Death: what to do and how to manage it

Published by **Heena Modi** on October 15, 2018

This article wasn't easy to write and it might be difficult to read. However, I hope it provides some guidance and clarity. Here's a list of things covered in the article:

- confirming the death
- death at home
- when death is expected
- an unexpected death
- knowing what to expect
- prepare yourself
- after the death has been declared
- who to inform immediately
- registering a death
- where the death occurred
- when to register a death
- what you need to know about the person whose death is being registered
- donating the body or parts of it
- · after the death has been registered
- who to inform soon
- the funeral
- use 'Tell Us Once' to tell the Government
- who to inform in due course
- bereavement benefits
- how the death might affect your own circumstances
- more information

When you know someone has passed away

Confirming the death

After someone dies, the death would need to be declared by someone with training. Some of the people who could do this are GP,s paramedics and consultants.

Death at home

If the person passes away at home, someone would need to call 999, to inform them of the death.

When death is expected

If, for example, the person was terminally ill, and it was expected that they may pass soon; the process of, declaring or confirming the death, may be different. In such cases, the GP, an out of hours Doctor or a paramedic may visit to confirm the death, after which the body can be taken to an undertaker.

An unexpected death

If the death was unexpected or sudden, the ambulance service team and the police would usually attend.

Knowing what to expect

When my father passed away, he was in a hospital and it was 'expected.' I don't remember waiting a long time for the Doctor to come and declare him as having died. However, I do recall that when my aunt passed away, (also in a hospital with the medics 'expecting' her to death to be soon), her family were waiting a couple of hours for someone to come and declare her as deceased.

A friend of mine spent a number of hours going back and forth between the nursing home where his grandmother passed away, and the registry office, and funeral directors.

Prepare yourself

This scenario of being forced to wait, being in limbo, or having to chase various key professionals before being able to move onto the next necessary stage, can be very difficult.

Also, is it something that you want to be involved in or could someone else do some of these things for you? If possible, and if you're comfortable with it, maybe you could ask someone else for support. However, do have a read of who should register a death, because there are certain rules around it.

After the death has been declared

If the person passed away outside of a hospital, once the death has been declared, surviving members will need to think about storing the body.

What to consider when you're thinking about storing the body

Who to inform immediately

It is important to notify the employer of the person who's died, as well as, your own employer. Depending on the relationship you had with the person who passed away, you may be entitled to compassionate leave.

If the person had carers, it's worth letting them know sooner rather than later.

Other than that, the perhaps obvious people to contact would be his or her immediate family, and someone who can support you during this difficult time. I say 'perhaps obvious' because people react differently, and it's possible that you may not be able to think straight or be logical during this time.

It might be worth letting his or her neighbours know. I say this because they may worry if they don't see the person who's died, and try and check in on them. It would be nicer if they didn't find out like that. Also, if you are expecting people to be visiting others in the home where the person who died used to live, it would be courteous to inform the neighbours. This may also be of benefit as they may be able to help with parking for a few days.

Registering a death

The registration of the death is done by the Registrar of Births, Deaths and Marriages. You will need to source the address of the nearest register office by searching online, calling your Doctor's surgery or asking someone in the hospital, if the person died there.

Where the death occurred

When someone dies at home, their death would need to be registered at the register office for the district where they lived.

If the death took place in a hospital or in a nursing home it would need to be registered at the register office for the district where the hospital or home is.

Before you go to the register office, give them a call in case they have an appointment system.

When to register a death

Deaths should be registered within five days. However, if a medical certificate has been issued, it can be delayed for a further nine days.

If a coroner has been asked to look into the circumstances involved, registering the death will be delayed until the coroner's investigations have been completed.

What you need to know about the person whose death is being registered

The registrar will want to know the following:-

- the date of the death
- where the death took place
- the full name of the individual (including their maiden name)
- their last known address
- the person's date of birth
- where they were born
- the person's occupation
- if the person who died is a woman who was married or widowed, they will ask for the full name and occupation of her husband
- if the person was married they passed away, they will ask for date of birth of the surviving husband or wife
- they will need to know if the person was receiving a pension or other social security benefits

Donating the body or parts of it

<u>This article</u> may be helpful if you are considering donating the body or organs of the person who's passed away.

