



A practical guide following a death

 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.

This leaflet explains the main things that need to be done and where you can get help. If possible, you might find it helpful to have support from a friend or relative as you work through everything.

You can also find information at:
gov.uk/after-a-death

Some private sector organisations offer practical guidance following a bereavement. These are listed for information, and are not recommendations from St Wilfrid's Hospice:

- The Bereavement Advice Centre
bereavementadvice.org
0800 634 9494

Co-op Legal Services provide this service, which offers free information and signposting.

- The National Bereavement Service (NBS)
thenbs.org
0800 0246 121

This service is part of Octopus Legacy.

Please feel free 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

01323 434294

Hospice Social Workers

01323 434267

01323 434285

01323 434289

1. Decide if you want to use a funeral director

You do not have to use a funeral director by law, but most people choose to. A funeral director will help care for the body of the person who has died, and help arrange a 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. This helps you compare prices and choose someone that feels right for your family. If you are concerned about funeral costs, please see Section 7.

If you do not want a funeral

You can choose an unattended direct cremation instead.

Local funeral directors can arrange direct cremations. There is guidance on how to find companies that provide direct cremation here: moneyhelper.org.uk/en/family-and-care/death-and-bereavement/how-much-does-a-funeral-cost

If you do not want to use a funeral director

The Natural Death Centre offer information and advice about caring for a body and arranging a funeral.

01962 712690
naturaldeath.org.uk

When someone dies at the hospice

Because we do not have a mortuary, we need you to make a decision within 24 hours about where the body will be cared for.

If you decide to use a funeral director, they will 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.

If there is no-one willing or able to arrange a funeral

The hospice will ask the local authority to consider a Public Health Funeral.

The local authority will look for other options before they will accept the responsibility to arrange the funeral. They will also try to claim back the costs of the funeral from the estate of the person who has died.

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

Before you can register a death, the East Sussex Registration Service must have a medical certificate of cause of death.

If someone dies at the hospice or in hospital, a hospice doctor or hospital doctor will normally complete the medical certificate.

If someone dies at home or in a care home, a GP will normally complete the medical certificate.

The medical certificate is emailed straight to the Medical Examiner's Office. You do not need to collect it yourself.

A Medical Examiner Officer will contact you by phone within 24 to 48 hours after they receive the medical certificate. They will:

- tell you the cause of death,
- explain what happens next,
- offer you a chance to talk about any concerns, feedback or questions you might have around the care and death of your relative or friend. This is voluntary and you do not have to speak to them.

The Medical Examiner's Office will confirm that you can register the death. They will email the medical certificate to the East Sussex Registration Service.

After this you can make an appointment to register the death (see section 3).

The Medical Examiner process should not delay arrangements for a funeral director to take the body of your relative or friend into their care.

If the coroner needs to be involved

Sometimes 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.

If you need help

You can

- speak with hospice staff,
- contact the Medical Examiner's Office,
- for deaths in hospital, you can also contact the hospital Bereavement Service.

Key contacts

Medical Examiner's Office	0300 131 4892 0300 131 4785
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. They are completely independent from the doctors that were involved in the care of your relative or friend.

They:

- review the medical notes,
- confirm the cause of death,
- contact the coroner if needed,
- give you the chance to discuss any comments, concerns or complaints you may have around the care and death of your relative or friend.
This includes any questions there may be about the cause of death.

They will pass on any important feedback to the right people, including the hospice.

3. Register the death

You should register the death within five days of being contacted by the Medical Examiner Officer.

You must register the death in person with the East Sussex Registration Service. If you cannot travel to East Sussex, you can ask your local Registration Service about “Registering by Declaration.” This means you give the information locally (in England or Wales) and they pass it on.

Who can register the death

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.

Booking an appointment

You need to book an appointment with the East Sussex Registration Service.

The quickest way to book an appointment is online at:
eastsussex.gov.uk/registration/deaths/register-a-death/book-an-appointment

You can also book an appointment by phoning **0345 608 0198**.

Death certificates

The Registrar will give you certified copies of the death certificate. You can order as many copies as you want, and they cost £12.50 each.

Some organisations, such as banks and insurance providers, will want to see a certified copy of the death certificate. It is a good idea to buy a few copies.

Some organisations may accept a scanned and emailed copy of the death certificate.

