



Practical advice following the death of a loved one

 stwhospice.org

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 01323 434200



St Wilfrid's Hospice



Please let us know if we can help

We know that it is a very difficult time when someone close to you dies. The things that need to be done can seem overwhelming.

We would like to be as supportive as we can. This leaflet aims to give you straightforward information about what needs to be done and where you can get help.

For more detailed information see **www.gov.uk/after-a-death**

You can also find practical information and advice at **www.bereavementadvice.org** (helpline **0800 634 9494**). This service is provided by Co-op Legal Services but does offer free information and signposting.

If possible, you might find it helpful to have the support of another family member or friend to help you as you take care of the things to be done.

Please do not hesitate to ask hospice staff any questions that you have, and we will do our best to help you with these. You can contact us on the numbers below:

Inpatient Nursing Team
01323 434210

Community Nursing Team/ Nurseline
01323 434222

Patient & Family Support Administrator
01323 434294

Hospice Social Workers
01323 434267 | 01323 434285

1. Decide if you want to use a funeral director

Legally you do not have to use a funeral director. But most people will choose to use a funeral director as they will be able to help with all aspects of the care of the person who has died, and with making arrangements for the funeral. Please see the list of local funeral directors included in your pack.

It is a good idea to speak with more than one funeral director to compare costs and to find one that you feel has the right approach for your family. If you are concerned about funeral costs, please see Section 7.

For people who do not want to have an attended funeral, an unattended direct cremation is an alternative. Local funeral directors can arrange direct cremations. You can also find some guidance about how to find national companies that provide direct cremation at this website:

www.moneyhelper.org.uk/en/family-and-care/death-and-bereavement/how-much-does-a-funeral-cost

Families who are thinking about managing the care of their loved one's body and the funeral themselves without a funeral director can get information and advice from the Natural Death Centre: **01962 712690** | **www.naturaldeath.org.uk/**

When someone dies at the hospice, because we do not have a mortuary, we do need you to make a decision within the 24hr period about where the body will be cared for.

If you decide to use a funeral director, they will be able to collect the body of the person who has died and take them into their care. The funeral director will then talk you through the next steps in arranging the funeral.



2. The medical certificate and the Medical Examiner's Office

The medical certificate of cause of death will need to be issued before you can register the death.

If someone dies at the hospice or in hospital:

- Normally a hospice doctor or hospital doctor will be able to complete the medical certificate.
- The hospice or hospital will send the medical certificate electronically to the Medical Examiner's Office and the East Sussex Registration Service.
- **For deaths in the hospice**, you should phone the Medical Examiner's Office, leaving at least one working day following the death (**0300 131 4892**).

The Medical Examiner's team will give you an opportunity to discuss by phone any questions, comments, concerns or complaints you might have around the care and death of your relative or friend.

- The Medical Examiner's team will go through the next steps with you.
- If the registration of the death can go ahead, you can then phone **East Sussex Registration Service (0345 608 0198)** to make an appointment to register the death. (Alternatively see Section 3 for the link to book an

appointment online).

- If you have any questions, please speak with hospice staff or contact the Medical Examiner's Office by phone or email:
esht.medicalexaminer@nhs.net
- The Medical Examiner process should not cause you any delay in making arrangements for a funeral director to take the body of your relative or friend into their care.
- **For deaths in hospital**, contact the hospital Bereavement Service who will guide you through the next steps (**Eastbourne DGH: 0300 131 4785 | Conquest Hospital: 0300 131 4500 ext 773292**).

If someone dies at home or in a care home:

- Normally the GP will complete the medical certificate and send it directly to the East Sussex Registration Service.
- The Medical Examiner's system is due to be rolled out within East Sussex as part of the process when someone dies at home or in a care home. You

should be informed if it is necessary for you to speak with the Medical Examiner's Service before making an appointment to register the death.

- You can contact the East Sussex registration service to arrange an appointment to register the death once they have received the medical certificate (see Section 3).

In some cases, a death needs to be discussed with the Coroner. If this is the case you will be informed and the coroner will then decide if the death can be certified and registered in the usual way. If not, the coroner will advise you about the next steps.

Key contacts

Medical Examiners Office

0300 131 4892

East Sussex registrations service

0345 608 0198

Hospital bereavement service

Eastbourne DGH - 0300 131 4785
Conquest Hospital - 0300 131 4500 ext 773292

What is the Medical Examiner Service?

The Medical Examiner Service is a multi-disciplinary team who are completely independent from the doctors that were involved in the care of your relative or friend.

