

# When someone dies



A step-by-step guide  
to what to do

# Information written with you in mind.

This information guide has been produced with the help of older people, carers and expert peer reviewers.

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## What this guide is about

**When someone dies, there are certain things that have to be done. But this is often at an incredibly difficult time when we feel least able to manage.**

This guide gives information about what to get done first, how to register the death, and how to arrange a funeral. It also covers who you need to tell about the death and the kinds of financial and emotional support that might be available.

Some people find keeping busy with these tasks a welcome distraction, while others find them almost impossible to think about. However you're feeling, it can be tricky to know where to start with the practicalities.



This symbol indicates where information differs for Wales and Northern Ireland. As far as possible, the information in this guide applies across the UK.

“When my husband died, I knew there were things I needed to do, but I didn’t really know where to start.”

Kate, 72



This guide covers the practical things that need to happen when someone dies. However, getting these things done isn’t always straightforward, as it can be a very emotional time. These emotions can feel more intense when arranging things like the funeral, for instance.

There’s a lot of information in this guide, and you may not want to read it all at once. You can always read the sections you need right now and come back to the others later.

## This might help

How we deal with the death of someone close to us is very personal. While this guide covers the practical side of things, our **Bereavement** guide focuses on the emotional impact felt when someone dies. It can help explain some of the feelings you might be experiencing and point you in the right direction to get support – now and in the future.



## What to do first

At this emotional time, knowing where to start can be tricky. But when someone dies, there are a few things that need to be done straight away.

## After the death

**If someone dies at home and their death was expected**, for example because they had a terminal illness, you should call their GP practice and nearest relative (if that's not you). A doctor then issues a medical certificate which states the cause of death. You'll also be given a formal notice stating that the medical certificate has been signed, which also tells you how to register the death. Once the medical certificate has been issued, and when you're ready to do so, you can call a funeral director of your choice who will move the body.

If the death was natural and a medical certificate has been issued, it may be possible for the person who's died to stay at home – provided the funeral takes place within a few days. You can discuss this with your funeral director to explore your options.

**If someone dies at home unexpectedly**, call **999** straight away and explain what's happened. If the cause of death is unclear or unnatural, for example as the result of an accident, or the person hadn't been seen by a doctor during their last illness, the death will need to be reported to a **coroner**.



A **coroner** is a lawyer with the legal duty to investigate unexpected deaths – and some are also doctors.

The coroner may call for a post-mortem examination to determine a cause of death. You can't refuse this, but you can tell them if you need to arrange the funeral quickly for faith reasons.

If the post-mortem finds a natural cause of death, it shouldn't be long before the coroner's office gives you permission to register the death. If the cause of death isn't clear, the coroner might need to hold an inquest to find it out. If so, the coroner will let you know when you can hold the funeral – but they'll be the one to register the death after the inquest. After it's been registered, you'll be able to purchase death certificates.

When someone dies unexpectedly, the police are called to do a routine visit. They'll ask questions about the circumstances of the death which may help the coroner understand the cause of death. This can be unsettling – but it's important to remember that it's normal procedure after a death in these circumstances.

## Good to know



From April 2024, a new medical examiner system will apply to all deaths not referred to a coroner. Under the new system, relatives will have the opportunity to ask questions and raise any concerns about a death.

**If someone dies in hospital**, the hospital will explain the steps you need to take. The cause of death will be checked by the medical examiner and then the medical certificate and formal notice (which explains how to register the death) will be issued. The body is usually moved to the hospital mortuary until the relatives arrange for it to be taken to the funeral director's premises or taken home.



In Northern Ireland, there are no medical examiners, so the doctor or hospital will issue the medical certificate to the registrar of deaths. The registrar will contact you to organise the registration of the death.

**“My father died in hospital. It was a shock even though he’d been ill for a while, but the staff helped us make arrangements.”**

Hamid, 44



## **Next steps**

For more information, see [www.gov.uk/when-someone-dies](http://www.gov.uk/when-someone-dies).  
In Northern Ireland, visit [www.nidirect.gov.uk](http://www.nidirect.gov.uk).





## Registering the death

You must register the death with the registrar of births, marriages and deaths within 5 days of the death – unless it's been referred to the coroner.

Ideally, a relative should register the death. If this isn't possible, someone else can register the death if one of the below applies:

- they were there when the person died
- they're responsible for arranging the funeral
- they're an administrator from the hospital or care home where the person died.

You can go to any register office to register a death. If you go to an office in the area where the person died, you'll be given the documents you need that day. If you go to an office in a different area, there'll be a delay before you get the documents, as the office will have to forward the documents to the one in the area the death occurred.

Wherever you go, most offices require you to make an appointment, so it's best to phone in advance to check.



In Northern Ireland, you need to go to any district registration office within 5 days of the death. See the NI Direct website (page 38) for a list of offices.

