

### www.thenbs.org

Bereavement can be an emotionally difficult time. When someone dies there will be many practical matters to attend to, including arranging the funeral and dealing with the legalities of what they owned. You may be unfamiliar with these practicalities, making this more challenging and stressful. To help and support you we have produced this leaflet to summarise the tasks into four simple steps; notification, funeral, wills and probate. This is not a comprehensive guide so please call us if you are unsure whether all of these steps apply to your circumstances.

Our service provides a free helpline to answer any questions you have, or you can visit our website at www.theNBS.org.

Our handy checklist on the back of this leaflet will help you understand who needs to be informed.



#### **Step One: Notification**

To notify any organisation officially about the death you will need to obtain the Medical Certificate of Cause of Death. Please contact the Doctor (GP) or the hospital for this. If the coroner's office investigates the death, they will inform you when you can register the death.

To register the death, you will need to make an appointment with the Registrar of Births and Deaths local to where the person died. The GP/hospital or Coroner may give you the details for this. If the death and/or the funeral is overseas, or you are unsure of where to register the death please contact us for help.

Tell Us Once is a free service that allows you to report a death when you experience a bereavement and need to tell central and local government. When registering the death, you will be given a unique code to use the Tell Us Once Service. The Tell Us Once Service is not available in Northern Ireland.

#### **Step Two: Funeral**

You will need to contact the Funeral Director to discuss the arrangements you need to make for the funeral. The Funeral Director can arrange for a Minister/ Celebrant to conduct the ceremony if you have not already done so.

Please get in touch if you would like us to find the nearest Funeral Director to you. We only signpost to Funeral Directors who are members of NAFD or SAIF (professional associations with high standards). There may be a funeral plan in place, or the Will may have specific requests for the funeral arrangements. You should not confirm funeral arrangements until you know how the funeral will be paid for. If you are unsure, please call us.

#### **Step Three: Wills**

You need to discover whether the deceased made a Will and obtain it. Original Wills may be located at the deceased's home. However, if a Solicitor/ Will writer wrote the Will they are often stored at their offices with a copy being provided at the time it was written. If you know there is a will and it cannot be found, please call us.

The Will normally names an Executor(s) who should gather all documents relating to property ownership/rental and financial affairs associated with the estate. If there is no Will, the deceased person died "Intestate" and there is a process to establish who may be appointed as Administrator to deal with the estate.

# **Step Four: Probate Managing the Estate**

This is the process that gives a person the legal power to collect and distribute the assets of the deceased person's estate (everything the person owned). Not all estates need to go through probate. In most cases if the value of the deceased person's estate is less than £5,000 probate is not required but if you are unsure please call us.

Where there is a Will you apply for the Grant of Probate and the Executor will distribute the estate as per the wishes of the Will after payment of all debts. If there is no Will, the Administrator applies for Letters of Administration and distributes the assets according to the Rules of Intestacy. These rules divide the estate to any surviving spouse and or children/relatives.

The Executor/Administrator needs to decide how to deal with the estate and can either use a professional to deal with it or deal with the process themselves. The probate process involves a number of legal steps and can take from several months to a year or more to be completed. Please contact us if you need help in deciding whether to carry out probate yourself or whether to use professional services.

It may be necessary to place a Section 27 Notice (sometimes referred to as statutory advertisements) in the London Gazette and a newspaper local to the deceased's property.

There is no legal requirement to place the Notices, however, by placing them, the Executor/ Administrator will be protected from any personal liability if a creditor comes forward and makes a future claim after an estate has been distributed.

We are here to help you with the practical side of bereavement. From registering a death to arranging a funeral and more, we can help you comply with all the essential legal requirements.

Tel: 0800 024 6121 Or visit: www.theNBS.org

## **Your Handy Checklist:**

- Tell family members and friends
- Use Tell Us Once to inform central & local government agencies such as HMRC/DWP/DVLA/Blue Badge/TV licence
- Educational establishments or employers
- Union/professional associations
- Inform health professionals cancel any outstanding hospital or health related appointments
- Any agencies, i.e., home carers/day centres, social services
- Pre-paid funeral plan provider
- Banks/building/friendly societies credit & charge card companies
- National Savings and Investments, bonds
- You Are Not Alone.

The National Bereavement Service is here to support you with information and guidance or simply to provide a listening

- Private pensions
- Mortgage provider or equity release company
- Landlord/Housing Association
- Reduce unwanted mail
- Store loyalty cards and catalogue companies
- Insurances e.g. buildings/home contents/ vehicles/pets/other
- Utility providers e.g. gas/electricity/oil/ water/drainage
- Telecommunications and internet related e.g. phone providers - landline & mobile/ broadband/cable or satellite TV provider/ digital media
- Clubs/societies
- Places of worship

Tel: 0800 024 6121

NBS Chat: www.theNBS.org
Email: info@theNBS.org

**Monday – Friday** 9.00am – 6.00pm **Saturday** 10.00am – 2.00pm