Other documents you will receive

The registrar will issue the certificate for burial or cremation (the ‘green form’). They will normally send this directly to the funeral director that you have chosen.

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

Lots of organisations need to see a death certificate. Many will return this quickly, and some will keep the document. **It is worth thinking about how many copies you might 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 the certificate

Solicitors / Executors - they may need several certificates

Accountants

Key contacts

East Sussex Registrations Service

0345 608 0198

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

4. Look for the will

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

Sometimes people die without making a will.

If there is a will it will say who they have chosen to be their executor or executors. This is the person, or people, they have named to sort out their money and property and carry out their wishes. The will might also include 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 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 can tell most government departments about it by using the Tell Us Once service (see Section 6). This includes the Department for Work and Pensions (DWP) and HM Revenue & Customs (HMRC).

Contacting the DWP

You may want to tell the DWP earlier, by phoning the DWP Bereavement Service helpline (**0800 151 2012**).

Once the DWP knows about the death they can stop any state pension or benefit payments to the person who has died. This helps avoid money being paid by mistake, which might need to be paid back later.

The DWP Bereavement Service can also tell you whether you are able to claim either the Bereavement Support Payment or the Funeral Expenses Payment (see Section 7).

Sometimes a husband, wife, or civil partner might be able to claim an extra payment to their State Pension after their partner dies. To check what you are entitled to you can contact The Pension Service on **0800 731 0469**.

Child Benefit (HMRC)

Child Benefit is managed by HMRC not DWP. You may need to make a new claim after someone dies. Contact the Child Benefit helpline (**0300 200 3100**) for advice.

You can find more information at: [gov.uk/child-benefit-child-parent-dies](https://www.gov.uk/child-benefit-child-parent-dies)

Other financial support

If you look after a child as their main carer, and have a low income, you might be able to claim Universal Credit. [gov.uk/universal-credit](https://www.gov.uk/universal-credit)

If you are caring for a child that isn't yours and whose parent/s have died, you might be able to claim Guardian's Allowance.

[gov.uk/guardians-allowance](https://www.gov.uk/guardians-allowance)

For help with questions about tax after some dies, the HMRC Bereavement Helpline is 0300 322 9620.

Key contacts

DWP Bereavement Service helpline
0800 151 2012

Child Benefit helpline
0300 200 3100

The Pension Service
0800 731 0469

HMRC Bereavement Helpline
0300 322 9620

6. Let other organisations know

Government organisations

When you register the death, the Registrars will give you a reference number for a service called **Tell Us Once**. This service lets you tell most government departments about the death in one go.

gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

Tell Us Once does not contact non-government organisations. You might also need to contact certain government departments separately. See the website above for more information.

Other organisations

You will also need to tell other companies, such as

- banks,
- gas, water and utility companies,
- pension providers,
- insurance companies.

You can do this by contacting each organisation. Some may need an official copy of the death certificate.

Making lots of calls to tell different organisations that someone has died can be difficult. It might help to ask someone to support you with these calls. Take your time, don't feel that

you need to do everything at once.

Notification services

There are services that can contact many organisations at the same time for you (These are listed for information only, they are not recommendations):

Life Ledger

- Lets you tell many companies about the death through one online form.
- Covers banks, insurers, gas, water, electricity, mobile phones, premium bonds, and more.
- Also offers a free Register a Life service for people who are terminally ill or in end of life care, so details are ready when needed
lifeledger.com

The Death Notification Service

- A free online service.
- Tells financial organisations (including some banks and building societies) of the death.
deathnotificationsservice.co.uk

Stopping junk mail

There are several free services that help stop unwanted post being sent to people who have died. These include:

- The Mail Preference Service (MPS) **mpsonline.org.uk**
- The Stop Mail Service provided by Bereavement Support Network Ltd. **stopmail.co.uk**
- Junk Mail Suppression Service, provided by the Bereavement Advice Centre (part of Co-op Legal Services). **bereavementadvice.org/topics/junk-mail-suppression-service** **0330 045 0214.**

Who to contact

On the back page is a checklist to help you think about which organisations you need to tell.

Not everything on the list will apply to everyone, and there might be other organisations we haven't thought of. But we hope it will give you somewhere to start.

Online accounts

Different online accounts have different rules. Check each company's Terms of Service to see what you need to do. You usually need to provide evidence of your identity and your authority to access or close the account.

