) – up to 24 hours
- Skin – up to 24 hours
- Bone – up to 36 hours
- Heart valves – up to 72 hours

The doctor attending will advise on procedure. After organ donation, the body is released to the relatives.

Full body donation for medical teaching no longer requires two witnesses, but a body donation consent form from the Human Tissue Authority (HTA) should be completed by the person wishing to donate whilst they are still alive (see [www.hta.gov.uk](http://www.hta.gov.uk)).

## Registration offices

To find your local registration office to register a death, please visit your local council website via [www.gov.uk](http://www.gov.uk) under the section 'Births, marriages, deaths and care'.

## Coping with your practical concerns

Many people experience some money worries after bereavement, facing the challenge of running a house on their own for the first time in years, for example. Therefore, it is a good idea to check if you are entitled to any welfare benefits.

Some widows, widowers or surviving civil partners are entitled to special bereavement benefits and, if you now have less money coming in, you may be able to claim for Pension Credit or Council Tax Benefit. The Department for Work and Pensions, as well as organisations such as Age UK, provide detailed information about benefits to which you may be entitled.



## Debts

Normally debts, including funeral expenses, are paid from the deceased's estate. Relatives who have instructed the funeral director to act may have to pay, from their own income or savings, the difference between what is available from the estate and the final invoice from the funeral director. A funeral director's invoice is usually due for payment within 30 days from the date of the invoice.

Before paying debts or sharing out the money and possessions, the executor should wait six months to allow time for creditors (people the deceased owes money to) to claim payment from the estate.

Typical debts might include Income Support overpayments or National Insurance owed at the date of death. If these are not paid back, they may affect any benefits received by the surviving spouse. A solicitor will be able to advise you accordingly.



# Coping with your grief and loss

Support, advice and groups offering help can be found under Bereavement Support on the NHS website.

Bereavement is a highly personal issue, which can affect people in a variety of ways. Be prepared for your natural grieving process to take considerable time and to pass through a range of emotions such as shock, anger, guilt, fear, sadness, etc.

You may experience sleeplessness, a poor appetite, anxiety, a sense of being lost and disconnected, and your life may change enormously in practical terms.

Sometimes the people you least expect will offer the greatest support. Talking about your loss with friends and loved ones is a very important part of coming to terms with bereavement. Remember that it's OK to ask for help.

Sometimes people feel they need more help than friends can give. Most ministers who conduct funeral services are well aware of help that is needed. They will not wish to intrude but are very happy to be approached. Many funeral directors provide bereavement counselling. Usually no charge is made. Both ministers and funeral directors will refer to local organisations whose counsellors are experienced in helping the bereaved.

## Child bereavement

The death of a child, whatever their age, can continue to affect all those who knew the child long after the grieving process might seem to be over. There is no easy answer to coping with an event that can turn your world upside down.

A child's parents may take years to accept and adjust to their loss. There is no right or wrong way to grieve and each individual must be allowed to go through their own process. However, even if your child died a long time ago, it may be helpful to understand that you may go through a range of emotional states such as numbness, anger, guilt, depression and withdrawal.

Anniversaries or different stages of a child's life can bring up emotions that are difficult to handle. Each parent will deal with their grief in a different way, which can put stress and strain upon the relationship; men and women often have separate coping strategies. If parents are no longer in the same relationship that may add to the problems.

Whatever your situation, if you need to talk to someone about losing a child, then one of the contact addresses at the end of the booklet may be appropriate for you. In particular, the Child Death Helpline based at Great Ormond Street Hospital and the Child Bereavement Trust offer support to the individual members of bereaved families, appropriate to their age and regardless of how long ago or how old the child; losing an adult child can be as devastating to the parent as losing a baby.



## Further Contacts and Useful Organisations



Below is a list of organisations that can offer help and advice.

### Age UK

Tavis House, 1-6 Tavistock Square, London, WC1H 9NA

**Advice line: 0800 055 6112**

**Email: [orders@ageuk.co.uk](mailto:orders@ageuk.co.uk)**

**[www.ageuk.org.uk](http://www.ageuk.org.uk)**

Age UK publishes a number of useful guides and factsheets on coping with the end of life. These include When someone dies, Bereavement, Making a will, Dealing with an estate and Planning for a funeral.



### Beautiful Tribute

Beautiful Tribute is a free online memorial website that helps to unite all those affected by a loss. Create a beautiful and everlasting tribute for your loved one in minutes.

**[www.beautifultribute.com](http://www.beautifultribute.com)**



### Bereavement Register®

FREEPOST RTEU-JSHJ-LCTZ,  
1 Newhams Row, London, SE1 3UZ

**Tel: 0207 089 6403**

**Automated Service: 0800 082 1230**

**[www.thebereavementregister.org.uk](http://www.thebereavementregister.org.uk)**

**Email: [help@thebereavementregister.org.uk](mailto:help@thebereavementregister.org.uk)**

### British Humanist Association

39 Moreland Street, London, EC1V 8BB

**Tel: 020 7324 3060**

Visit the website to find a local officiant

**[www.humanism.org.uk](http://www.humanism.org.uk)**



### The Bereavement Service

**Tel: 0800 085 2463**

If you need to report the death of someone receiving benefits. They will tell each office that paid benefit & offer you an eligibility test.

