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Step By Step Guide:

Understanding what needs to be done when someone has died

PHONE: 0800 024 6121



National
Bereavement
Service

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We're Here To Support You Following Your Bereavement

Thank you for informing us that someone close to you has died. Please accept our condolences. As your employer, we want to support you at this difficult time and have teamed up with The NBS (thenbs.org) to provide this booklet.

Bereavement is something that affects us all and it is often a very painful and sometimes confusing experience.

We hope this short guide will help explain the practical steps required after someone dies; whether you are responsible for carrying out these tasks or not. Some issues need to be dealt with very quickly, while others are spread out over a much longer time period. You may want to skip past any sections of this guide that do not apply to your circumstances.

The NBS's trained advisors are at the end of a phone, an email or webchat to answer any questions you may have. Inevitably a short guide cannot explain everything you might need to know and the NBS team will help you with any additional questions or concerns you may have. If they do not already know the answer, they will research it and get back to you or advise you on who you need to contact to get the help you need.

**Call them on 0800 024 6121
email on info@thenbs.org
or visit www.thenbs.org to use the webchat
or browse the useful information on
their website.**

[We have enclosed a copy of our bereavement policy for your information.] If you have any concerns about [our policy or] the length of time you need to be away from work, please contact:

Name:

Title:

Phone:

We will do our best to support you at this difficult time, both now and when you return to work.



What needs to be done and in what order?

This following table gives a summary of all the main tasks that need to be carried out after someone dies. The general order is given but you do not have to wait until the death is registered to make contact with the funeral director. Organisations, people and documents with * can be found in the Who's Who list on page 19. The asterisk appears the first time they are mentioned in the table.

Medical Certificate or Coroner

	Action to be taken	People involved/Task required	Documents issued
1.	Information about the cause of a person's death must be available.	<p>A] the doctor caring for the patient provides this. You may receive a phone call from a Medical Examiner or their officer who will discuss the cause of death with you.</p> <p>B] OR the coroner* investigates the cause of death</p> <p>C] OR there may need to be an inquest* into the death</p>	<p>Issues Medical Certificate of Cause of Death*</p> <p>Informs family that the death can be registered and sends information on cause of death directly to the registrar*.</p> <p>Registration happens after the inquest. The coroner gives permission for a funeral AND issues an Interim Certificate* for informing banks etc. of the death.</p>

Registering the death

	Action to be taken	People involved/Task required	Documents issued
2.	The death must be registered.	Make an appointment with the registrar* The registrar issues:	<p>A] A certified copy of the registration of death certificate* (often called an 'original' death certificate), there is a fee for each certificate.</p> <p>B] A 'green form'* allowing burial or cremation, except in some circumstances where the coroner has been involved (free).</p> <p>C] Issues a unique reference code for Tell Us Once* (they may also give a 'BD8 form'* which can be used to notify the DWP of the death) – free. See below for more on Tell Us Once.</p> <p>D] If the body is to be taken overseas there is no green form and an application for an Out of England certificate* may be issued (free).</p>

Arranging a funeral

	Action to be taken	People involved/Task required	Documents issued
3.	Arrange the funeral.	<p>A] Check if the person had a funeral plan* and contact the funeral director nominated in the plan.</p> <p>B] OR contact a funeral director of your choice unless making all the arrangements yourself.</p> <p>NOTE: You may want to contact more than one funeral director as their prices can vary significantly. This is most easily done by telephone.</p> <p>If you are arranging the funeral yourself, we suggest The Natural Death Centre as the best source of information and advice. www.naturaldeath.org</p>	<p>The funeral director* will guide you through all the paperwork necessary for either a cremation or burial.</p> <p>They will need the Green Form from the registrar or will obtain the necessary permission from the coroner.</p> <p>If the funeral is to be overseas you must use a funeral director and they will arrange all the documents for you. They will need a certified copy of the Death Certificate and will liaise with the coroner for an Out of England Certificate and the person's doctor (or hospital) for a certificate ensuring there is no risk of infection from the body of the person who has died.</p>