## To register a death, the registrar will need:

- the medical certificate signed by a doctor, or documentation from the coroner confirming the cause of death
- the date and place of death
- the full name of the person who's died (and any other names they once had, such as a maiden name)
- their usual address
- their date and place of birth (if this was outside the UK, you only need to state the country)
- their most recent occupation and if they'd retired
- to know if they were receiving a pension or other benefits
- the name, occupation and date of birth of their spouse or civil partner if they had one (even if their spouse or civil partner has already died).

**“When Mum died, my brother and I went together to register the death. I couldn't face doing it by myself.”**

Sara, 51



## Next steps

To find a register office, visit [www.gov.uk/register-offices](http://www.gov.uk/register-offices).  
In Northern Ireland, go to [www.nidirect.gov.uk/contacts/district-registrars-northern-ireland](http://www.nidirect.gov.uk/contacts/district-registrars-northern-ireland).

## If you have them, you could also bring the person's:

- medical card or NHS number (or HSC number in Northern Ireland)
- passport
- driving licence
- birth and marriage or civil partnership certificates
- proof of address, such as a utility bill or Council Tax bill.

## The registrar will give you some documents:

- **A certificate for burial or cremation** (known as a Green Form in England and Wales, and Form GR021 in Northern Ireland), which gives permission for burial or for an application for cremation to be made.
- **A unique code** so you can use the Tell Us Once service (in England and Wales). See page 38 for more information.
- **Leaflets about bereavement benefits** for widows, widowers and surviving civil partners, if appropriate.
- **A death certificate**, for which there will be a charge. This is a certified copy of what's recorded in the death register and is needed for dealing with the person's estate, including their finances or property. It may be best to pay for several certified copies at this point, as additional copies requested at a later date are more expensive and photocopies aren't accepted by many organisations, such as banks or life insurance companies.



### **If someone dies abroad**

You should register the death according to the local regulations of the country. A death certificate issued abroad can usually be used in the UK. If it's not in English, you'll probably need to get a certified translation if you're dealing with the person's affairs.

You might also choose to register the death with UK authorities, so that it's recorded with the General Register Offices in England and Wales. To do this, contact the Foreign, Commonwealth & Development Office (page 37).

If the person who's died had assets abroad, seek legal advice on dealing with these.

### **Good to know**

It's a good idea to pay for some extra copies of the death certificate, as they may be needed when sorting out the estate of the person who has died.

## Organ donation and medical research

All adults in England, Wales and Northern Ireland are considered to have agreed to donate their organs when they die, unless they record a decision not to or they're in an excluded group.

If the person who's died carried a donor card, was listed on the NHS Organ Donor Register, or told you or someone else that they wanted their organs to be donated after their death, then you should tell the hospital staff, GP or coroner's office. The person may have outlined particular preferences, such as which organs they would and wouldn't like to donate. The sooner you tell them, the more likely it is that the person's wishes will be carried out, as organs need to be donated quickly.

The person may have made a special request to have their body donated for medical research. For this to happen, they must have made arrangements in writing with their nearest medical school. When the person dies, their family should contact the medical school as soon as possible for advice, as certain timeframes may apply and there might be circumstances in which they can't accept the body. For example, they can't accept the body of anyone who's had a post-mortem examination ordered by a coroner. The Human Tissue Authority has more information about this, as well as contact details for medical schools (page 39).

### Good to know



For more information about organ donation, visit [www.organdonation.nhs.uk](http://www.organdonation.nhs.uk).

# Who to tell about the death

When someone dies, there are government departments and other organisations that need to be informed. If the person left a will and named an executor, they're likely to do this. A good place to start is the Tell Us Once service, which allows you to inform several government departments in one go.

## Tell Us Once

This service is offered by local councils in England and Wales. When you register the death, the registrar will explain the service and either help you use it or give you a unique reference number so you can use it yourself online or by phone. The departments covered by Tell Us Once include:

- local services such as electoral and Council Tax services
- HM Passport Office
- the Driver and Vehicle Licensing Agency (DVLA)
- the Department for Work and Pensions (DWP)
- HMRC for tax purposes
- the Blue Badge scheme.

You'll need to return the driving licence of the person who's died to the DVLA and their passport to HM Passport Office (pages 37 and 38).

You can find out more about the Tell Us Once service on the government website (page 38).



In Northern Ireland, contact the Bereavement Service (page 36).

## Other organisations to contact

You may need to contact other people and organisations separately, such as:

- personal or occupational pension scheme providers
- insurance companies
- banks and building societies
- a mortgage provider, private landlord, housing association or council housing office
- social services, if the person received community care
- utility companies
- an employer or trade union
- a GP, dentist, optician and anyone else providing medical care.

You can register the name and address of the person who's died with the Bereavement Register (page 36). This removes their details from mailing lists and stops most advertising mail.

