



BEREAVEMENT

A helpful guide for the bereaved

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Area

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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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, hospice or a care home, there are many other community services that can support patients and their families who are being cared for at home, at this time.

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 patient and family are supported before, during and after death
- Care is tailored to individual patient needs

Talk to your GP or District Nurse if you feel that you would benefit from these services. For more information visit: <https://www.nhs.uk/conditions/end-of-life-care/>

Hospice Care

Hospice Care is a type of care provided for patients who have a life-limiting or terminal illness, this type of care can be offered in people's own home, as an inpatient or in the hospice itself. Hospice care services are provided by a team of professionals such as doctors, nurses, social workers, therapists, counsellors and trained volunteers and offers a range of services such as controlling pain, psychological and social support, rehabilitation, complementary therapies, financial advice and bereavement care.

Hospice care is free and is paid via a combination of NHS funding, public funding, public donations, legacies left in wills and some hospices run their own lottery. Your GP or hospital usually refer you to hospice care, however you can also contact a hospice directly yourself but the hospice will also contact your GP to make sure that support is appropriate.



WHAT TO DO IMMEDIATELY AFTER SOMEONE DIES

If your loved one has died at home and their death was expected, you should call their doctor. If the doctor saw the deceased within 28 days of death then the doctor can complete the medical certificate confirming the cause of death. Medical practitioners will send the medical certificate cause of death electronically to the register office via a secure email account, or may be handed to you directly.

If the death occurs outside of doctors opening hours then you need to contact the nursing team whose care the deceased was under.

If the death was unexpected or you do not know the name of the person's GP, or if the deceased did not see a doctor within 28 days then you should call 999 immediately and explain what has happened. A doctor cannot issue a medical certificate if they are unsure about the cause of death. An unexpected death may need to be reported to a coroner. They may call for a post-mortem or inquest to find out the cause of death.

If the death has happened in hospital, the doctor there will issue the certificate. The deceased will be kept in the hospital mortuary, if they have one, or arrange for the deceased to be moved 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 the local regulations. A local death certificate can usually be used in the UK. 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, Commonwealth and Development Office 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.

There may also be a 100A certificate. This certificate identifies that the coroner is informing the register that they are aware of the death but no further investigation is necessary and the coroner has given permission to the doctor to issue a Medical Certificate.

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.

If the cause of death is still unknown the Coroner will hold an inquest. An inquest is a legal investigation which is open to the public and evidence will be reviewed to determine how the person died.

Post-mortem

A post-mortem is an examination of the body after death to determine the cause of death and is done by a pathologist. They are carried out if requested by the Coroner.

A post-mortem can delay funeral arrangements as you cannot register the death until the coroner has released the body.

Did you know....The total number of deaths in England & Wales fell in 2022, compared to the previous year, whilst the number of deaths reported to the coroner rose by 7% (from 195,000 to over 208,000 in that same period)



FUNERAL ARRANGEMENTS

You should contact a funeral director as soon as you feel ready too, however it is advisable to do this as soon as possible.

Choose a funeral director who are members of the NAFD, SAIF, BIFD or The Good Funeral Guide or you may receive recommendations from family or friends. It may also be worth contacting a few funeral directors as funeral costs do vary. It is a legal requirement that funeral directors publish a standardized price list for comparison.

The funeral can usually take place after the death has been registered.

The funeral directors are available to provide support and guidance to ensure the funeral is arranged properly.

After you have discussed your requirements with the funeral directors they will arrange all aspects of the funeral for you.

They can arrange everything before the funeral, such as transferring your loved one to the funeral home, providing viewing prior to the funeral and place notices in local newspapers or online obituaries. Arranging the funeral service, such as funeral vehicles, types of coffins available and the order of service and after the funeral, such as arranging ashes to be scattered or preserved in a memorial casket.

You may however wish to plan the funeral yourself, for help and guidance on this, contact the Cemeteries and Crematorium Department of your local council or contact the Natural Death Centre.

Did you know....A funeral with burial will cost on average of £5077 (at 2023 prices) while a funeral with cremations averages at £3795. These figures do not include optional extras such as memorial service, catering, flowers, venue hire or order sheets

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
- A person who lives in the house where the person died
- 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 deceased person's medical card, Birth and marriage certificates, if available.

