When Someone You Love Dies

A clear, practical guide to what to do next

Written for the person left holding everything together: notifying the right people, registering the death, finding the will, and dealing with money and accounts, explained simply and in order.

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Before you start

If you are reading this because someone you love has just died, I am so sorry. There is no good time for this to land on your desk, and no version of it that feels manageable. This guide will not make the grief smaller, but it should make the practical side less frightening.

It is written on the assumption that you are doing this largely on your own, perhaps as the only close relative, and that you have never had to deal with any of this before. Nothing here requires specialist knowledge. Take it one section at a time, in the order it is written, and tick things off as you go rather than trying to hold it all in your head.

> **There is no need to rush:** Almost nothing in the first few days is more urgent than registering the death and arranging the funeral. Banks, pensions, subscriptions and paperwork can wait a little while. Be kind to yourself before you are efficient.

This guide covers England, Wales and, where the process differs materially, Scotland and Northern Ireland. Rules, fees and thresholds change from time to time, so where a figure matters I have flagged it as correct at the time of writing and pointed you to the official source to double-check.

This is general information, not legal, tax or financial advice for your specific circumstances. Where money, pensions, investments or inheritance tax are involved and you would value a proper conversation, my contact details are on the last page.

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1. The first few days

What happens first depends on where the death took place. There are, broadly, three situations.

If the death happened in hospital

Hospital staff will usually handle the immediate practical steps. A medical examiner will review the case and, once satisfied, the Medical Certificate of Cause of Death (MCCD) will be issued and sent electronically to the register office. The hospital bereavement office will tell you when you can register the death and how to collect any belongings.

If the death happened at home or in a care home, and was expected

Call the person's GP, or the care home will do this for you. The GP (or an out-of-hours doctor) will confirm the death and, in most cases, is able to issue the medical certificate. A medical examiner independently checks this before it is sent to the register office. If you do not know the GP's details, or cannot reach them, call NHS 111.

If the death was sudden, unexpected, or the cause is unclear

The death will be reported to the coroner (called the Procurator Fiscal in Scotland). This is routine in these circumstances and is not a cause for alarm. The coroner may need a post-mortem examination before a cause of death can be confirmed. This can delay registration and the funeral by some days or, occasionally, longer. The coroner's office will keep you informed and will tell you once you are able to register the death.

> **Key takeaway:** In every case, you cannot register the death until the medical certificate has been signed and sent to the registrar (or the coroner has released the case). There is nothing to be gained from ringing the register office before this has happened.

2. Registering the death

Once the medical certificate has been issued, the death must be registered within 5 working days in England, Wales and Northern Ireland (8 days in Scotland). If the coroner is involved, this deadline does not apply until their part of the process is complete.

Who can register a death

- A relative of the person who died
- Someone who was present at the death
- The person arranging the funeral (not the funeral director themselves)
- An administrator from the hospital, if the death happened there and no relative is available

Where to go

You register the death at a register office in the area where the person died, not necessarily where you live. Most register offices require a booked appointment. Use GOV.UK's "Find a register office" tool and search by the postcode of where the death occurred: **gov.uk/register-offices**. Registering at an office outside that area is possible but will add a delay before you receive your documents, as the paperwork has to be forwarded.

What to take with you

The registrar will ask you a series of factual questions about the person who died: full name (including any previous names), date and place of birth, last address, occupation, and whether they were married, in a civil partnership, widowed or divorced. It helps, but is not essential, to bring:

- Their birth certificate
- Marriage or civil partnership certificate, if applicable
- NHS medical card or NHS number
- Proof of their address, such as a recent utility bill
- Proof of your own identity

The registrar will accept photocopies of most supporting documents, and will not delay registration if some are missing. The one document you cannot do without is the medical certificate of cause of death.

