

What to do when someone dies?

Things are hard when someone dies both emotionally and practically. This guide aims to help with the practical and point you in the direction of emotional support. This is written for England and Wales, a version for is being prepared for Scotland and Northern Ireland where things might differ.

When you lose a loved one it can be really bewildering; it can be difficult to know what to do. Hopefully, a family member or friend will help but some things are personal and when doing it yourself practical steps can be helpful.

Assuming the person has died in the UK, a doctor must see them and give you a Certificate of Death so you that can contact a funeral director. If the death has occurred in a hospital or hospice, the staff will help you.

You need to know if the deceased had a funeral plan. If they did, they should have given a contact number to someone close to them, or you can contact the company directly. You should check the will for mention of a funeral plan or specific funeral wishes. This is an important step because if you proceed with a funeral and there was a pre-paid plan, there is no redress.

Registering a Death

A relative must register the death within 5 days in England or 8 days in Wales (including weekends and Bank Holidays). Usually this must be registered in the town where the person has died and may not be their home area. Until this step is completed, no other steps can proceed. This step can be emotionally difficult, consider taking someone along with you for support.

What you will need:

When you book an appointment with the registrar, they should tell you what you documents relating to the deceased you will need to bring. Often, they include:

- Council tax bill
- Driving license
- Marriage or civil partnership certificate
- NHS medical card
- Passport
- Proof of address (such as a utility bill)

If you do not have the required documents, the registrar's office can advise.

You will need to tell the registrar:

- the person's full name at the time of death
- any names previously used, e.g., maiden name
- the person's date and place of birth
- their last address
- their occupation
- the full name, date of birth and occupation of a surviving or late spouse or civil partner
- whether they were getting a State Pension or any other benefits

You will be asked how many copies of the death certificate you want. It is worth getting a few copies as many organisations require one such as pension schemes, banks, and solicitors. The copies are usually returned but having multiple copies to hand can help speed the process along.

'Tell Us Once' service

The 'Tell Us Once' scheme is very helpful, but you must use it with the code the registrar gives you within 28 days (this service is not available in Northern Ireland). It encompasses many government organisations such as DWP and HMRC.

Before you call 'Tell Us Once' ensure you have to hand:

- The registrar code
- Surname of the deceased
- Date of death
- Name, address and contact details of the person or company dealing with their estate (property, belongings and money), known as their 'executor' or 'administrator'
- If there is a surviving spouse or civil partner, you will also need: the name, address, telephone number and National Insurance Number or date of birth of the spouse or civil partner
- If there is no surviving spouse or civil partner or they are unable to deal with their affairs, be prepared to supply the name and address of their next of kin.
- If the deceased died in hospital, nursing home, care home or hospice, you will be asked to supply the name and address of that institution and you will be asked if their stay was for 28 days or more.

You may also need your loved one's passport, driving license, and blue badge number details. If applicable, details of civil service/public service pension details, housing benefit, DWP benefits including state pension may be needed.

A national insurance number is often helpful.

Don't get overwhelmed.

It can be difficult to find all the paperwork. Do your best and if you need to ring back or contact agencies separately that is understandable.

'Tell Us Once' will also contact MyCSP to deal with pension accounts. If the person is not claiming the pension MyCSP will send forms if there are any dependent pensions to claim.

However, if the person is already claiming their pension or you want to claim a widow's/widower's/dependent's pension you should contact MyCSP directly either after the first notification via 'Tell Us Once' or when you notify directly.

Other helpful Resources:

[What to do when someone dies: step by step - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/what-to-do-when-someone-dies-step-by-step)

MyCSP -Pension Administrator for Civil Service Pension

MyCSP have a bereavement team who can be contacted on **0300 123 66 66** or if you'd rather not speak to anyone, complete the form on this link: [Contact us - Civil Service Pension Scheme](#)

Don't forget to tell CSPA on **020 8688 8418** or email enquiries@cspa.co.uk if they were a CSPA member.