The medical certificate may be given to you or would of been sent electronically to your register office. You will need to attend the register office in person to register the death, take the following items with you, Council Tax bill, driving licence, passport, proof of address (e.g. 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. (Most registrars will offer to issue this electronically as well).
- A form to complete to send off to the Department of Work and Pensions so that they can deal with the persons pensions and other benefits.

The registrar may also give you leaflets about bereavement benefits and income tax for widows/widowers or surviving civil partners. 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.

Registration Offices

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

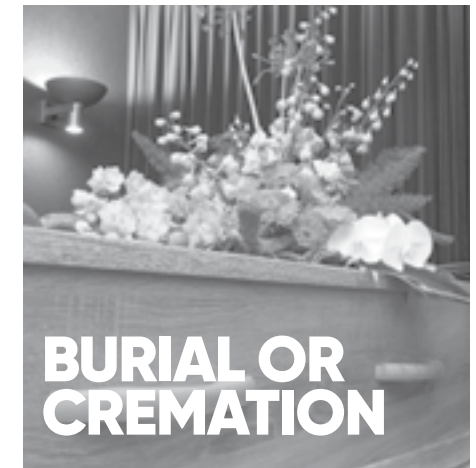
The Death Certificate

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 Useful Contacts/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.

Did you know...In 2022, there were 577,160 deaths registered in England & Wales



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 and away from standing and drinking water. You would have to include the whereabouts of the grave on the deeds of the property. For more information visit the National Death Centre website.

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.

Did you know....On average, there were 2,132 cremations every day in 2021. We have based this on the number of weekdays in 2021, with most crematoriums offering weekday services



Cremation

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

- Application for cremation form signed by the next of kin or executor (cremation form 1)
- A cremation certificate, signed by a registered medical practitioner, (cremation form 4) unless the death is referred to the coroner, who will give a certificate of cremation instead
- A Certificate for Burial or Cremation issued by the Registrar the green form (not required if the coroner has issued a Certificate for Cremation) (cremation form 6)
- A certificate signed by the medical referee at the crematorium (cremation form 10)

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. Dedicated natural burial grounds, usually privately run, are set within the countryside or woodlands, whilst many local authorities are now setting aside parts of municipal cemeteries as 'green' or 'woodland' burial areas, providing valuable 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 provide you with a list of celebrants to contact or you may wish to find your own celebrant to conduct the service.



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 honours 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.

Your funeral director may have a list of celebrants that they are associated with, however you do not have to use them, any celebrant can officiate your service. Many celebrants work independently, you may have been recommended one by friends or family or you can use a celebrant directory site to search for a celebrant. It is recommended that you find a celebrant who has been registered by a professional body to ensure that they adhere to the highest standards.

Did you know....14% of Britons would opt for a humanist funeral?

Flowers and/ or Donations?

Flowers are the traditional tribute and symbol of love, respect and loss. Floral tributes are sent to the funeral home and are then transferred to the venue where the funeral takes place. After the funeral you may wish to take the flowers home, give to friends or family or donate them to your local hospice or charity.

You may decide to request donations to support your favourite charity. It is a good idea to ask the funeral director to co-ordinate donations so that you receive a formal acknowledgment by the charity.

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 newspaper, national press or on-line obituary. You may also wish to mention if you would prefer to receive flowers or donations in memory of your loved ones favourite charity.

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).



Venues for Wakes

Many people will attend the wake if they did not attend the funeral. This is a chance for younger children to attend as you may choose not to have younger children at the funeral itself as you may feel it is to distressing for them, however this is all down to personal choice.

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
- Sports clubs
- Pubs
- Hotels
- Social clubs
- 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.

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 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 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 £4141 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 to control how much you spend. Funeral directors also offer a 'Simple Funeral Service', you may wish to discuss this with your funeral director.

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

If there is no money in the estate to pay for a funeral and there are no relatives or friends to arrange a funeral then the local authorities or hospital can arrange a Public Health Funeral.

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 Expenses Payment

If you are on certain benefits, such as Universal Credit, Income Support, Income-based Jobseeker's Allowance, Income related ESA, Pension Credit, Housing Benefit, Disability or Severe Disability Working Tax Credits or Child Tax Credits. You may also be eligible if you are getting support for a Mortgage Interest Loan, then you may be able to apply for help with funeral expenses.

A Funeral Expenses 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 £1000.

If the deceased had a pre-paid funeral plan then you can only get up to £120 to help for items not covered by the plan.

