

What happens when my loved one dies? Three steps you need to take in the UK

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Losing someone close to you is always hard, even if it is expected. Thinking about what to do next can be a daunting prospect and it is not always clear where to access information and support during a difficult time. To help, we have put together a short guide that identifies the steps you need to take when your loved one dies, whatever the circumstances.

The three key steps you need to take are:

- registering the death;
- making funeral arrangements; and
- dealing with the estate.

The process is more straightforward if the death was expected and the cause of death is clear. If the death was unexpected and the cause of death is unclear, a coroner may need to be involved.

Step 1: Register the death

When someone dies, it is a legal requirement to register the death within **five working days**.

You can only register the death once you have the medical certificate of cause of death (or the coroner has let the registrar know that the death can be registered). If the person died in hospital or hospice, they will give this to you. If your loved one died at home, you should contact their GP.

Normally, you must register a death in person at a registry office. You should get the documentation the same day. However, a new registration process for registering a death during the COVID-19 pandemic means that you can register a death by phone and avoids relatives visiting a register office.

To register a death, you will need to take key information / documentation with you, such as the medical certificate of cause of death, birth certificate, driving licence and proof of address.

After the registration, you will receive a certified copy of the death certificate, a certificate of notification or registration of death and a certificate for burial or cremation. It is sensible to obtain **multiple certified copies** of the death certificate at this stage (it is £11 per copy).

The process is different, and can take longer, in different countries.

Step 2: Arrange the funeral

The person who died may have left funeral instructions in their will or letter of wishes. If there are no clear wishes, the executor or nearest relative will usually decide the funeral arrangements.

You can use a funeral director to assist with all necessary arrangements or you can arrange the funeral yourself.

If you wish to bury your loved one on private land, rather than a churchyard or cemetery, you will need permission from the freeholder and may

also need authority from your local council. You will need to keep a record of the burial for future owners of the property.

If you use a funeral director, you should give them the certificate for burial and cremation, which you will have received after registering the death.

Step 3: Deal with the estate

If your loved one left a will, they are likely to have named an executor who they wished to deal with their estate after their death. If your loved one died without a will, there are a number of people who may deal with their estate, starting with their surviving spouse, then their children.

If you are dealing with your loved one's estate, you will need to submit an IHT form to HMRC (even if your loved one's estate is exempt from inheritance tax) and apply for a grant of representation from the Probate Registry.

You will need to inform the following of your loved one's death and provide them with either the death certificate or the certificate of notification or registration of death:

- banks and investment providers where they had accounts;
- their mortgage providers;
- employers;
- utility providers;
- the passport office;
- the department of work and pensions; and
- DVLA.

Banks and investment providers will freeze accounts on notification of death but may not transfer assets to you, as executor or administrator, without a copy of the grant of representation.

If you have doubts about the validity of the will or you have concerns the estate may not be administered properly, you may think of lodging a 'caveat' to prevent the issue of a grant of representation. A caveat is lodged at the Probate Registry. It costs £20 and remains in force for six months unless renewed or removed.


Each estate is unique and you can always seek legal advice to help in a difficult time. For more specific advice on how to assist with estate administration, or for any questions in relation to the above steps, please get in touch.


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