What you receive

- **The green form** (Certificate for Burial or Cremation) – hand this to your funeral director; without it, the funeral cannot go ahead
- **The Tell Us Once reference number** (see Section 3), or an explanation of how to access the service afterwards
- **Certified copies of the death certificate**, which you can buy on the spot

Death certificates: what to know

Cost	£12.50 per certified copy in England and Wales (correct at the time of writing; check the current fee at **gro.gov.uk**). Scotland and Northern Ireland have their own fee scales.
How many to order	Most families need 8 to 12 copies. Banks, pension providers, insurers, HMRC and the DVLA (where Tell Us Once does not apply) will each usually want their own original. It is far cheaper to order extra copies at registration than to go back later.
Registering itself	Free of charge. You only pay for the certified copies.

3. Tell Us Once: notifying government in one go

Tell Us Once is a free service that reports a death to most central and local government organisations in a single conversation, so you do not have to contact each one separately.

What it covers

- HM Revenue & Customs (HMRC), including PAYE, Self Assessment and tax credits
- Department for Work and Pensions (DWP): State Pension, benefits and Universal Credit
- Passport Office, to cancel the passport
- DVLA, to cancel a driving licence and remove the person as a registered vehicle keeper
- The local council: council tax, housing benefit, a Blue Badge, and to remove them from the electoral register
- Some public sector pension schemes

How to use Tell Us Once

At registration	The registrar will give you a unique reference number and explain how to use it. In many areas you can complete Tell Us Once there and then.
Online	gov.uk/tell-us-once, available once you have your reference number.
By phone	0800 085 7308 (England and Wales).
Availability	Not every local authority offers the service. If yours does not, the registrar will tell you and give you a list of organisations to contact individually.

> **Key takeaway:** Tell Us Once does not cover banks, insurers, pension providers, utility companies, mortgage lenders, employers or subscriptions. Those still need to be contacted separately, covered next.

4. Who else needs to know

Outside Tell Us Once, you will need to notify a range of other organisations yourself. It helps to work from a single list rather than remembering things as they occur to you. A reasonably complete list includes:

Financial

- Banks, building societies and credit card providers
- Mortgage lender or landlord
- Pension providers, including workplace and personal pensions
- Life insurance, critical illness and income protection providers
- Investment platforms, stockbrokers and ISA providers
- HMRC, if not already covered through Tell Us Once (for example, for a business or trust)

> **The Death Notification Service:** A free service that lets you notify several major UK banks and building societies at once, including Barclays, HSBC, Lloyds, Halifax, Nationwide, NatWest, Santander and others. Search "Death Notification Service" or ask your bank whether it is a member. It does not remove the need to deal with each account individually afterwards, but it starts the process for all of them in one go.

Household and everyday

- Utility companies: gas, electricity and water
- Council tax office, if not covered by Tell Us Once
- Home, car and travel insurers
- Mobile phone and broadband providers
- TV licence, satellite and streaming subscriptions
- GP surgery and dentist

Work and membership

- Their employer, for a final salary payment, unused holiday pay and any death-in-service benefit
- Trade unions, professional bodies and membership organisations
- Gyms, clubs and any other regular direct debits

For each organisation you contact, you will generally need to provide a certified copy of the death certificate and evidence of your relationship or authority to act (such as being the named executor). Keep a simple record as you go: who you contacted, when, and what they asked for. It saves having to repeat yourself later.

5. Arranging the funeral

There is no legal requirement to use a funeral director, but most families do, and a good one will guide you through the practical steps: collecting the person, registering paperwork with the crematorium or cemetery, and coordinating the day itself.

Before you commit to anything

- Check whether the person had a prepaid funeral plan. Search paperwork at home, and check bank statements for a plan provider such as Golden Charter, Dignity or Co-op Funeralcare
- Check whether a life insurance policy includes a funeral benefit
- Ask two or three funeral directors for a written quote before committing; costs vary considerably for a broadly similar service
- If money is tight, ask about a Simple or Direct Funeral, and ask the local council about a public health funeral if there is genuinely no one able to pay

If the person receives certain benefits or Pension Credit, you may be able to claim a Funeral Expenses Payment from the DWP towards the cost. This must be claimed within six months of the funeral, and the funeral generally needs to have already been paid for or arranged.

6. Finding the will and checking for a Power of Attorney

You need to know two separate things: whether the person left a will, and whether they had signed a Lasting or Enduring Power of Attorney during their lifetime. These are different documents that do different jobs, and it is easy to confuse them at a time like this.

