

Sid Valley HELP

01395 892 011 or 07378 964 521

[www.sidvalleyhelp.org.uk](http://www.sidvalleyhelp.org.uk)



# ***What To Do When Someone Dies***



**Sid Valley  
Practice**

**Patients' Participation Group  
for the Sid Valley Practice**

September 2022



This guide has been produced by Sid Valley Help and the Sid Valley Practice Patient Participation Group with support from the Sid Valley Practice.

**Sid Valley Help** is a local charity (registered charity number 1181458) that provides free and confidential information and advice on health and social care support services in the Sid Valley. Our current activities are:

- we operate a signposting service with a website [www.sidvalleyhelp.org.uk](http://www.sidvalleyhelp.org.uk) and telephone and email contacts that provides information on local, county and national health and social care services
- we support around 25 vulnerable households with social visits and help with shopping
- in conjunction with the Sidmouth Wellbeing & Health Action Team (WHAT) we organise and raise funding for local mental health projects
- we hold network meetings and training sessions for Sidmouth's voluntary health and social care organisations
- we attend the weekly NHS Community Health & Social Care team meetings
- we cooperate with Sidmouth Hospice at Home in the Information Centre at 48 High Street, Sidmouth.

**The Sid Valley Practice Patients' Participation Group (PPG)** is a group of volunteers registered as patients with the GPs' practice. The aim of the PPG is to represent the views and experience of the patients to the practice and to provide information to patients about what the practice is doing. The PPG regularly run a survey of patients' experience and produce a newsletter. The results of the last survey in 2021 and the recent newsletter are on the practice website, see:  
[www.sidvalleypractice.nhs.uk/patient-group](http://www.sidvalleypractice.nhs.uk/patient-group)

**The Sid Valley Practice** is the GP doctors' practice for the Sidmouth area located at The Beacon Medical Centre, Segmuda Road, Sidmouth EX10 9YA 01395 512 601.  
[www.sidvalleypractice.nhs.uk](http://www.sidvalleypractice.nhs.uk)

*We have tried to ensure the information in this guide is accurate however procedures and circumstances change so please check before making any decisions.*

# A guide to what to do when someone dies

When someone dies it can be overwhelming but there are certain things that need to be done by the nearest relative or carer. If this is you, then this booklet has been written to help you. At a time when you may be feeling shocked and sad you may be called on to make decisions and arrangements, perhaps for the first time.

The sections of the booklet are:

1. What to do immediately
2. Register the death
3. Arrange the funeral
4. Tell government and other organisations about the death
5. Check if you are entitled to financial support
6. Apply for probate and deal with the estate
7. Find advice, support and comfort for the bereaved
8. Sources of information.

## **1. What to do immediately**

### If the death was expected

If the death was expected, for example due to a terminal illness, you should inform the family doctor.

In most instances as soon as the death has been verified by a doctor or nurse, the doctor will issue a medical certificate stating the cause of death to allow you to register the death at the Register Office.

When you feel ready, contact a funeral director to come and remove the body.

If someone dies at home unexpectedly

**Call 111 immediately and ask for advice**

An unexpected death may need to be reported to a coroner. A coroner is a doctor or lawyer responsible for investigating unexpected deaths. They may call for a post-mortem or inquest to find out the cause of death. This may take some time, so the funeral may be delayed.

If someone dies in hospital

The hospital will usually issue a medical certificate and formal notice. The body will usually be kept in the hospital mortuary until you arrange for a funeral director to remove the body.

Organ donation

After a death you will have to act quickly if it was the wish of the deceased or the nearest relative to donate organs for transplant. The next-of-kin will usually be approached to make sure they do not object to organ donation. A medical certificate must be issued before any organs can be removed or the body donated for medical teaching. The doctor attending will advise on procedure. After organ donation, the body is released to the relatives.

**2. Register the death.**

*You must register the death within five days in person at a Register Office - make an appointment before you visit.*

A relative should register the death but if a relative cannot register the death, you can do it if you were there at the time of death or you are in charge of making funeral arrangements.

You must do this in person within five days of the death. The five-day period includes weekends and bank holidays.

### Make an appointment at a register office.

There are three Register Offices in East Devon at Exeter, Honiton and Exmouth. They share the same phone number 0345 155 1002. Call the number and ask to make an appointment at the most convenient Register Office for you. Note that you must make an appointment before travelling.