Paying for the funeral

	Action to be taken	People involved/Task required	Documents issued
4.	<p>Arrange payment for the funeral.</p> <p>It is strongly recommended that you do not confirm funeral arrangements until you are certain that payment can be made.</p>	<p>A] A funeral plan pays for most or all of the arrangements.</p> <p>B] The person arranging the funeral pays in person.</p> <p>C] The bank or building society with which the deceased person had an account can be asked to release funds to cover the cost of the funeral if there is a sufficient amount in their account.</p> <p>D] Life insurance or a similar policy pays for the funeral</p> <p>E] If the deceased person did not have enough money and the person arranging the funeral is eligible, you can make a claim for the DWP Funeral Expenses Payment using an SF200*.</p> <p>F] If you will be left with a significant shortfall even if you receive the Funeral Expenses Payment OR you are not eligible, please contact The NBS to discuss other options.</p>	<p>If the person who has died has left any money, the costs of the funeral can be reimbursed from the estate.</p> <p>If a certified copy of the Death Certificate and an invoice from the funeral director are presented to the bank or building society, they will usually make a payment direct to the funeral director.</p> <p>If a certified copy of the Death Certificate and an invoice from the funeral director are presented to the policy provider, they will usually make a payment direct to the funeral director.</p> <p>Claim online or on paper form SF200. Please ensure you include all the information requested or the decision process will be delayed.</p>

Informing government

	Action to be taken	People involved/Task required	Documents issued
5.	<p>Notify central and local government of the death.</p>	<p>Use the Tell Us Once service if possible</p> <p>If there is an inquest, obtain a Coroner's Interim Certificate* and then contact the Registrar to obtain a Tell Us Once unique reference number.</p> <p>If the death has been overseas, you will need to contact relevant central and local government departments individually.</p>	<p>Tell Us Once checklist on page 14</p>

Inform other organisations

	Action to be taken	People involved/Task required	Documents issued
6.	<p>Notify other organisations of the death.</p>	<p>See checklist on page 11</p>	

If a property is empty

	Action to be taken	People involved/Task required	Documents issued
7.	<p>If a property has been left empty by the death, remove valuables if possible and contact the property/contents insurers to arrange new cover.</p>		

Find the Will

	Action to be taken	People involved/Task required	Documents issued
8.	<p>Locate the Will* (if there is one.)</p>	<p>The deceased person may have a copy and the original may be stored with a solicitor*.</p>	<p>The solicitor may require proof of the death and your own identity before releasing an original Will.</p>

Identify who is responsible for the estate

	Action to be taken	People involved/Task required	Documents issued
9.	<p>Identify who will take responsibility for the estate.</p>	<p>This is especially important if probate* will be required (see below) because of the legal responsibilities.</p> <p>A Will should name Executor(s) to administer the estate. If there is no Will the closest related person will usually become the Administrator.</p>	<p>Both Executors* and Administrators* can employ professional assistance for dealing with the estate. The NBS can signpost you to reliable professionals.</p> <p>Call The NBS for advice if the Executors do not want to take on this role or there is difficulty in identifying who should act as the Administrator.</p>

Ordinary belongings and furniture

	Action to be taken	People involved/Task required	Documents issued
10.	<p>Ordinary belongings can usually be dealt with before probate (if it is needed). Do not dispose of or pass on any high value items, even if they are specified to go to particular people in a Will or the person who has died has verbally expressed a wish that they should be passed to someone specific.</p>	<p>There are many charities that will upcycle furniture and white goods, often donating to those in need or selling on as part of their fundraising activities.</p>	<p>Keep a careful record of what has been done with belongings e.g. coats & trousers to xxx charity shop, remaining clothes very worn and disposed of.</p>

Administer estate by applying for probate

	Action to be taken	People involved/Task required	Documents issued
11.	Find out whether probate is needed – see page 18.	If there is no property solely owned by the deceased person, each bank or other provider will inform you whether or not they require a grant of probate to release the funds.	You can use a professional to carry out probate if it is needed or you may choose to do it yourself. In some cases, it is advisable to use a professional. Call The NBS for more information and advice.