### Child Bereavement UK

Clare Charity Centre, Wycombe Road, Saunderton, Bucks, HP14 4BF

**Information and Support Line: 0800 02 888 40**

**Email: [support@childbereavementuk.org](mailto:support@childbereavementuk.org)**

**Website: [www.childbereavement.org.uk](http://www.childbereavement.org.uk)**



### Child Death Helpline

**Tel: 0800 282 986 or 0808 800 6019** if are calling from a mobile

**[www.childdeathhelpline.org.uk](http://www.childdeathhelpline.org.uk)**



### Citizens Advice Bureau

For free, independent, confidential and impartial advice visit

**[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**



### Compassionate Friends (The)

14 New King Street, Deptford, London SE8 3HS

**Helpline: 0345 123 2304**

**Email: [helpline@tcf.org.uk](mailto:helpline@tcf.org.uk)**

**[www.tcf.org.uk](http://www.tcf.org.uk)**

Providing support for bereaved parents and their families



### Cremation Society of Great Britain

Brecon House (1st Floor), 16/16a Albion Place, Maidstone, Kent, ME14 5DZ

**Tel: 01622 688292/3**

**Email: [info@cremation.org.uk](mailto:info@cremation.org.uk)**

**[www.cremation.org.uk](http://www.cremation.org.uk)**



### Cruse Bereavement Care

PO Box 800, Richmond, Surrey, TW9 1RG

**Tel: 020 8939 9530**

**Helpline: 0808 808 1677**

**Email: info@cruse.org.uk**

**www.cruse.org.uk**

Cruse offers support, advice and information over the phone, face to face and online.

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### Department for Work and Pensions

**www.gov.uk/government/organisations/department-for-work-pensions**

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### Institute of Professional Willwriters

Trinity Point, New Road, Halesowen B63 3HY

**Tel: 0345 257 250**

**www.ipw.org.uk**

**Email: office@ipg.org.uk**

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### Mind

15-19 Broadway, London E15 4BQ

**Tel: 020 8519 2122**

**Email: supportservice@mind.org.uk**

**Mind Info Line 0300 123 3393**

**www.mind.org.uk**

Mind offers confidential help on a range of mental health issues. They also provide a special legal service to the public, lawyers and mental health workers. To find your local Mind, go to the website.

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### National Association of Funeral Directors

618 Warwick Road, Solihull, West Midlands, B91 1AA

**Tel: 0121 711 1343**

**Email: info@nafd.org.uk**

**Website: www.nafd.org.uk**

Website has useful list of links to other organisations

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### N.A.M.M.

#### National Association of Memorial Masons

Free advice to the public on all aspects of Memorialisation

1 Castle Mews, Rugby, Warwickshire CV21 2XL

**Telephone: 01788 542264**

**Fax: 01788 542276**

**Email enquires@namm.org.uk**

**Website www.namm.org.uk**

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### National Society of Allied and Independent Funeral Directors

3 Bullfields, Sawbridgeworth, Hertfordshire, CM21 9DB

**Tel: 0345 230 6777**

**Email: info@saif.org.uk**

**www.saif.org.uk**

SAIF members are Independent, sometimes family run funeral directors and abide by a strict Code of Practice. To find out if your local Funeral Director is a member of SAIF please go onto the website or contact SAIF office direct.

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### Natural Death Centre (The)

In the Hill House, Watley Lane, Twyford, Winchester, SO21 1QX

**Tel: 01962 712 690**

**Email: rosie@naturaldeath.org.uk**

**www.naturaldeath.org.uk**

The Natural Death Centre Charity offers free and impartial advice on every death and funeral related topic. From getting your affairs in order to making choices that avoid funeral incurred debt, also information on DIY funerals, private land burial and all consumer rights in this more unusual area.

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### Probate and Inheritance Tax

**Helpline Tel: 0300 123 1072**

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### Samaritans

**Tel: 116 123**

**Email: jo@samaritans.org**

**www.samaritans.org**

Samaritans is a confidential emotional support services for anyone in the UK

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### **Stillbirth & Neonatal Death Society**

(for support when baby dies)  
Victoria Charity Centre, 11 Belgrave Road, London, SW1V 1RB  
**Helpline: 0808 164 3332**  
**Email: [helpline@uk-sands.org](mailto:helpline@uk-sands.org)**  
**Website: [www.uk-sands.org](http://www.uk-sands.org)**

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### **Veterans UK**

Ministry of Defence, Norcross, Thornton Cleveleys, Lancs, FY5 3WP  
**Helpline: 0808 1914 2 18**  
**Bereavement Line: 0800 169 3458**  
**Email: [veterans-uk@mod.uk](mailto:veterans-uk@mod.uk)**  
**[www.gov.uk/government/organisations/veterans-uk](http://www.gov.uk/government/organisations/veterans-uk)**

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### **War Widows Association of Great Britain**

199 Borough High Street, London, SE1 1AA  
**Tel: 0845 241 2189**  
**Email: [info@warwidows.org.uk](mailto:info@warwidows.org.uk)**  
**[www.warwidows.org.uk](http://www.warwidows.org.uk)**

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The information provided in this publication is given in good faith and is in no way connected to or affiliated with any of the organisations contained within this publication. The information supplied should not be taken as legal advice.

The content is also not intended to replace other healthcare professional advice that you may be encouraged to seek.

Professional advice should be sought where appropriate. Any rates and information contained within this publication was correct at the time of print in July 2018.

As benefit entitlements change regularly, you are advised to contact the benefits enquiry line or your local jobcentre plus for information about current entitlements.

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