### Visit the Register Office

The Register Office will tell you what documents you need to bring but usually you need to take with you:

- the medical certificate showing the cause of death, signed by a doctor.

If possible you should also take the person's:

- birth certificate
- NHS medical card or number
- marriage or civil partnership certificate
- driving licence
- proof of their address.

You will have to tell the registrar:

- the person's full name (and any other names they had, such as a maiden name)
- the person's date and place of birth
- the date and place of death
- their usual address
- their most recent occupation
- whether or not they were receiving any benefits, including State Pension, and the name, occupation, and date of birth of their spouse or civil partner.

## Certificates

When you have provided the required information, the registrar will give you:

- a certificate for burial or cremation (known as the Green Form)
- a certificate of registration of death (form BD8) - there is a charge for this form
- leaflets about bereavement benefits.

You must have a Green Form certificate for burial or a cremation form before the funeral can take place.

You can buy additional death certificates from the Register Office as these will be needed for the will and any claims for pensions, savings, etc. It's best to pay for several copies because copies requested at a later date may be more expensive. Ordinary photocopies are not accepted by many organisations, such as banks or life insurance companies.

## *Tell Us Once* service

The Register Office will explain their *Tell Us Once* service that will report the death to several government departments in one go. You can arrange this when reporting the death or do it online within 28 days. You will get a *Tell Us Once* reference number from the registrar.

## **3. Arrange the funeral**

The person who died may have left funeral instructions in their will or a letter about their wishes. If there are no clear wishes, the executor or nearest relative will usually decide if the body will be cremated or buried and what type of funeral will take place. You



can employ a firm of funeral directors (undertakers) or arrange the funeral yourself.

### Find a funeral director

Check that the people you talk to are registered with at least one of the following organisations.

- National Association of Funeral Directors
- National Society of Allied and Independent Funeral Directors

Ask several funeral directors for itemised quotations to help you decide which company to use. A quote should include:

- the funeral director's services
- a coffin
- transfer of the deceased person from the place of death, and care of them before the funeral
- a hearse to the nearest crematorium or cemetery
- all necessary arrangements and paperwork.

There may be extra charges for third parties such as the crematorium, clergy and doctors. Funeral directors may ask for these fees to be paid up-front.

### Local Funeral Directors:

- Northcott Brothers, 68 Temple Street, Sidmouth  
01395 513207
- Potbury's Funeral services, 111 High Street, Sidmouth  
01395 513355
- Shoobridge Funeral Directors, Park House, Silver Street,  
Honiton 01404 41424

## Arranging a funeral without a funeral director

You don't have to use a funeral director and you can arrange a funeral yourself. Such a funeral can be less expensive, more environmentally friendly as well as more personal and intimate. This type of funeral often takes place when someone makes their wishes clear before their death and plans for it themselves, as it can involve more advance planning.

The main alternatives are:

- arranging a funeral in your local cemetery or crematorium - contact East Devon District Council
- direct cremation without a service - contact the crematorium
- natural burial - there are several natural and woodland burial sites in Devon, see [www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)

## Funeral Celebrant

A priest or minister of a church or faith group may agree to conduct the funeral as the celebrant, especially if the deceased was a member of the church or faith group.

Non-religious services can be conducted by a funeral celebrant from Humanist UK, see [www.humanists.uk](http://www.humanists.uk) or phone 020 7324 3060.

## Paying for a funeral

Arranging a funeral can be stressful and it can also be expensive. If you are paying for the funeral, think carefully about what you can afford.

The funeral can be paid for by:

- you or other family members or friends
- a lump sum from a life insurance policy or pension scheme
- a pre-paid funeral plan the person took out
- the person's estate (any money, property or assets they left). Funeral costs take precedence over other debts
- money the person had in a bank; all banks will pay funeral expenses from the deceased person's bank account if there are sufficient funds available. If not, you may need to pay the costs in the meantime and wait for probate to reclaim the money. (Probate is the legal process of distributing the money, property and possessions of the person who has died.)

### Help with funeral costs

You may be able to get a Funeral Payment or Budgeting Loan from the Social Fund if you are on a low income and meet the criteria - see section 5 below.

## **4. Who do I need to tell about the death?**

When someone dies, you must contact certain organisations to let them know as soon as possible.