If you get a Funeral Expenses Payment, it will have to be paid back from any estate of the deceased. The estate means any money or property. 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 Expenses Payment from the date of death and within six months of the date of the funeral. To make a claim call the Bereavement Service helpline on 0800 151 2012. An advisor will also help with other benefits that you may be entitled to, or you can download and fill in the SF200 form via www.gov.uk/funeral-payments/how-to-claim.

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 or veteran who death was due to service before the 6th April 2005. Veterans UK may be able to pay a grant of up to £2,200 towards a veteran's funeral if:

- 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 Useful Contacts/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.



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.

Bereavement Support Payment

If your husband, wife or civil partner has passed away then you may be eligible for Bereavement Support Payment. This is intended to help widowed partners adjust to a change in household income. If your partner has paid a certain amount of Class 1 or Class 2 National Insurance contributions in any one year since 6th April 1975 or dies because of an accident at work or disease caused at work and are under the state pension age or living in the UK or country that pays bereavement benefits.

To claim the full Bereavement Support Payment the bereavement must of been on or after the 6th April 2017, and are under state pension age. You must apply within 3 months of your partners death. You have up until 21 months after to claim but you will receive less money. If you think you may be eligible then call the Bereavement Service Helpline on 0800 731 0469

PRE-PAID FUNERAL PLANS

Check to see whether or not the deceased person had made their own arrangements with a pre-paid funeral plan, there should be a policy or other documents relating to it.

Bereavement is one of the most distressing experiences we face as human beings, and often comes hand in hand with unexpected financial pressure. A pre-paid funeral lets you plan all your funeral arrangements in advance and ensure that the funds are in place to pay for them. This can save your loved ones unnecessary stress and worry in the future.

There are a number of pre-paid funeral plans available. To make sure you choose the right plan, think about what it includes, which services are guaranteed (and which aren't), whether you can add your personal wishes, or even pay for extra details that you might want to include.

Since July 2022, the Financial Conduct Authority has been regulating firms that provide and arrange prepaid funeral plans. This means that your money is safe with an authorised provider, you are protected by the Financial Services Compensation Scheme should your plan provider fail and if you have a complaint against a funeral plan provider or intermediary you can refer it to the Financial Ombudsman Service.

FINDING THE WILL

The Will states what a person wants to happen in the event of his or her death. It may contain instructions about money, property, possession, as well as funeral wishes. It is important to find the Will as soon as possible.



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 predeceased member of a class (relation group) will inherit that share. Step relations have no entitlement unless legally adopted by the deceased. 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.

You will need to register your LPA with the Office of Public Guardian (this can take up to 20 weeks).

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

Did you know....44% of the Adult UK population has a will and less than 1% of the Adult UK population has an LPA

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.

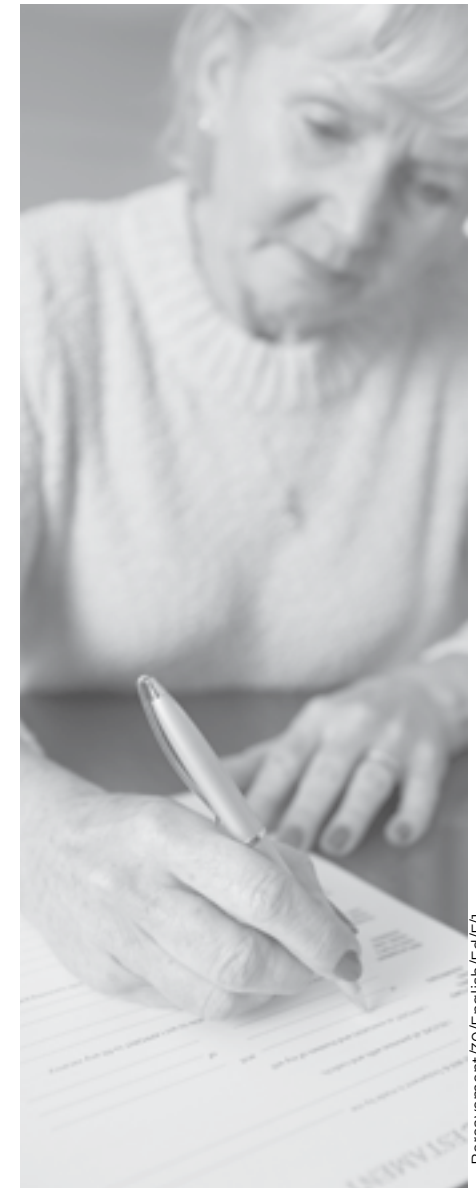
If you do not wish to manage the Probate yourself, you can instruct a specialist Solicitor or a licensed Probate accountant to do this.