If you want to take over the tenancy of the person who's died, seek specialist housing advice. If you're a joint tenant, it should pass to you automatically. Typically, tenancies can only be passed on once.

## Good to know

The Death Notification Service (page 36) and Life Ledger (page 39) can be useful for notifying contacts like utilities companies and financial organisations of the death.

For more information about being an executor, see page 24.

## Powers of attorney, deputies and appointees

Your authority as a power of attorney, deputy or appointee ends when the person dies. However, you should let the relevant services know the following:

- **If you were acting for the person as an attorney** – either under a registered lasting or enduring power of attorney – you should tell the Office of the Public Guardian (OPG) (page 41) and send them the original document and any certified copies. You don't need to send proof of the person's death to the OPG unless they specifically ask for it.
- **If you were acting as the person's Court of Protection appointed deputy**, contact the OPG for advice about what to do.
- **If you were the person's appointee for benefits**, contact the DWP (page 36).



In Northern Ireland, contact the Office of Care and Protection (page 41).

**“I had power of attorney for my brother. It reassured him to know that I'd make the right decisions for him.”**

Alex, 72







## The funeral

The person who's died might have left funeral instructions in their will or a letter about their wishes. This might include a specific request – for example, a woodland burial or a coffin made of particular materials.

## Arranging the funeral

The person who's died may have purchased a pre-paid funeral plan. This usually means that all the arrangements for burial or cremation have already been decided and paid for. However, if there are no clear wishes, the executor of the will or nearest relative usually decides on funeral arrangements and whether the body is to be cremated or buried, for instance. If the person had certain religious or cultural beliefs, you may want to reflect these in the service.

If you're using a funeral director, they'll make sure that both you and relevant professionals, such as the person's doctor, complete all the necessary forms. There's a charge for some of these forms, which the funeral director will pay for and then include in your fee.

## Paying for a funeral

If you arrange the funeral, you're responsible for paying the bill – so check first where the money will come from. The person who's died may have paid into a life insurance policy or pension scheme that provides a lump sum towards funeral costs, or into a pre-paid funeral plan. It's a good idea to check this before making any arrangements for the funeral.

If the person who's died left money, property or other assets, these can be used to pay for the funeral, as funeral costs come before paying off most debt (apart from secured debts such as a mortgage). Most banks and building societies will release money from the person's account to pay funeral costs if they see a certified copy of the death certificate – but they don't have to do this until **probate** is granted. If there's a delay, you might need to pay the funeral costs yourself in the meantime.



**Probate** is the legal process of distributing the estate of the person who's died.

## Good to know



Quaker Social Action's Down to Earth programme (page 41) offers practical help and support to anyone struggling to pay for a funeral in the UK. They can offer one-to-one support if the funeral hasn't yet taken place.

**“My wife’s life insurance policy helped cover some of the costs of her funeral.”**

Bill, 81



### **Using a funeral director**

Funeral directors have to provide a standardised price list. This must include the price of a funeral, the price of individual items, and the price of any optional additional items or services. This means you can compare costs.

Funeral directors might ask for fees paid to third parties such as the crematorium, clergy and doctors – known as funeral disbursement costs – to be paid upfront. Ask the funeral director to explain these charges.

Be sure to choose a funeral director who’s a member of a professional association, such as the National Association of Funeral Directors (NAFD) (page 39) or the National Society of Allied and Independent Funeral Directors (SAIF) (page 40).

Alternatively, you could ask the funeral director about ‘direct cremation’. This is where the body is collected from a mortuary and taken to the crematorium. It’s less expensive, as there’s no need for a hearse, no ceremony at the crematorium, and the cremation takes place at a time convenient to the crematorium. You can then hold a commemorative ceremony at a time and place that suits you. You might want to ask about a ‘direct burial’ too – this involves burying the person immediately in the days following their death without a ceremony, such as a funeral.



## Arranging a funeral without a funeral director

You don't have to use a funeral director when someone dies – some people now have 'do-it-yourself' funerals. These involve more organising, but they can be less expensive and more personal. This type of funeral often takes place when someone has planned it for themselves before their death.

If you want to arrange a funeral in your local cemetery or crematorium, contact your local council for advice. If you'd like to know more about do-it-yourself funerals, contact the Natural Death Centre (page 40).

## Next steps

See our factsheet **Planning for your funeral** for more information.

## Help with funeral costs

If you're responsible for arranging the funeral and you're on a low income, you might be eligible for a Funeral Expenses Payment from the DWP to help cover costs. Usually, if you receive money from the person's estate, you must repay the Funeral Expenses Payment from this. A house or personal items left to a surviving spouse or civil partner aren't counted as part of the estate.

**There are strict rules about who can get help and how much you'll receive.** Before making arrangements with a funeral director, call the DWP Bereavement Service (page 36) or check with your local Jobcentre Plus (page 39) to find out what help you might get.