Step Twelve

	Action to be taken	People involved/Task required	Documents issued
12.	Carry out probate process. If probate is not required go direct to step thirteen.	See page 18	

Administer estate without probate

	Action to be taken	People involved/Task required	Documents issued
13.	If probate is not required – administer the estate, if there is one.	<p>If there is no Will, debts must be paid and then the remainder of the estate is distributed according to the Rules of Intestacy. Call The NBS for more information.</p> <p>If the estate is insolvent, i.e. the total debts are greater than the money left behind, SEEK ADVICE from The NBS or a reputable debt advice agency, such as Citizens Advice, StepChange, Christians Against Poverty (open to all) before taking any action.</p>	<p>The Rules of Intestacy* are a legal requirement and must be followed when distributing an estate when there is no Will.</p> <p>Debts owed solely by the person who died are not inherited, but anyone trying to deal with such debts may risk becoming liable for them. There is a set order in which debts are paid and how funds are shared when there is insufficient money to pay all the creditors.</p>

Inform HM Land Registry if appropriate

	Action to be taken	People involved/Task required	Documents issued
14.	If ownership of a property has been transferred, inform the Land Registry of the change.	You can access Her Majesty's Land Registry* using www.gov.uk . There are many commercial companies on the internet who appear similar to the Land Registry but who charge much higher fees than you need to pay.	

Finding support

	Action to be taken	People involved/Task required	Documents issued
15.	Grief is not easy and often lasts much longer than we expect.	Grief includes many emotions which can seem overwhelming and even inappropriate at times e.g., anger. Seeking information and help from The NBS is a sign of strength and not weakness. A trained advisor will talk you through the additional support available and explain where to access it.	See page 22 for more information on finding support or call NBS.

Funeral Information:

You may wish to put this page by your telephone so anyone answering can deal with enquiries about the funeral.

Date:	Time:
Restrictions on attendance (if any):	
Location of ceremony:	
Location of committal (burial or cremation, if different):	
Contact details of Funeral Director:	
Instructions for flowers (if any):	
Instructions for donations (if any):	
Instructions for dress code (if any):	
Location of reception following funeral (if any):	

Call The NBS on 0800 024 6121 info@thenbs.org www.thenbs.org for webchat

The opening hours for The NBS are Mon-Fri 9am-6pm, Sat 10am-2pm, Sunday & Bank Holidays - closed.



Checklist for informing people & organisations of the death

Organisations/People with an asterisk can be found in the A-Z list below

Tick if applies to you	Type of organisation	Name of organisation/contact information	Date told	In person/ phone/ email/ letter	Notes	Date done
	Appointment to collect medical certificate* OR					
	Coroner* informs you that you may register the death					
	Appointment with Registrar*					
	Tell Us Once*	See page 14				
	Bank					
	Bank					
	Bank					
	Bank					
	Building Society					
	Life insurance policy					
	Life insurance policy					
	National Savings including Premium Bonds					
	Other finance					
	Other finance					
	Building insurance					
	Home contents insurance					
	Car insurance					
	Medical insurance					
	Holiday insurance					
	Other specialist insurance					
	Credit/charge card					
	Credit/charge card					
	Store card					
	Store card					
	Store card					
	Mortgage provider					
	Landlord/housing association					

Tell Us Once

Tell Us Once (TWO) is an excellent service, provided by the Department for Work and Pensions, which informs the majority of central and local government services about the death. The Registrar of Deaths will give you a unique code and a telephone number when you register the death. Complete the process either by phone or do it on-line by visiting www.gov.uk and enter Tell Us Once in the search box – this takes you to the page about what has to be done after a death. Informing central and local government is one of the steps in the drop-down menu.

The information you need about the person who has died for Tell Us Once is as follows:

- Dates of birth and death
- National Insurance number
- Driving Licence number (if applicable)
- Passport number (if applicable)
- Which benefits/entitlements they were receiving, e.g., State Pension, Veteran's Pension, Universal Credit
- Any public sector or armed forces pension schemes they were paying into or receiving
- Which local council services they used e.g., bus pass, Blue Badge
- Name, address, phone number and National Insurance number (or date of birth) of a surviving spouse or civil partner (if any) OR
- Name and address of the next-of-kin if there is no surviving spouse or civil partner, OR if the spouse/civil partner is unable to deal with the affairs of the person who has died
- Name, address and contact details of the person dealing with the estate. This may be an individual executor or administrator, or a legal company

NOTE: Before providing anyone's details to Tell Us Once, you must seek their permission, unless they lack the capacity to give it.



The organisations informed by Tell Us Once are the following:

Central Government:

- Her Majesty's Revenue & Customs (HMRC) – this cancels personal tax and benefits and tax credits but does not deal with business taxes.
- Department for Work & Pensions (DWP) – this cancels benefits and entitlements such as State Pension, Universal Credit, Disability Benefits.
- Passport Office – for British passports only.
- Driver & Vehicle Licensing Agency (DVLA) – this cancels driving licences and registration as the owner of a vehicle. If ownership of a vehicle is to be transferred or the vehicle is to be sold, you must inform the DVLA, using its usual procedures, including ensuring the vehicle is taxed and arranging insurance for the new owner.
- The following pensions: My Civil Service Pension, NHS Pension, Armed Forces Pension, Scottish Pension schemes for the NHS, teachers, police and firefighters.
- Veterans UK – deals with Armed Forces Compensation payments.