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.

Did you know....Gifts to your spouse or civil partner are exempt from tax during your lifetimes, or upon death.



Did you know....If you give away 10% or more of the net value of your estate to charity, you may only have to pay a reduced IHT rate of 36% on certain assets

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 Useful Contacts/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, 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.

House Clearance

House clearance can be very hard when a friend or relative has 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.

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.

Married couples and civil partners have a joint Inheritance Tax allowance (for 2023/2024, 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.

Standard Tax rate is 40% and is only charged on the estate above the threshold.

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 £175,000 to pass on tax-free. This means that an individual can pass on £500,000 this tax year (2023/2024). 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 – 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.

Impact on life
Health Care Media
For further details please
visit our website at
www.impactonlife.com
or scan in the QR code below to view
and order yourself a copy of any of
our free of charge Health Care Media
Range of Literature or contact us at
circulation@healthcaremedia.co.uk
to order either a hard copy or a
digital copy of any of the titles.



ESTATE AGENTS

As well as sorting out the funeral, legal and financial matters, you may 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.

Did you know....Only 4 in 10 adults have a Will despite owning a property

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-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.

The law around organ donations changed on the 20th May 2022 for England and in 2015 people living in Wales.

The Opt Out System applies to everyone in England, excluding under 18s, people who lack mental capacity, visitors to England and people who have lived in England for less than 12 months before their death.

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).

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.



ASSISTANCE FOR THOSE NOW LIVING ALONE HAVING LOST THEIR PARTNER/LOVED ONE

When your partner, spouse or civil partner passes away you may need additional help around the home or you may need to look into other living arrangements.

Community Alarms and Telecare Services

If you are worried about having an accident or falling ill while you are in your own home alone, community alarms provide emergency access that is staffed 24 hours a day, 365 days a year. The community alarm is connected to your telephone line and can be activated via a pendant worn around the neck or a wrist band. They provide reassurance to your family and friends that help, if needed, is only a touch of a button away.

Telecare systems are a range of simple sensors that either raise an alarm or act as a reminder to help to keep you safe and independent in your own home, they include items such as: door sensors, movement sensors, medication reminders and smoke, gas or flood detectors.

The housing department of your local council, Age UK and private companies provide this valuable service.

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.

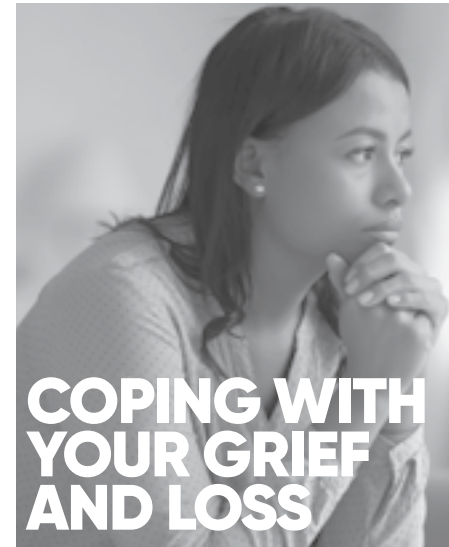
Meals on Wheels

Many Meals on Wheels services have now been disbanded or contracted out to private companies due to funding cuts. There may be a number of private companies locally that offer either a hot meal delivery service or frozen meals. Details will be available by searching online, through your local authority, and in directories such as the Yellow Pages. Go to www.gov.uk where you can search your postcode to see if the service is available in your area. You might also consider contacting voluntary organisations such as the WRVS (See Useful Contacts/Organisations section).

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.



Bereavement is a natural and necessary process, 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 disconnect, and your life may change enormously in practical terms, these are normal feelings.

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 family and friends can give. Bereavement support is available in a range of ways, including one to one support or in a support environment. You can find a list of useful contact and organisation in this leaflet.