**To be able to claim the payment,** you must be the partner of the person who's died or a close relative or close friend. You or your partner must also receive certain means-tested benefits, such as Pension Credit, Housing Benefit or Universal Credit. The Department for Work and Pensions (DWP) can refuse an application from a close relative or friend if they consider that another close relative could arrange and pay for the funeral. In Northern Ireland, contact the Bereavement Service (page 36).

**You must claim within 6 months of the funeral,** and the amount you receive may be reduced if the person who's died had a pre-paid funeral plan or life insurance policies.

**If there's no money for a funeral,** or the Funeral Expenses Payment doesn't cover the entire cost of the funeral and paying the balance would leave you in debt, the council (or some hospitals, if the person died there) will arrange a public health funeral – although they may seek the costs back from the estate. Contact your local council for further information or in Northern Ireland, contact your local Health and Social Care board.



### What does a Funeral Expenses Payment cover?

A Funeral Expenses Payment helps cover some of the costs of a funeral in the UK, including:

- buying a new burial plot
- burial fees or cremation costs
- reasonable costs for a return journey within the UK for the responsible person to arrange or attend the funeral
- money towards transport costs if the body has to be transported 50 miles or more within the UK
- up to £1,000 towards other things like the coffin, religious costs and flowers.

**To claim a Funeral Expenses Payment**, you need form SF200, which you can get online at [www.gov.uk/funeral-payments](http://www.gov.uk/funeral-payments) or from your local Jobcentre Plus (page 39). You can also call the DWP Bereavement Service to make a claim (page 36).



In Northern Ireland, contact the Bereavement Service (page 36).

**If you don't qualify for a Funeral Expenses Payment**, or it doesn't cover the full funeral costs, you may be able to get a Budgeting Loan. These are interest-free loans of between £100 and £812 that you repay out of your benefit payments. Visit [www.gov.uk/budgeting-help-benefits](http://www.gov.uk/budgeting-help-benefits) and download form SF500 to make a claim. This form is also available from your local Jobcentre Plus (page 39).

If you receive Universal Credit, you can't apply for a Budgeting Loan, but you can apply for a Budgeting Advance instead. Visit [www.gov.uk/universal-credit/other-financial-support](http://www.gov.uk/universal-credit/other-financial-support) or contact the Universal Credit helpline on **0800 328 5644** for more information. You can also contact Turn2us (page 42) to see if they can provide any help.



In Wales, there's also the Welsh Government's Discretionary Assistance Fund (DAF) which may be able to help with costs. In Northern Ireland, Budgeting Loans have been replaced by the Discretionary Support Service. Contact Age Cymru or Age NI for more information.

## Next steps



Visit [www.gov.uk/funeral-payments](http://www.gov.uk/funeral-payments) to find out more about Funeral Expenses Payments. In Northern Ireland, visit [www.nidirect.gov.uk](http://www.nidirect.gov.uk). You can contact the DWP Bereavement Service (page 36) to find out if you're eligible – or the Bereavement Service (page 36) in Northern Ireland.

See our factsheet **Social Fund, Advances of Benefit and Local Welfare Provision** to find out more.

# Dealing with the estate

**Probate is the legal process of distributing the money, property and possessions – known as the estate – of the person who’s died.**

## Sorting out the will

**First, you need to find out whether the person made a valid will.** A will gives instructions about what should happen to the estate. A bank, solicitor, a trusted friend or relative, or a will safe facility may have it. You can check for a will using the National Will Register (page 40), which you have to pay for, or the Probate Registry (page 41).

**If there’s a will,** the person who’s died should have appointed executors, and these executors can apply for a grant of probate to deal with the estate. If there aren’t any executors, or they don’t want to carry out the role, it’s a good idea to get legal advice.

**If there isn’t a will,** the person is said to have died ‘intestate’ and there are different rules – known as the rules of intestacy. Close family members can apply to deal with the estate. In general, the surviving spouse or civil partner automatically inherits all personal possessions, the first £270,00 of the estate and half the remaining assets. Children and grandchildren may also receive half of the balance. But the rules of intestacy are complex – you should seek legal advice if you’re dealing with the estate.

**If you’re named as an executor in the will,** or if the person died intestate and you think you’re entitled to deal with the estate, you usually need a ‘grant of representation’. You can apply for this by post, online or through a probate professional, such as a solicitor or accountant.



Go to [www.gov.uk/government/collections/probate-forms](http://www.gov.uk/government/collections/probate-forms) to download the relevant forms or call the HMRC helpline for probate and Inheritance Tax enquiries (page 38) to request paper copies. Alternatively, you can apply for it online at [www.apply-for-probate.service.gov.uk/start-eligibility](http://www.apply-for-probate.service.gov.uk/start-eligibility).