Local Government:

- Housing Benefit
- Council tax reduction
- Blue Badge
- Council housing services
- Electoral register
- Local authority pension schemes that participate in Tell Us Once

Organisations that need to contact you will do so using the information you have provided. This includes HMRC and the DWP.

Tell Us Once must be done within 28 days of the death. After that period, the unique reference is erased, and you would need to inform each department individually.

If you anticipate a delay before you are able to complete Tell Us Once, we recommend informing the DWP of the death using its Bereavement Helpline 0800 151 2012. This will stop any further payments of State Pension and other benefits to the deceased person. Any payments made after the date of death would otherwise need to be repaid to the DWP later. The DWP will pass the information about the death to HMRC, but not to any other agency.

Bereavement benefits

You can use the *What to do when someone dies* pages of www.gov.uk to check if you are entitled to any benefits from the Government after someone has died. Or you can call the Department for Work & Pensions Bereavement Helpline 0800 151 2021.

Bereavement Support Payment has to be claimed within three months of the death to receive the full amount. To be eligible you must have been married to or in a civil partnership with the person who died or living with them and have had children together who are under 16, are 16-19 in education or training or are pregnant with their child.

If you are caring for a child whose parents have both died, you may be eligible for **Guardian's Allowance**.

You may also be able to claim this if the surviving parent is not known, or not able or willing to take responsibility for the child or contribute to their care.

Funeral Expenses Payment is only available to the person most appropriate to arrange the funeral if they are already receiving or have applied for income-based benefits (means tested) and the deceased person has not left enough money to pay for the funeral.



Why are some deaths referred to the coroner?

Sometimes a death is unexpected or not caused by a natural illness. The coroner is a judicial official who, by law, has to investigate unexplained or unexpected deaths thought not to be from natural causes.

The coroner also has to investigate if a death may have been caused by a work-related illness or accident, or when someone has died while being detained by the state, in police custody, prison or sectioned in a mental health facility, for example. Every individual is important, so, if there are questions about the circumstances of a person's death, the coroner makes sure they are answered. The coroner's investigation can also provide insights that may help to prevent similar deaths.

Most of the coroner's work involves people who died suddenly and unexpectedly before a doctor has been able to make a diagnosis, e.g., from a heart attack, stroke or aneurysm.

Often a coroner's investigation requires a post-mortem examination to find the cause of death. Occasionally, it may be possible to do this by a scan; usually, however, a pathologist does an external and internal examination of the body. If a coroner's post-mortem examination is needed, the family cannot prevent it, but they will usually be informed and able to see the deceased person at the funeral director's chapel afterwards.

Provided a natural cause of death is discovered, the coroner passes this information to the registrar and the family will be told they can register the death. This happens in about 80% of deaths referred to the coroner.

If police are investigating the death, they will give their findings to the coroner. It is the coroner who decides when the body will be released to enable a funeral to take place.

If the cause of death is still not known or is not natural and no-one is being prosecuted concerning the death, the coroner will hold an inquest. This happens some weeks or months after the death. This is a formal court hearing where evidence is given on oath to establish the circumstances of the death. The family are referred to as an 'interested party' and are entitled to attend and ask questions. In practice, however, it is often easier if the family's questions and concerns are given to the coroner before the date of the inquest. The coroner will then ensure the appropriate witnesses are called and that the family's questions are answered. Family members may be asked to give statements to the coroner before the inquest and are sometimes asked to give evidence in court.

An inquest cannot find a particular individual or organisation to blame for the death. However, a coroner can write a report to an organisation requiring improvements in procedures or care to be made.

Coroners know that this is often a very difficult experience for families and will be as helpful as they can while ensuring all legal requirements are completed.

About half of coroners' courts use the Coroners Court Support Service <https://coronerscourtsupportservice.org.uk/> 0300 111 2141, a charity providing volunteers to support families at inquests.

Do I need Probate?