### Information you will need

Before you start, it is very useful to have the following information to hand about the person who has died as this will make the task of completing forms or documents much easier:

- National Insurance number
- NHS number

- date and place of birth
- date of marriage or civil partnership (if applicable)
- Child Benefit number
- HMRC tax reference number
- organ donor card (if registered).

The *Tell Us Once* service will notify:

- HM Revenue and Customs (HMRC) - to deal with personal tax and to cancel benefits and credits, for example Child Benefit and tax credits (you need to contact HMRC separately for business taxes like VAT)
- Department for Work and Pensions (DWP) - to cancel benefits and entitlements, for example Universal Credit or State Pension
- Passport Office - to cancel a British passport
- Driver and Vehicle Licensing Agency (DVLA) - to cancel a licence, remove the person as the keeper of a vehicle and end the vehicle tax; you must contact DVLA separately if you either sell the vehicle or keep it and tax it in your own name
- the local council - to cancel Housing Benefit, Council Tax Reduction (sometimes called Council Tax Support), a Blue Badge, inform council housing services and remove the person from the electoral register
- Veterans UK - to cancel or update Armed Forces Compensation Scheme payments

If you don't use the *Tell Us Once* service, you will need to contact these departments yourself. You should return the person's driver licence to the DVLA and the passport to HM Passport Office.

You may need to contact other organisations as well, such as:

- pension scheme provider
- insurance companies
- bank and building society
- employer
- mortgage provider, housing association or council housing office
- landlord or local authority if they rented a property
- any private organisation/agency providing home help
- utility companies if accounts were in the deceased's name
- Royal Mail - if mail needs re-directing
- TV/internet companies with which the deceased had subscriptions
- GP, dentist, optician and anyone else providing medical care
- any charities, organisations, or magazine subscriptions the deceased person made regular payments to
- the Bereavement Register, which removes their details from mailing lists and stops most advertising mail. Phone 020 7089 6403 or see [www.thebereavementregister.org.uk](http://www.thebereavementregister.org.uk)
- church or regular place of worship

- social groups the deceased belonged
- anyone the deceased owed money to
- anyone who owed the deceased money.

### Lasting Power of Attorney

If the person who has died has a Lasting Power of Attorney or Enduring Power of Attorney, the attorney should send them to the Office of the Public Guardian with a death certificate.

## **5. Benefits and financial help**

### Help with funeral costs

You may be able to get a Funeral Payment or Budgeting Loan from the Social Fund if you're on a low income and meet the criteria. There are strict rules about who can get help and how much you will receive. You must be claiming certain means-tested benefits and have had a close relationship with the person who died, for example, you may have been their partner.

If you don't qualify for a Funeral Payment, or it doesn't cover the full costs of the funeral, you may be able to get a Budgeting Loan from the Social Fund. These are interest-free loans of between £100 and £1,500 that you repay from your benefits.

### Benefits

You may be able to claim certain benefits and one-off payments if you lived with, or were dependent on, the deceased. Time limits apply, so contact your nearest Job Centre Plus office as soon as possible to find out.

If you pay Council Tax you may be eligible for benefits such as Council Tax Support.

If the deceased person was single and living alone then Council Tax is stopped until receipt of the Grant of Probate for up to 6 months and utility companies put bills on hold until receipt of the Grant of Probate.

If you are in doubt about benefits you could contact Citizens Advice East Devon for advice. Exmouth office 01395 265 070 or national helpline 0808 250 5703 or see:  
[www.citizensadviceeastdevon.org](http://www.citizensadviceeastdevon.org)

## **6. Apply for probate and deal with the estate**

Probate is the legal right to deal with someone's property, money and possessions (their 'estate') when they die.

If there is a will you must contact the executor if this isn't you. The executor is the person who is nominated in the will to sort out the deceased's affairs. The executor can start the process of applying for probate.

If there is no will then you should decide who will apply to sort out the deceased's affairs and contact the Probate Registry to apply for 'letters of administration'.

The Register Office can give advice on the process of applying for probate or see [www.gov.uk/probate-estate](http://www.gov.uk/probate-estate).

If you are dealing with a large or complicated estate it may be prudent to get legal advice from a solicitor or bank. If you decide to employ a solicitor or other organisation to get probate it is wise to get several quotations and be clear about the services you require. The cost is typically 1 to 5% of the value of the estate and fees can total thousands of pounds.