The Courts and Tribunals Service Centre (page 38) can help you through the process of applying for probate. If you need help with the online application, contact the Digital Support helpline.

Sometimes, you can access assets of the person who's died without a grant of representation. It's up to the person or organisation who holds the assets, such as the bank, whether they ask for one. You'll need to provide evidence of the death, your identity and the role in which you're contacting them before they release any information about the account and whether or not they need a grant.

The HMRC helpline for probate and Inheritance Tax enquiries (page 38) gives general information and advice on matters relating to probate. You can also speak to a solicitor – but they'll charge for any advice given or work done.

## Next steps



See our guide **How to be an executor** and our factsheet **Dealing with an estate** for more information – especially if you're thinking about carrying out probate yourself. For legal advice, find a solicitor through the Law Society (page 39).

**Gladys and Henry had been married for 52 years when Henry died. Their solicitor said it would take time for probate to be granted.**

**Gladys contacted her local Age UK for advice about financial help after Henry's death.**

'I was so upset when Henry died, it didn't even occur to me to think about how I'd manage for money. Henry always looked after that sort of thing. I realised I'd only have my pension to run the house and pay all the bills until the will had been sorted out. My neighbour suggested going to my local Age UK in case there was any help available.





'I saw a woman there who explained that I could get 25% off the Council Tax straight away, as I now live alone, and she helped me claim Pension Credit and Council Tax Support too.'

'Once the probate has been given, Henry's savings and investment bonds will pass to me. This might mean that I get less money in benefits, but for now I'm very relieved as it means I can concentrate on getting other things sorted out.'

# Inheritance Tax

Inheritance Tax (IHT) may have to be paid on the estate if it's worth more than the £325,000 tax-free allowance. After that, tax is usually payable at 40% – but if at least 10% of the estate is left to charity, the tax payable is reduced to 36%.

There's an additional allowance known as the 'residence nil-rate band' which applies in circumstances when the home is left to children or grandchildren. Where this allowance applies, the tax-free allowance increases by up to £500,000 per person.

There's usually no IHT to pay on estates left to a spouse, civil partner or charity. If a partner dies and hasn't used their tax-free allowance, this can be passed on to the surviving partner, giving them a threshold of up to £1 million before IHT applies.

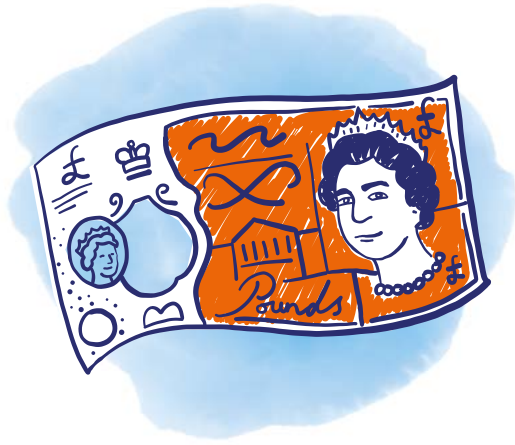
Some gifts made when a person was alive may be subject to IHT. Whether the gifts are liable for IHT depends on their value, purpose and when they were given. This is a very complex area, so you should seek specialist advice.

Usually, if IHT is to be paid, it must be settled before probate is granted and you must pay it by the end of the sixth month following the person's death. On some assets, such as a house that you decide to keep, you may be able to pay IHT in instalments over 10 years – but interest is charged on the amount due. It's best to use a specialist probate professional for help.

## Next steps



For more information about Inheritance Tax, see our factsheet **Dealing with an estate**. For further advice, contact the HMRC helpline for probate and Inheritance Tax enquiries (page 38).



## Tax changes

You might find that your tax allowances change after your spouse or civil partner dies, or that you need to pay a different amount of income tax.

- If you were getting Married Couple's Allowance, you'll receive it for the rest of the tax year (up to 5 April) but not the year after.
- If your spouse or civil partner was receiving Blind Person's Allowance, you can ask HMRC to transfer what's left to you for that tax year.
- If you get extra income after your spouse or civil partner dies, such as bereavement benefits or a pension or annuity, your tax situation might change. It's important to make sure that HMRC are aware of any changes so that the tax you pay is correct.

If you're over 60 and on a low income, you can get free independent help and advice from Tax Help for Older People (page 41).



# Financial help after a bereavement

If your spouse or civil partner dies, you might be entitled to certain benefits to help make things a bit easier.

## Things that could help with costs

### **Bereavement Support Payment**

You might be entitled to a lump sum bereavement payment of up to £3,500 and 18 monthly payments of up to £350.

You could be eligible if the following apply:

- your spouse or civil partner (or partner if you're unmarried but have dependent children) paid enough NI contributions
- you were under State Pension age when they died
- you were living in the UK, or a country that pays bereavement benefits, when they died.