They will review the medical notes, confirm the cause of death and refer to the Coroner if necessary.

An important part of the Medical Examiner process is to provide you with the opportunity to discuss any comments, concerns or complaints you may have around the care and death of your relative/friend. This includes any questions there may be about the cause of death and feeding back concerns or comments to relevant parties, including the hospice.

3. Register the death

This should be done within five days

Registration of a death needs to be done in person at East Sussex Registration Service. If you are unable to attend an appointment in East Sussex then contact the East Sussex Registration Service to ask about “Registering by Declaration” at a Register Office local to you.

The death is normally registered by a person related by blood or marriage to the person who has died.

Other people that can register a death include:

- A person who was present at the death.
- Or, the person making the funeral arrangements.
- Or the owner or manager of a care home where the death occurred.

You need to book an appointment by calling East Sussex Registrars on **0345 608 0198** or book online at: **www.eastsussex.gov.uk/registration/deaths/register-a-death/book-an-appointment**

The appointment will take place at: The Register Office, Town Hall, Grove Road, Eastbourne BN21 4UG.

The Registrars will issue you with the death certificate. You can order as many copies as you wish at a cost of £11 each.

A number of organisations such as banks and insurance providers will want to see an original or a certified copy of

the death certificate so it is a good idea to purchase a number of copies. Some organisations may accept a scanned and emailed copy of the death certificate.

The registrars will issue the certificate for burial or cremation (the green form) directly to the funeral director.

The registrars will also issue you with a reference number to allow you to use the Tell Us Once Service (see Section 6).

Key contacts

East Sussex Registrations Service

0345 608 0198

www.eastsussex.gov.uk/registration/deaths/register-a-death/book-an-appointment

The Register Office
Town Hall
Grove Road
Eastbourne BN21 4UG.

Opening hours: Monday-Friday 9am-5pm

Various organisations need to see a death certificate; many will return this promptly whilst some will keep the document. **It is worth considering how many copies you are likely to need and getting them at the time of registration.** As a guide, these organisations require a certificate

Organisations that usually return the certificate

Banks

Building societies

Life insurance

Inland Revenue

Premium and National Savings Bonds

Council Tax

Contracts and agreements - for example, tenancies, hire purchase or mobile phone contracts

Organisations that may not return it

Solicitors / Executors - they may need several certificates

Accountants

4. Locate the will

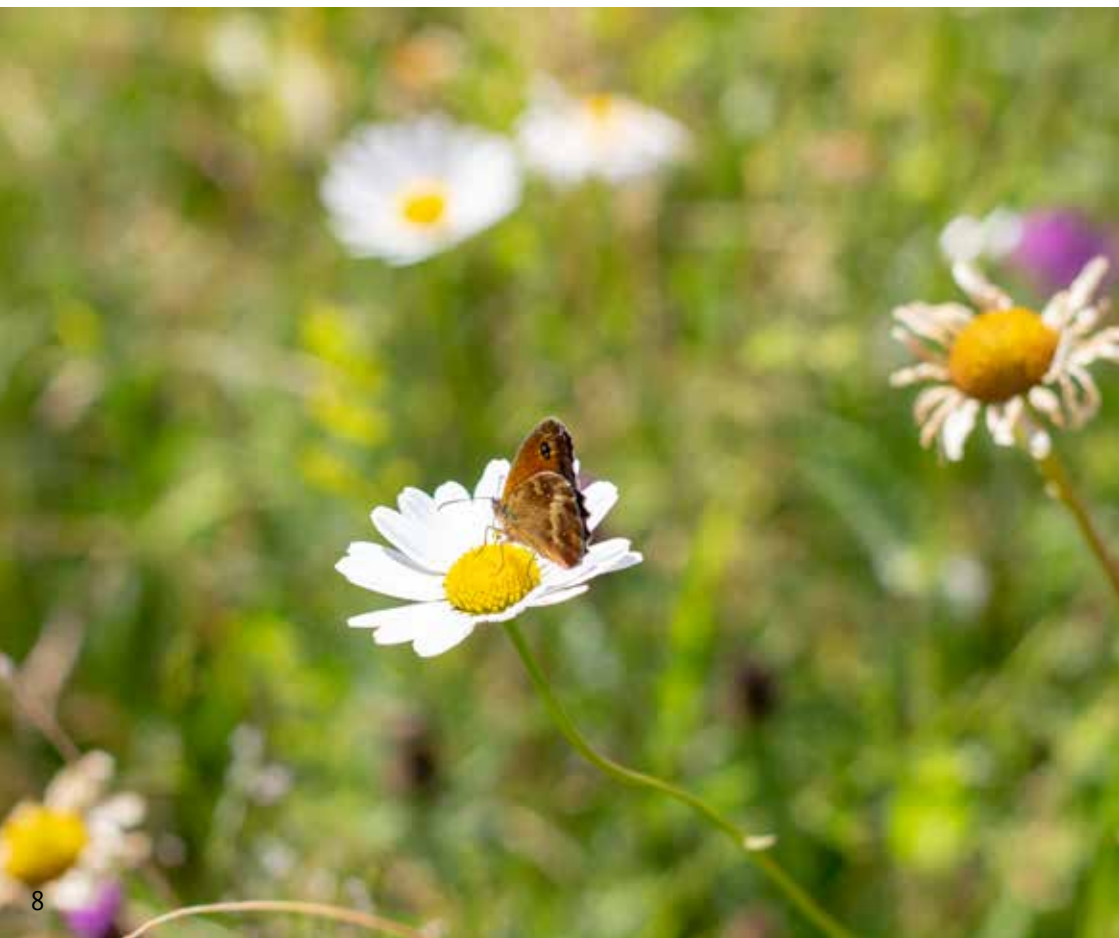
Check if the person who has died has left a will.

