

# What to do when someone dies



Most people will at some stage suffer the death of a family member or close friend and be faced with the task of dealing with their estate. It is a difficult time. There can be a lot to think about and do, and many people are uncertain of the steps that need to be taken.

## At a glance

- There are a number of essential tasks that need to be carried out when a person dies
- If the person lived alone, you should make sure their property is secure
- A death must be registered within five days in the district where the person died
- You must establish if the person had a will and, if so, contact the executors
- You must check carefully if the person left any instructions about their funeral

## A guide to the procedures and practicalities

This simple guide answers some of the most frequently asked questions to help you understand the formalities that have to be dealt with when a death occurs.

### Initial steps

If someone dies at home, the family doctor should be contacted immediately. If the death was not unexpected, the doctor will give you a medical certificate showing the cause of death, together with a note about how to register it. If the person is to be cremated, two doctors will need to sign the certificate – but this can be done later. You should then contact your chosen funeral director, who will come to collect the body.

If someone dies in hospital, the body will usually be kept there until the medical certificate is issued and the body is collected by the funeral director.

## Security and insurance

If the person lived alone in their own home (owned or rented), you should make sure the property is secure. Take the normal precautions that you would take when leaving your own house empty for a while, such as locking doors and windows, stopping the newspaper and milk deliveries, and moving valuable items out of sight. Generally, everything that is in the home of the deceased person should remain there to be valued. However, if there are any very valuable items (and particularly smaller items such as jewellery), you should consider moving them to a safer place.

You should find details of the buildings and contents insurance for the deceased person's property and notify the insurance company as soon as possible. Make sure that the cover is adequate and ask them to send details of any restrictions on the cover following death. Most insurance companies have requirements such as frequent visits to the property and keeping the heating on or turning the water off at the mains.

If the deceased had any firearms, the death should be reported to the local police and arrangements made for the items to be kept by another person with a licence.

## Registering the death

A death must be registered within five days, in the district where the person died. The address of the district registry can be found online or in the telephone book, or you can ask the doctor or local council. In some circumstances it is possible to register the death at a local hospital. If you are unable to visit the office for the appropriate district, you can make a formal declaration in any district and this will be forwarded to the correct one.

The death can be registered by a relative; someone present at the death who is not a relative; anyone who has taken responsibility for organising the funeral; or someone representing the “occupier” of the building where the person died (such as the manager of a residential home or an official from the hospital).

When you register the death, you should take the following documents or information with you, if available:

- The medical certificate issued by the doctor
- The person’s birth certificate and marriage or civil partnership certificate
- Details of the person’s date and place of birth, if their birth certificate is not available
- Details of any other names by which the person was known
- The person’s usual address
- Their last occupation
- The name, occupation and date of birth of their spouse or civil partner
- Their medical or NHS card or National Insurance number
- Details of any state benefits they were receiving

The registrar will give you the following:

- A certificate for burial or cremation (called a “green form”)
- A form for state benefits (called a “BD8”)
- As many copies of the death certificate as you request

You will have to pay for the death certificates, but you can be reimbursed from the estate. The cost varies between different local councils. We recommend that you obtain several copies because each separate institution with whom the deceased person had an investment will want to see one, and the certificates cannot be photocopied.

## What if the coroner is involved?

Unexpected deaths are reported to the coroner, sometimes by the police, but usually by the doctor who was called when the person died.

A death is regarded as unexpected if:

- The person died within 24 hours of being admitted to hospital or during an operation
- The doctor does not know the cause of death and so cannot issue a medical certificate
- The person who has died was not seen by a doctor within the last 14 days

The majority of deaths reported to the coroner lead to a post mortem, and in some cases an inquest is held. It is helpful to keep in touch with the registrar, so you know when notification from the coroner has been received, but the undertaker can do this on your behalf.

## Holding an inquest

The primary purpose of an inquest is to establish the cause of death. The coroner needs medical evidence for this and they may adjourn the inquest so that further enquiries can be made.

When the coroner adjourns an inquest, they will send the next-of-kin or another responsible person a certificate for cremation or an order for burial. The coroner will also send a certificate to the registrar so that the death can be registered.