### **Benevolent funds and charities**

Help is sometimes available from benevolent funds linked to a spouse or civil partner's past employment – or your own. A local advice agency or Turn2us (page 42) could also help.

## State Pension

The rules around inheriting a State Pension are complex – they depend on when your partner was born and when you reached State Pension age. In general, the following rules apply:

- If you're a widow, widower or surviving civil partner and you reached State Pension age before 6 April 2016, you may be able to increase your own State Pension based on your deceased partner's NI contributions. You may also be entitled to some of their additional State Pension and Graduated Retirement Benefit.
- If you're a widow, widower or surviving civil partner and you reached State Pension age after 6 April 2016, you may be able to inherit part of your partner's additional State Pension.

These rules don't apply if you remarry or form a new civil partnership before you reach State Pension age.

## War pensions

If your late spouse or civil partner served in the Armed Forces, you might be entitled to help. Contact Veterans UK (page 42) for more information.

## Next steps



Call our advice line (page 35) or see our factsheet **State Pension** for more information. Contact the DWP Bereavement Service (page 36) for more information and a review of your State Pension entitlement. In Wales, contact Age Cymru Advice. In Northern Ireland, contact Age NI.



## Means-tested benefits

Lots of people have money worries after someone dies, so it's important to check whether you're entitled to any of the benefits listed below.

- **Pension Credit** – there are 2 parts to Pension Credit: Guarantee Credit and Savings Credit. Guarantee Credit tops up a low income to a guaranteed minimum level. Savings Credit is extra money if your income is higher than the basic State Pension. Savings Credit is only available for people who reached State Pension age before 6 April 2016. You can check whether you might be eligible using the government's online calculator at [www.gov.uk/pension-credit-calculator](http://www.gov.uk/pension-credit-calculator).
- **Housing Benefit** – helps you to pay rent if you're over State Pension age.
- **Council Tax Support** – gives you money off Council Tax. This is sometimes called Council Tax Reduction. In Northern Ireland, you may be eligible for Rate Relief.



- **Attendance Allowance or Personal Independence Payment** – if you need care and support due to a long-term health condition or disability.
- **NHS Low Income Scheme** – helps you with health costs.
- **Universal Credit** – a means-tested benefit for people under State Pension age, which includes help with rent.
- **Social Fund grants or loans** in England and Wales (or the Discretionary Support Service in Northern Ireland).
- **Help from local welfare schemes** via local councils in England or the Discretionary Assistance Fund in Wales.

**“I was really surprised by how much more I could be claiming. I’m glad I had that benefits check.”**

Alan, 68



## Next steps

See our guide **More money in your pocket** for more information about these benefits. In Wales, see Age Cymru’s version of this guide and in Northern Ireland, see Age NI’s version. Visit [www.ageuk.org.uk/calculator](http://www.ageuk.org.uk/calculator) to use our online benefits calculator or contact your local Age UK for a benefits check. In Wales, contact Age Cymru Advice.

# Emotional support

Many organisations offer support after someone has died. Sharing your feelings with others can help – but if you don't want to talk about how you feel, or aren't ready yet, that's OK too. You can always come back to this.

If you or someone you know might benefit from support, one of the following organisations could help:

- Ataloss (for a directory of bereavement organisations)
- Cruse Bereavement Care
- The Compassionate Friends (if you've lost a child or grandchild)
- the War Widows' Association of Great Britain
- Winston's Wish (if you care for a bereaved young person)
- the National Bereavement Service.

See pages 36-42 for details of these organisations. There are also many local community and voluntary groups that offer general bereavement support and tailored support for people of different ethnicities and faiths. You could search for these online or ask your doctor about them.

Some funeral plans include bereavement support for the friends and family of the person who has died. If they had a funeral plan, check to see whether this is included.

## Next steps



For more information about dealing with the emotional aspects of a death, see our **Bereavement** guide.

# Useful organisations

## Age UK

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

**Age UK Advice: 0800 169 65 65**

Lines are open seven days a week from 8am to 7pm.

**[www.ageuk.org.uk](http://www.ageuk.org.uk)**

In Wales, contact Age Cymru Advice: **0300 303 44 98**

**[www.agecymru.org.uk](http://www.agecymru.org.uk)**

In Northern Ireland, contact Age NI: **0808 808 7575**

**[www.ageni.org](http://www.ageni.org)**

In Scotland, contact Age Scotland: **0800 124 4222**

**[www.agescotland.org.uk](http://www.agescotland.org.uk)**

## **AtaLoss**

Directory of bereavement support organisations.

**[www.ataloss.org](http://www.ataloss.org)**

## **Bereavement Register**

Register the name and address of someone who's died to help stop unsolicited mail.