Sometimes people die without making a will, but if there is a will it will state who they have chosen to be their executor or executors (the person/s they have named to sort of their affairs and carry out their wishes in the will). The will might also include their wishes for their funeral.

You might find the will among the person's documents at home.

Sometimes people leave a copy of the will with their solicitor, and you might need to check with local solicitors. It is also possible to pay to search a National Will Register at **www.nationalwillregister.co.uk/** but not all wills are registered in this way.

See section 8 for information about organising the person's estate, and what to do if there is no will.



5. Contact the DWP and HMRC (if needed)

Once you have registered the death, you will be able to notify government departments, including the Department for Work and Pensions (DWP) and HM Revenue & Customs (HMRC), of the person's death by using the Tell Us Once service (see Section 6).

But you may want to notify the DWP before this, by phoning the **DWP Bereavement Service helpline (0800 151 2012)**. Once the DWP are notified they can stop any state pension or benefit payments to the person who has died so that no overpayments are made that might need to be paid back later.

By phoning the DWP Bereavement Service you can check whether you are able to claim either the **Bereavement Support Payment** or the **Funeral Expenses Payment** (see Section 7). You can also ask for advice if your own state pension or DWP benefits have been affected by the death.

Child Benefit and Tax Credits are managed by **HM Revenue & Customs (HMRC)** not DWP. You may need to make new claims for these payments following the death. Contact the **Child Benefit helpline (0300 200 3100)** or the **Tax Credit helpline (0345 300 3900)** for advice.

You can find more information at: www.gov.uk/child-benefit-child-parent-dies/if-one-or-both-parents-die and www.gov.uk/changes-affect-tax-credits

Key contacts

DWP Bereavement Service helpline	0800 151 2012
Child Benefit helpline	0300 200 3100
Tax Credit helpline	0345 300 3900

6. Let other organisations know

Government organisations

When you register the death, the Registrars will give you a reference number for the Tell Us Once service that lets you report the death to most government departments in one go either by phone or online: www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

Tell Us Once does not notify non-government organisations.

Other organisations

Other organisations such as banks, utility companies and insurance companies will need to be notified separately. You can do this by contacting each organisation individually. Some of these organisations may need an original or certified copy of the death certificate.

Making the same kind of call to a number of different organisations to tell them that your loved-one has died can be difficult. It might help if you have another family member or friend who can support you with these calls.

Notification services

Alternatively, there are some services provided by different private sector organisations that offer to notify a number of organisations at the same time on your behalf. (Please note that the following details are provided for your information and this does not

constitute a recommendation of these services by St Wilfrid's Hospice):

- **Life Ledger** provides a free online service to those bereaved, offering to notify multiple companies of the death (ranging from banks and insurers to gas, water, electricity, mobile phones, and premium bonds).

In advance of a death, Life Ledger also offers a Register a Life service (which is free to anyone in end-of-life care or terminally ill) and allows individuals or families to store personal details in one place ready for when they die.
lifeledger.com/

- **The Death Notification Service** provides a free online service that offers to notify participating financial organisations (including a number of banks and building societies) of the death at the same time.
www.deathnotificationsservice.co.uk/

Stopping junk mail

There are two different free of charge services aiming to stop unwanted commercial marketing post from continuing to be sent to people who have died:

- The **Stop Mail Service** provided by Bereavement Support Network Ltd. You can find details of the service at www.stopmail.co.uk or by contacting **0808 168 9607**.