## Arranging the funeral

The deceased may have left instructions in their will or a letter about their funeral wishes. Check whether they left an organ donor card or a request for their body to be donated to medical research. You should also check whether they had a “pre-paid” funeral plan to cover some of the costs. As well as the funeral itself, there will usually be additional costs such as newspaper notices and the fees for the vicar or church.

Most banks or building societies are prepared to pay the funeral bill out of the deceased person's account before probate, assuming there are sufficient funds.

Many of the UK's funeral directors are members of the National Association of Funeral Directors, which has a code of practice. However, you do not have to use a funeral director. Many people now have "do it yourself" funerals, frequently using coffins made of alternative materials such as wicker or cardboard. These funerals are often less expensive. If you would like to know more, you may like to contact the Natural Death Centre, which is a registered charity.

## Finding the will

Wills and codicils are often held by the deceased person's solicitor or in a bank deposit box. However, a copy is usually to be found with the deceased person's other important papers. If the person did not have a will, they are said to have died intestate and their assets are dealt with in accordance with standard legal rules.

## What happens to the assets?

If there is a will, legal ownership of the deceased's assets passes immediately to the executors who are named in the will. If there is no will, ownership passes to the administrators when letters of administration have been issued. In this guide we will use the term "personal representative" to refer to both executors and administrators.

The beneficiaries, who will eventually benefit from the estate, do not own anything until it is handed over to them by the personal representatives. The right of the beneficiaries at this stage is simply to have the estate properly administered for their benefit.

## Surviving partners

The surviving partner should send off the BD8 state benefits form given to them by the registrar as soon as possible, so that their state pension can be increased, if appropriate. If the survivor now lives alone, they should also contact their local council to request a reduction in their council tax bill.

If the deceased had a joint bank or building society account with someone else, the bank or building society will change the account into the survivor's sole name once they have seen the death certificate.

However, you should still give details of the account to the personal representatives – and the money in the account may still belong to the deceased person's estate.

## Duties of the personal representatives

The personal representatives are responsible for safeguarding all of the assets, obtaining the grant of probate or letters of administration, collecting the assets, paying the liabilities, administering the estate in accordance with the law and making sure that the correct taxes are paid. For guidance on the duties of personal representatives, please see our separate guidance note "administering an estate".

## Find out more

Our experienced team operates nationwide. For further advice, please get in touch with your local contact.

The following organisations can also offer useful advice:

- **Age UK** – call 0800 169 2081 for advice or information
- **Cruse Bereavement Care** – a counselling and advice service for bereaved people on 0800 808 1677
- **HM Revenue & Customs** – inheritance tax helpline on 0300 123 1072
- **National Association of Funeral Directors** – call 0121 711 1343 or visit their website [www.nafd.org.uk](http://www.nafd.org.uk)
- **Natural Death Centre** – call 01962 712 690 or visit their website [www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)
- **The Samaritans** – call 116 123 from any phone or visit their website [www.samaritans.org](http://www.samaritans.org)

## Also in the series

- Making a will
- A family investment company
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- Grandchildren's education trust
- Pre- and post-nuptial agreements
- Appointing a professional executor
- Appointing a professional trustee
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- Trusts
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- Gifts made within seven years of death
- Digital assets: what happens to them when I die?

## Get in touch

Our experienced team operates nationwide. For further advice, please get in touch with your local contact.



**John Grundy**  
Partner | Birmingham

T: +44(0)121 456 8212  
E: john.grundy@mills-reeve.com



**Andrew Playle**  
Partner | Leeds

T: +44(0)113 388 8470  
E: andrew.playle@mills-reeve.com



**Chris Belcher**  
Partner | Cambridge

T: +44 (0)1223 222618  
E: chris.belcher@mills-reeve.com



**Elizabeth Field**  
Partner | Norwich

T +44(0)1603 693419  
E: elizabeth.field@mills-reeve.com



**Sarah Cormack**  
Partner | London

T: +44(0)20 7648 9232  
E: sarah.cormack@mills-reeve.com



**Deborah Clark**  
Partner | Manchester

T +44(0)161 235 5432  
E: deborah.clark@mills-reeve.com

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