Looking for a will

- Search their home carefully: a filing cabinet, a bureau, or a labelled envelope marked "Will" or "In the event of my death" are common places
- Ask close family whether they know of a solicitor or will-writer the person used
- Contact any bank the person used, as some offer will storage
- Check for a will registration certificate, which points to where the original is held

Searching for a will you cannot locate

Certainty, the National Will Register	The main UK-wide register, holding over 10 million entries. A Will Register Search checks whether a will has been registered; a wider Will Search Combined also searches nationally among solicitors and will-writers for wills that were never registered. Fees typically run from around £45 to £115 including VAT, and the cost can usually be reclaimed from the estate. nationalwillregister.co.uk
GOV.UK Find a Will	A free search of probate records once probate has already been granted, covering cases back to 1858. A copy of the will itself costs a small fee. This is useful later, but will not help before probate has been applied for. gov.uk/search-will-probate

Wills stored with the HMCTS Probate Service

Some people store their original will with the Probate Service itself, in an envelope sealed at a local registry, rather than leaving it with a solicitor or at home. If you suspect this is the case, or simply want to check, you can enquire directly.

Contacting the Probate Service about a stored will

Phone	The Probate Service helpline on **0300 303 0648**, Monday to Friday, 9am to 1pm.
Email (safe custody enquiries)	safecustodywillsenquiries@justice.gov.uk, for specific queries about a document already deposited with the service.
Email (general probate enquiries)	contactprobate@justice.gov.uk

To have a stored will withdrawn after the testator has died, the executor or another authorised personal representative applies using the relevant form from the Probate Forms and Guidance Collection on

GOV.UK, together with a certified copy of the death certificate and proof of identity. If the person who made the will is still alive and wants to withdraw it themselves, they use form PA7A instead.

> **If probate has already been granted:** None of the above applies. Once probate has concluded, the will becomes a public document and the safe custody enquiry route is not used; instead, search for it directly and free of charge through the GOV.UK Probate Search Service at gov.uk/search-will-probate, as described above.

Checking for a Lasting or Enduring Power of Attorney

A Lasting Power of Attorney (LPA) or the older Enduring Power of Attorney (EPA) allowed someone the person trusted to make decisions on their behalf while they were alive, usually when they lost mental capacity. It is worth finding out whether one existed, both to understand who was managing their affairs recently and because the attorney will usually have useful paperwork and access. You can check the Office of the Public Guardian's register by calling **0300 456 0300** or searching "OPG100" on GOV.UK to request a search.

> **Important: an LPA ends automatically when someone dies:** This catches many people out. An attorney's authority to act stops the moment the donor dies. From that point, only the executors named in the will (or an administrator appointed under intestacy) have any legal authority over the estate. If you were an attorney for the person who has died, your role has now ended, and the estate passes to whoever the will, or the intestacy rules, say it should.

7. Probate: what it is and when you need it

Probate is the legal process that gives someone the authority to deal with a person's money, property and possessions after death. If there is a will, the executors named in it apply for a **Grant of Probate**. If there is no will, the closest relative usually applies for **Letters of Administration** instead, under the intestacy rules covered in the next section.

Do you actually need it?

Not always. Probate is generally not required if the estate is very small, if everything was jointly owned and passes automatically to a surviving joint owner, or if all the money is held in accounts that fall below the individual bank's own small-estate limit (commonly somewhere between £5,000 and £50,000, though this varies by institution). If a property was owned solely in the deceased's name, or investment or pension providers require it, probate will almost always be needed.

Applying for probate

Where	The online HMCTS probate service, accessible via gov.uk/applying-for-probate. Most personal applicants no longer need to attend an interview or swear an oath in person.
Application fee	£526 for estates over £5,000, following an increase from £300 that took effect on 13 July 2026. No fee applies to estates of £5,000 or less. Always check the current fee on GOV.UK before applying, as court fees do change.
Extra copies of the grant	A modest fee per copy if ordered alongside the application; more if ordered afterwards. Order several at the same time, as you will need to send an original to more than one organisation.
Typical timescale	Roughly 8 to 16 weeks from submitting a complete application, longer if Inheritance Tax is due first or if any paperwork is missing.
Doing it yourself vs a solicitor	Straightforward estates, one property, no dispute among the family, no Inheritance Tax due, are often manageable without a solicitor. Estates with property abroad, a business, a trust, a contested will, or a large Inheritance Tax liability usually benefit from professional help.