Probate is the formal legal process that allows an entitled person to deal with the estate of the deceased person. An estate is everything they owned in just their own name. Anything they owned jointly with another person usually transfers to the joint owner (there are exceptions for buildings). The NBS can advise on your own circumstances.

Probate is not decided by the availability of a Will but based on the value of the estate. Unfortunately, there is no simple answer to when probate is needed because this depends on the policies of the organisations holding the deceased person's assets, usually banks or other financial organisations. Most of these organisations will have a threshold value above which they require a grant of probate before releasing the assets to the estate (with the exception of funeral costs, which may be paid direct to a funeral director).

In these circumstances, financial institutions are not being difficult by requiring a grant of probate; they are ensuring that money is being released to the correct person who will act lawfully, in accordance with the Will or the Rules of Intestacy, which dictate inheritance when there is no Will. These processes are in place to protect you and the deceased person's assets from identity theft and financial fraud.

If you answer 'yes' to any of the following questions you will probably need to go through the probate process:

- Did the deceased person wholly own a property? Probate is needed to transfer ownership or to sell.
- Did the deceased person own a part-share of a property as a tenant-in-common? You will almost certainly need probate.
- Did the deceased person own, or part-own a business of any kind? Probate will be needed.
- Did the deceased person have bank accounts with more than £50,000 in their name alone? Depending on the organisation, you will probably be asked for probate by the bank. Some banks ask for probate for smaller sums.
- Did the deceased person have a life insurance policy or friendly society policy worth more than £5,000? You may be asked for probate.
- Does the value of the estate exceed the inheritance tax threshold of £325,000 (even if you will not pay tax because of exemptions for spouse/civil partner and others)? You will almost certainly need probate, unless the value of the estate is mainly in a jointly owned property.

PLEASE NOTE: Some financial institutions may decide whether or not to request probate based on the total value of the estate, which includes the half-share of any jointly held assets owned by the surviving spouse/civil partner or other joint owner.

Here is an abbreviated list of the main steps in the probate process:

- Find out whether there is a valid Will
- Establish who will deal with the estate – an Executor named in the Will, or an Administrator if there is no Will. This is usually the nearest relative or their representative.
- Trace who will benefit under the Will or Rules of Intestacy
- Find out the value of the assets and whether the financial institutions require probate
- Find out about any debts
- Complete Form IHT400 if inheritance tax has to be paid and pay this to HMRC.
- Apply for the Grant of Representation (a generic term for the grant which is probate if there was a Will and letters of administration if there is no Will).
- Send the Grant of Representation to financial institutions in order to release and receive the funds.
- Pay any debts.
- Sell or transfer any property.
- Prepare estate accounts to be approved by the beneficiaries and pay the beneficiaries.

Deciding how to deal with probate

Some people really like doing administration and paperwork and completing forms. If you don't, you might want to consider seeking professional help with probate. You may not have the time to take on the process, as it usually takes several months and can often extend to a year or more. Some estates are particularly complex, and The NBS would recommend professional help, especially if there are tax liabilities. If there is any doubt about or challenge to the validity of a Will, a solicitor should be used and also if there is a claim on the estate from someone unexpected or who you do not believe to be entitled (contentious probate).

The NBS does not have sales targets, so you can be confident that the team wants to help you find the best solution for your circumstances. Trained advisors will talk you through how to do probate yourself, help you find a solicitor in your area or, if it is right for you, introduce you to solicitors vetted, monitored and trusted by The NBS. In some cases, your company will have arranged for you to have a service with discounted fees.

Many people choose to do some of the work of probate themselves but instruct a solicitor to complete the key legal steps, which can considerably reduce the costs.

There is no right or wrong answer to how you choose to do probate, but The NBS will provide experienced, honest guidance about whether, based on your specific circumstances, you would benefit from using a professional service.



A-Z of people and documents and their role after a death:

Administrator: Person responsible for dealing with an estate where no Will was written. This is usually the closest relative, unless they are unable to do this, or you can appoint a professional to do the work.

Attending Doctor: The doctor responsible for issuing a Medical Certificate of Cause of Death.

BD8: This may be issued by a registrar for informing the Department for Work and Pensions of a death. It is not needed if the Tell Us Once service is used. If it is completed, the best place to send it is to the local Jobcentre Plus.

Beneficiary: Someone who will receive a gift (bequest) from the estate, provided the estate has sufficient funds once all debts and costs have been paid.