- **Junk Mail Suppression Service**, provided by the Bereavement Advice Centre (part of Co-op Legal Services). You can find details at: www.bereavementadvice.org/topics/junk-mail-suppression-service/ or by contacting **0330 045 0214**.

Who to contact

On the back page is a checklist to give you an idea of the kinds of organisation that you will need to notify. It might be that not everything on the list will apply in your circumstances, and there might be other organisations we haven't thought of. But we hope it will give you somewhere to start.

Online accounts

Gaining access to online accounts will require different legal documentation, so you'll need to check the individual Terms of Service to see what is required of you. You are likely to need to provide evidence of your identity and your authority to access/close the account (such as the grant of probate or letters of administration).

Social media (including Facebook, Instagram, Twitter/X, LinkedIn and YouTube)

Some social media platforms will keep accounts open indefinitely, others will delete accounts after a period of inactivity. Some will also allow you to 'memorialise' an account so that the content remains visible but it is clear that the person has died.

A guide to what to do with social media accounts after someone has died can be found here: untanglegrief.com/managing-social-media-accounts-after-a-loss/

Email accounts

Some email providers will allow you to access content saved in a deceased person's email account, others will only allow you to close the account.

There are lots of different email

providers, and each will have their own process for granting access to accounts. Visit the help pages of each email provider to find out their process.

Digital storage

Many people will have photos or other files saved with a digital storage (or 'cloud') provider, such as Dropbox, Google drive, or Apple's iCloud.

All of these providers may grant access to the accounts of a person who has died. Apple and Google may also be able to unlock devices (such as ipads or android phones) that are linked to the accounts. Search for help and submit a request through their support pages.

Apple (including iCloud, apple devices and apple mail) **support.apple.com**

Google (including Drive, Android devices and gmail) **support.google.com**.

Dropbox **help.dropbox.com**

7. Managing the funeral costs

Funerals are expensive and it is important to make sure the cost is manageable for you and that you consider all the available sources of support with the costs. The person who instructs the funeral director will be responsible for ensuring they are paid.

If you don't already know, check whether the person who has died has made any provision towards their funeral costs. They might have included details of this in their will.

If the person who has died has left savings in their bank, the bank will normally agree to release available funds to pay funeral costs. The bank will need to see the death certificate and proof that you are the executor or the person making the funeral arrangements.

Sometimes people have pre-paid funeral plans with a particular funeral director or company. You might find details with the person's will or you might need to check through their documents at home.

Check if the person had any life insurance policies that will make a payment following the death. You might be able to see if they have been paying insurance premiums by looking at their bank statements, or check for documents at home.

There are 2 possible types of payments from the Department of Work and Pensions (DWP) that might help towards funeral costs if you are eligible:

- The Bereavement Support Payment can be claimed if your husband, wife or civil partner has died and you (the person claiming) are under State Pension age. Unmarried co-habiting partners, under State Pension age, who lived with the person who has died as though they were married, and who are eligible for Child Benefit, or are pregnant are also eligible. For the specific eligibility rules see: www.gov.uk/bereavement-support-payment
- The Funeral Expenses Payment can be claimed if you are arranging the funeral and you (the person claiming) are in receipt of certain income related DWP benefits. The payment will not normally cover the full costs of a funeral. See: www.gov.uk/funeral-payments

You can check if you can claim these payments by calling the DWP Bereavement Service Helpline: **0800 151 2012**

When choosing a funeral director, it helps to compare the costs of more than one as their costs will vary.

In discussion with funeral directors, you can think carefully about what to include as part of the funeral. You do not have to use all the services that the funeral director can offer, and most funeral directors will be able to offer a range of funeral services including simple lower cost ones.

You might also want to consider an unattended direct cremation as a lower cost alternative to a funeral with a service.

If you are concerned about funeral costs, ask funeral directors if there is anything they can do to help you.

You could ask if they might consider agreeing a payment plan with you to pay some of the costs over time. Funeral directors will normally require at least a down payment to cover the third-party costs of the funeral (such as the cemetery or crematorium fee). These third-party costs may be in the region of £1,000.

Consider talking with your wider family to see if they can help. Families, and sometimes friends, of the person who has died will often come together to raise the money needed for a funeral.