Social media

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

Some social media platforms will keep accounts open forever. Others will delete accounts if they aren't being used. Some let you 'memorialise' an account so that people can still see it, but it shows 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. Visit the help pages of each email provider to find out what to do.

Digital storage

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

These providers may allow access to the accounts of someone who has died. Apple and Google may also be able to unlock devices (such as ipads or android phones) linked to the accounts.

Search for help and submit a request through their support pages.

7. Manage the funeral costs

Funerals can cost a lot of money, so it's important to make sure you can afford what you choose. There may be help available, see below for information.

The person who arranges the funeral is responsible for making sure the funeral director is paid.

If you don't already know, check whether the person who has died left any money or plans to help pay for the funeral. This might be written in their will.

If the person who has died had savings, the bank will normally allow that money to be used for 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 in their documents at home.

Check if the person had any life insurance policies that will pay out after their death. You might be able to see if they have been paying insurance premiums on their bank statements, or check for documents at home.

Help from the government (DWP)

There are two types of payments from the Department of Work and Pensions (DWP) that might help with funeral costs:

The Bereavement Support Payment

You may get this if:

- your husband, wife, or civil partner has died, and
- you are under State Pension age.

Some unmarried partners may also get this if they lived together like a married couple and get Child Benefit or are pregnant. [gov.uk/bereavement-support-payment](https://www.gov.uk/bereavement-support-payment)

The Funeral Expenses Payment

You may get this if:

- you are arranging the funeral, and
- you receive certain income related benefits.

This payment usually won't cover the whole funeral, but it can help.

[gov.uk/funeral-payments](https://www.gov.uk/funeral-payments)

You can call the DWP Bereavement Service Helpline to check if you can claim: **0800 151 2012**

Keeping costs down

Compare prices from different funeral directors, as costs can be very different.

In discussion with funeral directors, 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. Most funeral directors will be able to offer a range of funeral services including simple lower-cost ones.

You could choose a direct cremation (with no service), which is usually cheaper.

If you are worried about funeral costs, ask funeral directors if they can help or offer a payment plan. They usually need an upfront payment for third-party costs (such as the cemetery or crematorium fee). These third-party costs might be over £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.

Some charities offer grants to help with funeral costs. You might be able to find charities who will support people who have worked in particular professions.

Turn2us has a grant search tool:
turn2us.org.uk

Quaker Social Action Down to Earth Project gives advice to families struggling with the cost of funerals.
0208 983 5055

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

You might also find useful information at:

moneyhelper.org.uk/en/family-and-care/death-and-bereavement/help-paying-for-a-funeral

You can ask to speak with one of the hospice social workers if you want help understanding your options.

Key contacts

DWP Bereavement Service helpline

0800 151 2012

Funeral Expenses Payment

gov.uk/funeral-payments

Bereavement Support Payment

gov.uk/bereavement-support-payment

Search for charitable grants

turn2us.org.uk

Quaker Social Action

0208 983 5055
quakersocialaction.org.uk

8. Organise 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 an estate at: citizensadvice.org.uk/family/death-and-wills/dealing-with-the-financial-affairs-of-someone-who-has-died

If there is a will

If the person who has died has left a will, this sets out their wishes for what should be done with their estate. It also says who the executor/s are.

An executor/s is responsible for handling the estate. This includes:

- carrying out the wishes in the will,
- sorting out the money, belongings and property of the person who has died,
- paying any outstanding debts,
- sharing out the estate.

If there is no will

If they have not left a will, then this responsibility normally falls to their next of kin. The law (called the rules of intestacy) decides who will inherit from the estate.

You can find information at: moneyhelper.org.uk/en/family-and-care/death-and-bereavement/sorting-out-the-estate-when-there-isnt-a-will

Probate

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 is a document which says you have the right to deal with the person's estate. See: gov.uk/applying-for-probate

If the estate is small, or assets were jointly owned, 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 help.

You can find information about when you should consider using a professional at: moneyhelper.org.uk/en/family-and-care/death-and-bereavement/when-to-use-a-probate-specialist

Property

If the person who has died was the owner of a property, you can find information about updating property records at: gov.uk/update-property-records-someone-dies

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 Co-ordinator on **01323 434294** or see: **stwhospice.org/bereavement**

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

Key contacts

St Wilfrid's Bereavement support

01323 434294

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 but you might need to contact separately if you have tax questions)
- 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