Tel: **020 7089 6403** (or **0800 082 1230** for the 24-hour automated registration service)

**[www.thebereavementregister.org.uk](http://www.thebereavementregister.org.uk)**

## **Bereavement Service**

Offers a single point of contact for reporting a death to the Department of Communities in Northern Ireland, and handles claims for Bereavement Support Payments and Funeral Expenses Payments.

Tel: **0800 085 2463**

## **Cruse Bereavement Care**

Provides information, practical support and counselling for bereaved people.

Tel: **0808 808 1677**

**[www.cruse.org.uk](http://www.cruse.org.uk)**

## **Death Notification Service**

Free service that lets you notify multiple financial organisations of someone's death at the same time.

**[www.deathnotificationsservice.co.uk](http://www.deathnotificationsservice.co.uk)**

## **DWP Bereavement Service**

Carries out eligibility checks on surviving relatives to see what benefits they can claim, and takes claims for Bereavement Support Payments and Funeral Expenses Payments.

Tel: **0800 151 2012**

## **Driver and Vehicle Licensing Agency (DVLA)**

Government organisation responsible for issuing driving licences. Contact them to return a driving licence.

Tel: **0300 790 6801** (for driving licence enquiries)

**[www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency](http://www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency)**

## **Financial Conduct Authority**

Regulates pre-paid funeral plans and provides a list of regulated providers.

Tel: **0800 111 6768**

**[www.fca.org.uk](http://www.fca.org.uk)**

## **Foreign, Commonwealth & Development Office (FCDO)**

Contact them to register a death abroad. If you need to translate a death certificate into English, you can find a certified translator on their website or over the phone.

Tel: **020 7008 5000**

**[www.gov.uk/government/organisations/foreign-commonwealth-development-office](http://www.gov.uk/government/organisations/foreign-commonwealth-development-office)**

## **General Register Office (GRO)**

Registers and supplies official information on births, marriages and deaths in England and Wales.

Tel: **0300 123 1837**

**[www.gro.gov.uk/gro](http://www.gro.gov.uk/gro)**

In Northern Ireland, contact the **[General Register Office for Northern Ireland](#)**

Tel: **0300 200 7890**

**[www.nidirect.gov.uk/information-and-services/births-deaths-marriages-and-civil-partnerships/death-and-bereavement](http://www.nidirect.gov.uk/information-and-services/births-deaths-marriages-and-civil-partnerships/death-and-bereavement)**

## **GOV.UK**

Government website offering information about bereavement benefits and the Tell Us Once service.

**[www.gov.uk](http://www.gov.uk)**

**[www.gov.uk/tell-us-once](http://www.gov.uk/tell-us-once)**

In Northern Ireland, contact **NI Direct**

**[www.nidirect.gov.uk](http://www.nidirect.gov.uk)**

## **HM Courts and Tribunals Service (HMCTS)**

For online forms and information on probate.

HMCTS helpline: **0300 303 0648**

Digital Support helpline: **03300 160 051**

**[www.gov.uk/government/organisations/hm-courts-and-tribunals-service](http://www.gov.uk/government/organisations/hm-courts-and-tribunals-service)**

For probate forms: **[www.gov.uk/government/collections/court-and-tribunal-forms](http://www.gov.uk/government/collections/court-and-tribunal-forms)**

## **HM Passport Office**

Government office that issues UK passports. Contact them to return a passport.

Tel: **0300 222 0000**

**[www.gov.uk/government/organisations/hm-passport-office](http://www.gov.uk/government/organisations/hm-passport-office)**

## **HMRC helpline for probate and Inheritance Tax enquiries**

For information about taxes, including probate, Inheritance Tax and trusts and deceased estates.

Tel: **0300 123 1072**

**[www.gov.uk/government/organisations/hm-revenue-customs/contact/probate-and-inheritance-tax-enquiries](http://www.gov.uk/government/organisations/hm-revenue-customs/contact/probate-and-inheritance-tax-enquiries)**

In Northern Ireland, contact the **Probate Office**

Tel: **0300 200 7812**

## **Human Tissue Authority**

Provides information about body donation for medical research, as well as details of medical schools.

**Tel: 020 7269 1900**

**[www.hta.gov.uk](http://www.hta.gov.uk)**

## **Jobcentre Plus**

Provides information on benefits, loans, grants and funeral payments.

**Tel: 0800 055 6688**

**[www.gov.uk/contact-jobcentre-plus](http://www.gov.uk/contact-jobcentre-plus)**

## **Law Society of England and Wales**

Helps people find a solicitor and produces guides on common legal problems.

**Tel: 020 7242 1222**

**[www.lawsociety.org.uk/public/for-public-visitors](http://www.lawsociety.org.uk/public/for-public-visitors)**

In Northern Ireland, contact the **Law Society of Northern Ireland**

**Tel: 028 9023 1614**

**[www.lawsoc-ni.org](http://www.lawsoc-ni.org)**

## **Life Ledger**

Free online service that lets you notify multiple businesses of someone's death at the same time, from banks to utilities companies.