Bereavement Office: Many hospitals have a department that coordinates all the paperwork after a death and handles the return of any belongings. Sometimes this role falls within PALS (Patient Advice & Liaison Service).

BSP1/Bereavement Support Payment Form: The form to claim Bereavement Support.

Commissioner for Oaths: Usually a solicitor who can act on behalf of the courts when a document has to be signed, in the same way that evidence is given on oath in court.

Contentious probate: When the validity of a Will is being challenged or there is a dispute about who is entitled to inherit.

Coroner: A judicial official who must investigate all deaths where the cause of death is unknown or due to unnatural circumstances, such as an accident or violence, or where the death was unexpected.

Coroner's Officer: An assistant to the coroner in the investigative process. Most contact with families is done by a coroner's officer. May have other titles such as coroner's assistant.

Cremation Forms: There are forms that have to be completed by doctors before a body can be cremated. A fee has to be paid for these (usually arranged by the funeral director). The person arranging the funeral must also complete a form asking for a cremation. The funeral director usually provides this form, but it can also be obtained from the crematorium.

Crematorium Referee: A doctor working for the crematorium who reviews all the forms and gives the final authority for the cremation to take place (unless a coroner has already given permission).

Disposal of Ashes Form: A form completed by the person arranging the funeral stating what should happen to the ashes (cremated remains) of the person who died. There is a huge choice of options so, if you are unsure, call The NBS or ask your funeral director for more information. PLEASE NOTE: some funeral directors promote certain products and may gain financially from selling these.

Executor: A person named in a Will as responsible for dealing with the estate

Funeral Arranger: A person, employed by a funeral director, who may take instructions from the family and do much of the practical work of arranging a funeral.

Funeral Director: The person in charge of funeral arrangements.

Funeral Operative: Someone employed by a funeral director as part of the team on the day of a funeral, driving or carrying the coffin.

Grant of Probate: The legal document giving an executor(s) authority to gather an estate and distribute it according to the Will.

Grant of Letters of Administration: The legal document giving authority to an administrator to gather an estate and distribute it according to the Rules of Intestacy.

Green Form: The form issued by the registrar to enable a funeral to take place. A Green Form is not given if the death has been investigated by the coroner and there is to be a cremation, or when there is to be an inquest. Also not issued if the body is to be repatriated abroad.

Her Majesty's Land Registry: The organisation that records ownership of land and property. The Land Registry needs to see a grant of probate before ownership of property can be transferred if it was owned solely by the deceased person. This is also often required for property that was held as tenants-in-common.

IHT400: The form to be completed for Her Majesty's Revenue and Customs when probate is needed, and inheritance tax is payable.

Inquest: A formal court hearing, held by the coroner, to establish who has died and how their death occurred. Witnesses can be compelled to attend, and all evidence is given on oath. An inquest cannot blame any individual or organisation for the death.

Interim Certificate: A certificate issued by the coroner when there is to be an inquest or prolonged investigation of the death, enabling the personal representative to begin administration of the estate.

Medical Certificate of Cause of Death: The certificate signed by the doctor who was looking after the person who died if they both know why the person has died and it was a natural death.

Medical Examiner: A senior doctor who confirms the cause of death given by the attending doctor. This system is being introduced throughout England & Wales.

Next-of-kin: This is not a legal term but usually means the nearest relative to the deceased person. This will usually be the surviving spouse or civil partner if there is one, and then children of the person who has died. It can be interpreted differently in different contexts, so may or may not include a cohabiting partner.

Out of England Certificate: Issued by a coroner to allow a deceased person's body to be moved out of England & Wales.

PA1A: The form needed to apply for Letters of Administration (probate) when there is no Will.

PA1P: The form needed to apply for probate when there is a Will.

Pathologist: A doctor with specialist qualifications in examining the organs and tissues of the human body.

Personal Representative: A term that covers both executors and administrators of estates.

Probate Registry: Where applications for probate are processed and granted. Part of the court system.

Public Health Funeral: A funeral arranged and paid for by a local council or a hospital.

Registrar of Deaths: An official who carries out registration of deaths.

Rules of Intestacy: The order of inheritance determined by law when there is no Will.

SF200/Funeral Expenses Payment Form: The form to claim for help with funeral expenses from the DWP. This can be completed online or downloaded from www.gov.uk, or obtained from a Jobcentre Plus.

Solicitor: A professional with a qualification in law enabling them to carry out legally regulated tasks for their clients, including probate.