After the death has been registered

When the death has been registered, the registrar will give you a green certificate. The funeral director will need to see this in order for the body to be buried or cremated.

The registrar will also give you a form to send to the Department for Work and Pensions (DWP) so that the person's pension and other benefits can be addressed.

They will also give you a death certificate. This certificate will be needed to deal with any money or property that are in the name of the person who passed away. I recommend getting several copies of the certificate. Even though there is a charge for each extra copy, it's cheaper to get them at the onset, than ask for copies afterwards. In order to proceed with things like closing accounts and policies, you will need to send an original copy of the death certificate, so it would be handy to have multiple copies, so that these things can be handled swiftly.

Who to inform soon

- relatives
- current friends
- friends from when they were at school
- colleagues from a previous workplace
- school
- solicitor
- organisations they belonged to
- where they volunteered

The funeral

After the death has been registered, you can employ a funeral director or arrange the funeral yourself.

Arranging a funeral without a funeral director Working out how much a funeral might cost

Use 'Tell Us Once' to tell the Government

You'll need to inform banks, utility companies and landlords yourself. However, if you use the <u>Tell Us Once</u> service; you shouldn't have to contact HMRC, the Department for Work and Pensions (DWP), the Passport Office, the DVLA, the local council or Veterans UK. <u>Unfortunately, Tell Us Once</u> isn't available in all areas.

If the service is available, you'll need the following details of the person who died:

- date of birth
- National Insurance number
- driving licence number
- vehicle registration number
- passport number
- details of any benefits or entitlements they were receiving
- details of any local council services they were getting
- the name and address of their next of kin
- the name and address of any surviving spouse or civil partner
- the name, address and contact details of the person or company dealing with their estate (property, belongings and money), known as their 'executor' or 'administrator'
- details of any public sector or armed forces pension schemes they were getting or paying in to

You will need permission from the next of kin, the executor, the administrator or anyone who was claiming joint benefits or entitlements with the person who died, before you share their details.

Who to inform in due course

- general insurance companies for home, car, travel or medical
- pension providers
- life insurance companies
- banks and building societies
- mortgage provider
- hire purchase or loan companies
- credit card providers and any store cards
- 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 to be re-directed
- TV/internet companies which the person had subscribed to

- clubs, trade unions, associations with seasonal membership for cancellation and refunds
- regular place of worship
- · social groups that they belonged to
- dentist
- anyone they owed money to
- anyone who owed money to the person who passed away

Bereavement benefits

Find out about <u>Bereavement support payments</u>. You may be eligible for <u>The Guardian's Allowance</u>, which is to support those bringing up children whose parents have died.

How the death might affect your own circumstances

How to manage your tax, pension and benefits How benefits may change if a child dies Updating property records

I have tried to organise and the information above to help you get through the first few days after someone has passed away. Further down the article, I've shared what you will need to consider later, so that you have it to hand when you need it.

I have added a list of articles and guides below. Some provide more detail, whilst others include information similar to that above, but they are are from a range of different sources.

More information

Who should register a death

What to take when you go to register a death

What to do if the death has been reported to a coroner

What to do if the death occurred outside the UK

What to do if you're registering a stillbirth

What to do if someone is missing and you suspect that they have died

Post-mortem examinations

Getting help to pay for a funeral

Bereavement services from the council

Where Tell Us Once is not available

HMRC's bereavement guide

What you need to know about Inheritance Tax

Pension tracing service

Notifying the DVLA

Wills, probate and inheritance

When someone dies

A checklist for what to do when someone dies

What to do if there's no Will

Removing the name of the person who's died from mailing lists and databases

Video guide showing what to do after someone dies

Arranging a funeral without a funeral director

What to do when someone dies by Which

What to do when someone dies by Age UK

BEING PROACTIVE

Might thinking about death (before it happens) be helpful?

Why on earth did we start thinking about what happens after death when we're so young? Suraj and I have experienced a few losses over the last few years. They've all taught us different things, Read more

ANIMALS

Sad but warming video about a cat who tries to revive its mate!

How did you feel after watching this video?

ANIMALS

Biggie being re-homed with June was a blessing in disguise

Yesterday Suraj and I tried calling June in the hope of seeing how she and Biggie are. We've not seen her since she's been re-homed. At first we backed off to give Bigs a chance Read more