**[www.lifeledger.com](http://www.lifeledger.com)**

## **National Association of Funeral Directors (NAFD)**

Independent trade association within the funeral profession.

**Tel: 0121 711 1343**

**[www.nafd.org.uk](http://www.nafd.org.uk)**

## **National Bereavement Service**

Not-for-profit organisation providing information on all aspects of bereavement, both practical and emotional.

Tel: **0800 0246 121**

**[www.thenbs.org](http://www.thenbs.org)**

## **National Insurance Contributions Office**

For information about National Insurance contributions.

Tel: **0300 200 3500**

**[www.gov.uk/government/organisations/hm-revenue-customs](http://www.gov.uk/government/organisations/hm-revenue-customs)**

## **National Society of Allied and Independent Funeral Directors (SAIF)**

Trade association of independent funeral directors.

Tel: **0345 230 6777** or **01279 726 777**

**[www.saif.org.uk](http://www.saif.org.uk)**

## **National Will Register**

Paid-for service to check if a will has been made or to confirm you have the most up-to-date version.

Tel: **0330 100 3660**

**[www.nationalwillregister.co.uk/search-for-a-will](http://www.nationalwillregister.co.uk/search-for-a-will)**

## **Natural Death Centre**

Provides information on all types of funeral choices, but especially family-organised, environmentally friendly funerals and natural burial grounds.

Tel: **01962 712 690**

**[www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)**

## **NHS Organ Donor Register**

Service where you can register an organ donation decision.

Tel: **0300 123 23 23**

**[www.organdonation.nhs.uk](http://www.organdonation.nhs.uk)**



### **Office of Care and Protection**

Registers enduring powers of attorney in Northern Ireland.

Tel: **0300 200 7812**

**[www.nidirect.gov.uk/contacts/office-care-and-protection](http://www.nidirect.gov.uk/contacts/office-care-and-protection)**

### **Office of the Public Guardian**

Registers lasting powers of attorney and helps attorneys carry out their duties.

Tel: **0300 456 0300**

**[www.gov.uk/government/organisations/office-of-the-public-guardian](http://www.gov.uk/government/organisations/office-of-the-public-guardian)**

### **Probate Registry**

Online directory you can search to find will and probate records for someone who died after 1857.

**[www.gov.uk/search-will-probate](http://www.gov.uk/search-will-probate)**

### **Quaker Social Action – Down to Earth**

Offers practical help and support to anyone struggling to pay for a funeral anywhere in the UK.

Tel: **020 8983 5030**

**[www.quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth](http://www.quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth)**

### **Samaritans**

Confidential, non-judgemental support for people in distress, 24 hours a day.

Tel: **116 123**

**[www.samaritans.org](http://www.samaritans.org)**

### **Tax Help for Older People**

Offers free tax advice to older people on low incomes (up to £20,000 per year).

Tel: **01308 488066**

**[www.taxvol.org.uk](http://www.taxvol.org.uk)**

## **The Compassionate Friends (TCF)**

National self-help organisation where parents who have been bereaved themselves offer support and care to other bereaved parents, grandparents and their families.

Tel: **0345 123 2304**

Email: **helpline@tcf.org.uk**

**www.tcf.org.uk**

## **Turn2us**

Helps people access the benefits, grants and other financial help available to them.

Tel: **0808 802 2000**

**www.turn2us.org.uk**

## **Veterans UK**

Administers pension and welfare schemes and provides support services for members of the Armed Forces and veterans.

Tel: **0808 1914 2 18**

**www.gov.uk/government/organisations/veterans-uk**

## **War Widows' Association of Great Britain**

Offers advice, help and support to all war widows and their dependants.

Tel: **0845 2412 189**

**www.warwidows.org.uk**

## **Winston's Wish**

Offers support, information and guidance to people caring for a bereaved child or young person.

Tel: **08088 020 021**

**www.winstonswish.org**

# Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

1

## Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to [www.ageuk.org.uk/readers-panel](http://www.ageuk.org.uk/readers-panel).

2

## Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to [www.ageuk.org.uk/donate](http://www.ageuk.org.uk/donate).

3

## Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at [www.ageuk.org.uk/volunteer](http://www.ageuk.org.uk/volunteer).

4

## Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at [www.ageuk.org.uk/campaigns](http://www.ageuk.org.uk/campaigns).

5

## Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit [www.ageuk.org.uk/legacy](http://www.ageuk.org.uk/legacy).

# What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **Bereavement**
- **How to be an executor**
- **Your mind matters**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **[www.ageuk.org.uk/legal](http://www.ageuk.org.uk/legal)** to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



**0800 169 65 65**  
**[www.ageuk.org.uk](http://www.ageuk.org.uk)**



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