Housing

There may be housing issues depending upon a will, inheritance, or a tenancy. Landlords or mortgage providers need to be informed. [Shelter](#) is a good charity and can help you navigated complicated. Your local Citizens Advice can help if the owner dies.

If you live with the owner of your home and they die, your rights will depend on whether your name is also on the title deeds and whether the person left a will. If there is no will, special rules of intestacy will apply. This situation can be complicated and you will probably need help from a solicitor. The solicitor will be able to check the title deeds, find out if there is a will and the terms of any will. They can advise on the rules of intestacy.

If your home is rented and someone living with you dies, you must find out if your name was on the rental contract and if there are succession rights. If it isn't straightforward, seek help. No-one expects you to do this on your own.

[Staying in your council home when someone dies - Citizens Advice](#)

[Get help from Shelter - Shelter England](#)

Bereavement Benefits

You may be entitled to state bereavement benefits as a widower/widow/partner if you claim within 12 months of your partners death. Unless you were over state pension age in 2016, there is no widows/widowers state pension it is likely you will be entitled to a lump sum and monthly payments for 18 months.

Dealing with the DWP/Banks/ Utilities can seem daunting but usually there are bereavement teams who can be very helpful and sympathetic. Don't rush. Contact organisations one at a time. Get your

paperwork ready, perhaps make a cup of tea, sit comfortably and assume it will take a long time. This is a difficult time, have hankies to hand. Don't make plans to go out or set a deadline within a half day. It is okay to say if it is all too upsetting. You can call back.

The process can be daunting but must be done. It might be helpful to have a family member or friend with you. You are likely to need to be present to authorise or provide details. Some things can be completed online; some people find that easier.

Banks

Although, banks may have a dedicated team on the phone, it might be helpful to take a copy of the death certificate and any bank details to a local branch where you can talk in-person and where an attendant can guide you.

Joint Accounts

If you and your loved one had a joint account, it will need to be updated quickly with your bank and utilities provider. Go through the deceased's accounts to see if any accounts need to be put into another name and which accounts can be closed.

Insurance

Once you have a death certificate, making insurance claims, should be done soon, depending on the wording in the policy.

Any insurances such as car or household should be changed to the survivor's name if appropriate.

Power of Attorney

Power of Attorney ceases as soon as someone dies. This means bank transactions cannot be conducted, such as changing accounts or accessing funds. The will is the legal document needed.

Wills

You need to know if the deceased had a will and who the executor is. You may need the help of a solicitor to carry out executor duties and probate if it is your responsibility.

Probate

Probate can be complicated, and you may need a Solicitor to help. It is important to know the value of the estate before you start. The government website can help. You might need to get an estate agent's valuation of a house or an auctioneer's view of any items of value.

Tax

If you are using 'Tell us Once' to inform HMRC about a death, they will need information about the estate to see if any tax is due.

Mobile phones

These can be the most difficult contracts to end (even throwing away the phone does not help!). You need to stand strong and assume this process will take a while. Maybe leave it until last.

Emotional Support

Everyone grieves differently and although you might be supported by family and friends it can be helpful to talk to a stranger either online, on the phone or in person.

There is no shame in seeking help be it counselling or medical help from your GP. Everyone talks about their feelings these days and it can be very helpful and healthy approach to a very difficult time. These links point you to the different support available.

Sue Ryder:

[Online Bereavement Support | Sue Ryder](#)

NHS:

[Bereavement and traumatic events - Every Mind Matters - NHS \(www.nhs.uk\)](#)

Age UK:

[Bereavement - Find support with coping | Age UK](#)

Charity for Civil Servants:

[Charity For Civil Servants | For whatever happens \(cfcs.org.uk\)](#)

Give it some time . . .

After some time has passed, some people find it helpful to find new hobbies or interests or return to some that have dwindled. Don't forget to continue your CSPA membership, we can help and advise. Consider becoming active in your local CSPA Group.

[Age UK](#) provide social activities in many areas. Your local health centre can refer you to age appropriate exercise classes if that is your interest. Loneliness can be very hard and after a bereavement seems inevitable but when you are ready, which could be weeks or months or longer, you might find it helpful to get out and meet others.

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