Child Bereavement

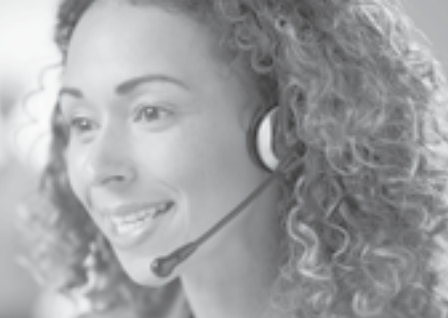
The death of a child, whatever their age, can continue to affect all those who knew the child long after the grieving process might seem to be over. There is no easy answer to coping with an event that can turn your world upside down.

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.

USEFUL CONTACTS / ORGANISATIONS



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

Age UK

7th Floor, One America Square, 17 Crosswall,
London, EC3N 2LB

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.

Advice Line
0800 678 1602
Free to call 8am-7pm,
365 days a year



Email: Via the online contact form
www.ageuk.org.uk

Bereavement Register®

120 Holborn, London, EC1N 2TD

Tel: 0207 089 6403
Automated Service
0800 082 1230



Email: help@thebereavementregister.org.uk
www.thebereavementregister.org.uk

The Bereavement Service Helpline (Department of Work and Pensions)

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

Helpline 0800 731 0469
Mon - Fri 8m - 6pm

Welsh language
0800 731 0456
Textphone: 0800 731 0464

BRAMM British Register of Accredited Memorial Masons

381 Preston Old Road, Blackburn, BB2 5LL

Visit Bramm website to find a local memorial
mason



Tel: 01452 346741
www.bramm-uk.org
email: bramm@bramm-uk.org

Cancer Care Map


Cancer Care Map is an online resource to help
people living with cancer, find care and support
services in their local area, anywhere in the UK.
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www.cancercaremap.org

Carers UK

20 Great Dover Street, London SE1 4LX

Advice and support for carers.

Advice Line 0808 808 7777 
Mon - Fri 9am - 6pm

Email: advice@carersuk.org
www.carersuk.org facebook/twitter

Child Bereavement UK

Head Office, Unit B, Knaves Beech Way, Knaves
Beech Industrial Estate, Loudwater, High
Wycombe, Bucks, HP10 9QY

Helpline
0800 02 888 40



Email: helpline@childbereavementuk.org
www.childbereavementuk.org

Child Death Helpline

Provides a quality freephone service to anyone
affected by a death of a child of any age.

Helpline
0800 282 986



Email: Via the online contact form
www.childdeathhelpline.org.uk

Citizens Advice Bureau

For free, independent and impartial advice visit
our website from the link below

Advice Line (England)
0800 144 8848
(Wales) 0800 702 2020
Relay UK:
18001 0800 144 8884



www.citizensadvice.org.uk

Civil Legal Advice

Helpline 0345 345 4 345
Text: 'legalaid' and your name to
80010 to get a call back

www.gov.uk/civil-legal-advice

Compassionate Friends (The)

Kilburn Grange, Priory Park Road,
London, NW6 7UJ

Providing support for bereaved parents and
their families

Helpline
0345 123 2304



Email: helpline@tcf.org.uk
www.tcf.org.uk

Cremation Society of Great Britain

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

01622 688292/3



Email: info@cremation.org.uk
www.cremation.org.uk

Cruse Bereavement Care

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

National Helpline
0808 808 1677



www.cruse.org.uk

Department for Work and Pensions

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

Drinkline

If you are concerned about your own or other people's drinking. You may also want to visit our website from the link below.

Tel: 0300 123 1110 Weekdays 9am - 8pm
& Weekends 11am - 4pm

www.drinkaware.co.uk

Funeral Celebrants

To find your nearest Funeral Celebrants

www.funeralcelebrants.org.uk
www.independentcelebrants.com
www.uksoc.com
www.iocf.org.uk
www.professionalcelebrants.org.uk
www.funeralcelebrancycouncil.org.uk
www.humanists.uk

Health Education England

Reliable and informative health information sites can help you with a range of issues, such as finding a local GP or dentist, learning more about conditions and also healthy lifestyles.



Email: library.nhs.uk/public/
www.nhs.uk/conditions/

Humanists UK

39 Moreland Street, London, EC1V 8BB

Visit the website to find a local officiant

Tel: 020 7324 3060

Email: info@humanist.uk
www.humanists.uk

Institute of Professional Willwriters

Trinity Point, New Road, Halesowen B63 3HY

Tel: 0345 257 250/0121 504 4851

Email: Via the online contact form
www.ipw.org.uk

LGBT+ Switchboard

At Switchboard we provide information, support and referral service for lesbians, gay men and bisexual and trans people – and anyone considering issues around their sexuality and/or gender identity.