Depending on your circumstances, it might be possible to apply to charities to ask them to consider a grant towards funeral costs. You might be able to find charities who will support people who have worked in particular professions. Turn2us is a website that has a grant search tool: **www.turn2us.org.uk**

Quaker Social Action Down to Earth Project gives advice to families struggling with the cost of funerals. They have a Helpline **0208 983 5055** and also useful information guides on their website that cover some of the ideas above and also other possible solutions such as crowdfunding: **quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth**

You can also ask to speak with one of the hospice social workers if you would like to talk through the options around funeral costs in your situation.

Key contacts

DWP Bereavement Service helpline

0800 151 2012

Funeral Expenses Payment

www.gov.uk/funeral-payments

Bereavement Support Payment

www.gov.uk/bereavement-support-payment

Search for charitable grants

www.turn2us.org.uk

Quaker Social Action Down to Earth Project

0208 983 5055
quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth

8. Organising the person's estate

The estate is all the property, money and belongings of the person who has died.

You can find information about dealing with the financial affairs of someone who has died at: **www.citizensadvice.org.uk/family/death-and-wills/dealing-with-the-financial-affairs-of-someone-who-has-died**

If the person who has died has left a will, this sets out their wishes for what should be done with their estate. It will name the executor/s who will be the person/s responsible for carrying out their wishes and sorting out their affairs including paying any outstanding debts from the money that they have left before distributing their estate.

If they have not left a will, then this responsibility normally falls to their next of kin and the rules of intestacy set out who will inherit from the estate. You can find information at: **www.moneyhelper.org.uk/en/family-and-care/death-and-bereavement/sorting-out-the-estate-when-there-isnt-a-will**

Depending on the value of the estate you may need to apply for probate (or a Grant of Letters of Administration where there is no will). This a document which says you have the right to deal with the person's estate. See:

www.gov.uk/probate-estate

If the estate is small, probate might not be required. You'll need to check with the organisations that hold their money and assets (such as banks) whether or not probate is required.

You can apply for probate yourself. Some people choose to pay a solicitor or probate specialist to deal with the person's estate. You can find information about when you should consider using a professional at:

www.moneyhelper.org.uk/en/family-and-care/death-and-bereavement/when-to-use-a-probate-specialist

9. Bereavement Support at St Wilfrid's Hospice

We know that people cope in different ways with their grief. We know that the support that people might need can change over time.

There is no pressure. You can let us know if you or your family would like to speak with our bereavement support team at any point. We don't want you to feel you are struggling with your bereavement on your own.

For more information you can contact our Patient & Family Support Administrator on **01323 434294** or see: **www.stwhospice.org/bereavement**

You can find information and resources about our Seahorse Project which offers bereavement support for children aged 6-17yrs at: **www.stwhospice.org/our-care/family-services/seahorse-project/**

Key contacts

St Wilfrid's Bereavement support

01323 434294

www.stwhospice.org/bereavement



Checklist

Organisations to notify

- Banks & Building Societies
- Mortgage provider
- Pension providers
- Insurance providers:
 - Life insurance
 - Home insurance
 - Car insurance
- DWP (see Section 5)
- Landlord/ Housing Association
- Council Tax (relevant borough or district council)

Utility providers:

- Electricity
- Gas
- Water companies
- Telephone / internet / mobile providers
- TV licensing
- Credit card companies (including Store Cards)
- Employer (if applicable)
- College or University (if applicable)
- HM Revenue & Customs (Tell Us Once will include HMRC)
- DVLA (Tell Us Once can include DVLA – but you should contact them separately if car ownership changes)
- HM Passport Office (Tell Us Once can include Passport Office)
- Solicitor/ accountant
- Investment providers

- GP and other health professionals if not aware
- Adult Social Care (if involved)
- Private home carers / PAs
- Blue Badge Scheme
- Unions / professional organisations
- Social Media platforms
- Email providers
- Digital storage providers
- If there are changes to grave ownership contact the relevant cemetery office

Things to Return

- Medications to the pharmacy
- Mobility / Daily Living equipment on loan (Contact Millbrook to arrange collection **0333 240 0599**)
- Lifeline / Care alarm equipment
- Blue Car Badge to East Sussex County Council
- Passport to HM Passport Office
- Driving Licence to DVLA
- Library books

Things to Cancel

- Appointments
- Deliveries
- Magazine subscriptions
- TV / streaming providers
- Gym membership
- Meals on wheels
- Redirect mail if necessary