Tell Us Once: The system set up by the DWP to make it easier for bereaved people to notify central and local government departments about a death.

Testator: Formal term for the person who has written a Will.

Trust: A trust is created whenever someone is legally appointed to look after property or money for another person. The person appointed is called a Trustee. Executors and Administrators are trustees for the estate.

Trust Corporation: A type of company that can administer simple probate.

Trusts and Estates Practitioner: Someone who has studied for a qualification giving them expertise in writing Wills, creating trusts and administering estates. Many solicitors have this qualification.

Will: A legal document giving instructions for the distribution of a person's estate after their death. It is signed and dated by the person writing the Will and their signature must be witnessed by two independent people who will not benefit from the Will and are not related to anyone who will benefit from it.

Finding support

Most of us experience the death of people close to us at some point in our lives. This will include family members, good friends and work colleagues. Sometimes we may be surprised by how strongly we react to the death of someone we know.

Each death affects us individually and others in your family may respond quite differently to the death of a family member, because they all had a unique relationship with the person who has died.

No-one can tell us how we should react – there is no right or wrong way to grieve – although many of us do experience very similar emotions, as well as physical reactions. Grief may feel like a rollercoaster ride of overwhelming sadness and weeping at times, but you may also feel angry about what has happened, or even angry with the person who has died for leaving. It is common to feel guilty about things we wish we had said or done, or regretful about things we wish we had not said. You may have trouble sleeping, lose appetite and find it hard to get motivated to wash and dress in the morning.

Grief can also feel very lonely, especially after the funeral when it seems like everyone else has moved on, but you are left with a huge and painful void in your life.

People do get through this experience and most eventually find that it is possible to look back and enjoy the positive memories of the person without bursting into tears or feeling despair. Talking about how we feel with family members or good friends who understand is usually helpful.

Sometimes though, reassurance from someone with knowledge of the experience of grief can provide additional help and support. Previous life experiences make some people more vulnerable in bereavement and deaths in certain circumstances can be more difficult to understand and cope with, especially if you have to also support others who have been affected.

There are very many organisations and people who can support you through your time of grieving. Life is never the same again after someone close to us dies, but we can learn to live without them. However unlikely it feels now, most people eventually find they can laugh and enjoy life again. There is not enough room here to tell you about every organisation that can help but, if you contact The NBS a trained advisor will help you find an organisation that provides the best match for your situation.



Here are contact details for some organisations you may find helpful. Most have helplines and many provide a webchat service. Most do not offer a 24-hour service so please do leave a message if you are asked to do so.

- At A Loss:**
www.ataloss.org
 Has details of most of the bereavement support organisations in the country. You can search by geographical area or the type of death by which you have been affected. Online service only.
- CALM:**
www.thecalmzone.net
 0800 585858
 An evening helpline for anyone finding life really tough – especially men.
- Child Bereavement UK:**
www.childbereavementuk.org
 0800 028 8840
 A charity that supports both bereaved parents and bereaved children.

- Compassionate Friends:**
www.tcf.org.uk
 0345 123 2304
 A charity first founded to support parents after a child has died, including adult children. It now supports bereaved family members, including grandparents and brothers or sisters of the person who has died.

- Cruse Bereavement Care:**
www.cruse.org.uk
 0808 808 1677
 The UK's largest bereavement support charity.

- Grief Encounter:**
www.griefencounter.org.uk
 0808 802 0111
 A charity that supports bereaved children and young people.

- MIND:**
www.mind.org.uk
 0300 123 3393
 A mental health support charity, which offers information and sources of support for bereavement.

- Samaritans:**
www.samaritans.org
 116 123
 A 24-hour helpline for immediate support if you are in extreme distress and need to speak with someone urgently. You do not have to be feeling suicidal to call the Samaritans for support.

- Survivors of Bereavement by Suicide:**
www.uksobs.org
 0300 111 5065
 A charity providing support for anyone impacted by a death by suicide.

- The Silver Line:**
www.thesilverline.org.uk
 0800 470 8090
 A 24-hour helpline providing support for older people.

- WAY (Widowed and Young):**
www.widowedandyoung.org.uk
 An organisation that offers support to people under 50 whose life partner has died.

You Are Not Alone.

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

Phone: 0800 024 6121

NBS Chat: www.theNBS.org

Email: info@theNBS.org

Monday – Friday 9.00am – 6.00pm

Saturday 10.00am – 2.00pm

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