Tel: 0800 0119 100 Open 10am – 10pm every day

www.switchboard.lgbt

Mind

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.

Info Line 0300 123 3393

Email: info@mind.org.uk
www.mind.org.uk

National Association of Funeral Directors

618 Warwick Road, Solihull, West Midlands B91 1AA

Website has useful list of links to other organisations

Tel: 0121 711 1343

Email: info@nafd.org.uk
or via the online contact form
www.nafd.org.uk

N.A.M.M. National Association of Memorial Masons

1 Castle Mews, Rugby, Warwickshire CV21 2XL

Free advice to the public on all aspects of Memorialisation

Tel: 01788 542264

Email: enquires@namm.org.uk
www.namm.org.uk



National Society of Allied and Independent Funeral Directors

SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire, CM21 9DB

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

Tel: 0345 230 6777 / 01279 726777

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



The Natural Death Centre Independent Funeral Advice

The Natural Death Centre, In The Hill House,
Watley Lane, Twyford, Winchester SO21 1QX

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.

Tel: 01962 712690



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

The Office of Public Guardian

Tel: 0300 456 0300
Textphone 0115 934 2778
Mon-Fri 9.30am - 5pm Wed 10am - 5pm

Email:
customerservice@publicguardian.gov.uk
www.gov.uk/organisations/office-of-the-public-guardian

Once Upon a Smile

Sidley House, 6 Brindley Road, Manchester
M16 9HQ

Once Upon a Smile can provide you with emotional and practical support at your time of need to enable you to adjust to a new life without your loved one.

Tel: 0161 711 0339

Email: info@onceuponasmile.org.uk
www.onceuponasmile.org.uk

Probate and Inheritance Tax.

Helpline 0300 123 1072
Mon-Fri 9am - 5pm
Closed weekends and bank holidays

Samaritans

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

Call 116 123 for free

Email: jo@samaritans.org
www.samaritans.org

Sands (Stillbirth & Neonatal Death Society)

Write to: Sands, 10-18 Union Street, London,
SE1 1SZ
32

Helpline 0808 164 3332

Email: helpline@sands.org.uk
www.sands.org.uk

The Good Funeral Guide

UK's only not-for-profit independent information resource for funeral advice.

Email: Via the online contact form
www.goodfuneralguide.co.uk

Therapy Route

Find a therapist near to you

www.therapyroute.com

Veterans UK

Ministry of Defence, Norcross, Thornton
Cleveleys, Lancs, FY5 3WP

Freephone
0808 1914 2 18
(UK only)

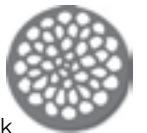


Email: veterans-uk@mod.uk
www.gov.uk/guidance/veterans-uk-contact-us

War Widows Association of Great Britain

Tel: 0845 241 2189

Email: info@warwidows.org.uk
www.warwidows.org.uk



Winstons Wish

Winston's Wish is a national UK charity that provides bereavement support to children and young people (up to 25 years) and their families when someone close to them dies. Winstons Wish offers a freephone helpline, online resources, one-to-one and group bereavement support, publications and training professionals.

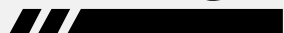
Freephone Helpline
08088 020 021
Mon - Fri 8am - 8pm

Email: ask@winstonswish.org
www.winstonswish.org





IMPACT



MARKETING AND PUBLICITY

Publishers of The Healthcare Media range of literature, distributed to over 158 health districts throughout the UK.

In addition to this title you may find the following titles of interest.

Bereavement

Injury Advice

Making a Will and Funeral Planning

Older Persons Community Care

Mobility Advice

Private Healthcare

Regaining Your Independence

Relationship Breakdown

Sight & Hearing

Work Related Injuries & Disease /Employment Issues

Pregnancy & Parenthood

Regional GP Appointment Cards

GP Antenatal Appointment Cards

For further details please visit our website at www.impactonlife.com or complete the publication order form, to obtain a free of charge copy of any title contact us at circulation@healthcaremedia.co.uk to order either a hard copy or a digital copy of any of the titles.

ABOUT THIS GUIDE

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 February 2024.

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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