Part of the probate process may include making a return to HMRC and Inheritance Tax may be payable from the estate.

Once probate is granted and debts and taxes have been paid then you can distribute the remainder of the estate.

## **7. Find advice, support and comfort for the bereaved**

After the death of a loved one there are many organisations that can also offer help according to your particular circumstances including:

- funeral director
- family doctor
- solicitor
- welfare officers and personnel departments at your workplace
- priest or minister of religion
- local social services
- one of the organisations listed in section 8 below.

You may feel that you want to talk with someone sympathetic who is outside your immediate family. Sidmouth Hospice at Home has a team of fully trained bereavement volunteers who can support you by telephone or in face-to-face conversations. Please telephone the Volunteering Manager 07516506119 if you would like to access the support that their volunteers can offer.



Some Churches and Faith Groups in the Sid Valley may be able to offer you support, particularly if you have been a member of their community:

- All Saints Church
- Catholic Church of the Most Precious Blood
- Community Church
- Emmanuel Baptist Church
- Evangel Pentecostal
- Methodist Church Sidmouth
- Quakers of Sidmouth
- St Francis Woolbrook
- Sidmouth Parish Church - St Giles & St Nicholas
- St Giles Sidbury
- St Mary & St Peters Salcombe Regis
- St Peters Sidford
- The Mustard Seed Cafe
- The Salvation Army
- Unitarian Church
- United Reformed Church (Primley)

## 8. Other sources of information

### Organisations that provide help and support to the bereaved

- Cruse Bereavement Care
- The Lullaby Trust
- The Miscarriage Association
- Samaritans
- Support After Murder and Manslaughter (SAMM)
- The Good Grief Trust
- The Terrence Higgins Trust (AIDS or HIV)
- Survivors of Bereavement by Suicide

### Local organisations providing general advice and support

- Sid Valley Help is a local charity that provides information on health and social care support services in the Sid Valley. Phone: 01395 892 011 Text: 07378 964521 Email: [sidvalleyhelp@gmail.com](mailto:sidvalleyhelp@gmail.com)
- Sidmouth Hospice at Home has an Information Centre at 48 High Street Sidmouth. Phone: 01395 578 707 [www.sidmouthhospiceathome.org.uk](http://www.sidmouthhospiceathome.org.uk)
- Citizens Advice (East Devon) is an independent charity and part of the national Citizens Advice network, providing free, confidential and impartial advice. Advice 0808 250 5703 Exmouth office 01395 265 070 [www.citizensadviceeastdevon.org](http://www.citizensadviceeastdevon.org)

## National organisations providing general advice and support

- Age UK (Devon) is a national charity that provides information and advice, welfare benefits help, and services for older people. Phone 0333 241 2340  
[www.ageukdevon.co.uk](http://www.ageukdevon.co.uk)
- Independent Age is a national charity providing advice  
0800 319 6789 [www.independentage.org](http://www.independentage.org)

## National and local government

The Government website [gov.uk](http://gov.uk) has information on a wide range of issues such as:

- a step-by-step guide on what to do: [www.gov.uk/when-someone-dies](http://www.gov.uk/when-someone-dies)
- benefits: [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)

East Devon District Council can be contacted by phone on 01404 515616 and their website has information on:

- benefits: [www.eastdevon.gov.uk/benefits-and-support](http://www.eastdevon.gov.uk/benefits-and-support)
- housing: [www.eastdevon.gov.uk/housing-and-homelessness](http://www.eastdevon.gov.uk/housing-and-homelessness)
- council tax: [www.eastdevon.gov.uk/council-tax](http://www.eastdevon.gov.uk/council-tax)

**Sid Valley HELP**

01395 892 011 or 07378 964 521

[www.sidvalleyhelp.org.uk](http://www.sidvalleyhelp.org.uk)



**Sid Valley Practice**

Beacon Medical Centre

[www.sidvalleypractice.nhs.uk](http://www.sidvalleypractice.nhs.uk)

01395 512 601

**Patients' Participation Group**

[www.sidvalleypractice.nhs.uk/patient-group](http://www.sidvalleypractice.nhs.uk/patient-group)

**Sid Valley Help**

[www.sidvalleyhelp.org.uk](http://www.sidvalleyhelp.org.uk)

01395 892 011