You will usually need to value the estate, and settle any Inheritance Tax due, before the grant is issued. This is explained further in Section 9.

8. If there is no will: the rules of intestacy

If someone dies without a valid will, their estate is shared out according to a fixed legal order known as the intestacy rules, rather than according to what they might have wanted or what feels fair. This surprises a lot of people, particularly unmarried couples.

A simplified summary for England and Wales

- A surviving **spouse or civil partner** inherits the first £322,000 of the estate, all personal possessions, and half of anything above that figure
- The remaining half above £322,000 is shared among the children
- If there is no spouse or civil partner, children inherit the whole estate in equal shares
- If there are no children, the estate passes up and across the family tree: parents, then siblings, then more distant relatives, in a set order
- **Unmarried, cohabiting partners have no automatic right to inherit under intestacy**, however long they lived together

Scotland and Northern Ireland have their own intestacy rules, which differ in the detail. GOV.UK's intestacy calculator (search "who inherits if someone dies without a will") gives a reasonable first indication for your situation, but a solicitor should confirm anything significant, particularly where a cohabiting partner, stepchildren, or a family business are involved.

9. Inheritance Tax, in brief

Most estates do not pay Inheritance Tax (IHT), but it is worth understanding the basic shape of it early, because it can affect how quickly probate can proceed.

- Each person has a **nil-rate band** of £325,000 before IHT applies
- An additional **residence nil-rate band** of up to £175,000 may apply where a main home passes to children or grandchildren
- Anything left to a spouse, civil partner, or a registered charity is generally exempt regardless of value
- Unused nil-rate bands can often be transferred from a spouse or civil partner who died earlier, potentially doubling the allowance
- Above the available allowances, IHT is charged at **40 per cent** on the excess

> **Deadline to be aware of:** Where Inheritance Tax is due, it must generally be paid within six months of the end of the month in which the person died, or interest starts to accrue, even while probate is still being processed. This is one of the few genuinely time-sensitive deadlines in the whole process, and it is worth flagging early if the estate includes a property or significant investments.

Working out whether IHT is due, and how much, involves valuing everything the person owned, including property, savings, investments, pensions in some circumstances, and gifts made in the seven years before death. This is an area where getting proper advice, rather than guessing, is usually worthwhile.

10. Money you may be entitled to

Alongside dealing with the estate, it is worth checking what you, personally, may be entitled to claim as a bereaved partner or family member.

Bereavement Support Payment

Available to a surviving spouse, civil partner, or cohabiting partner with dependent children, provided the person who died paid sufficient National Insurance contributions and the claim is made within three months of the death for the full amount (a claim can still be made up to 21 months later, but the payment reduces the later you claim).

Bereavement Support Payment rates

Higher rate (with dependent children)	£3,500 initial lump sum, then 18 monthly payments of £350
Standard rate (no dependent children)	£2,500 initial lump sum, then 18 monthly payments of £100
Where to claim	gov.uk/bereavement-support-payment, or by phone on 0800 151 2012

If your partner died before 6 April 2017, different, older benefits may apply instead: Widowed Parent's Allowance or Bereavement Allowance. Contact the DWP Bereavement Service to check what you are entitled to.

Funeral Expenses Payment

Available if you or your partner receive certain means-tested benefits, such as Universal Credit, Pension Credit or Income Support, and you are responsible for the funeral costs. Must be claimed within six months of the funeral.

Workplace and personal pensions

Many pensions pay a lump sum death benefit, and some also provide an ongoing pension to a surviving spouse, civil partner, or dependent. These are not always paid automatically. Each scheme needs to be contacted individually and, in most cases, will ask to see the death certificate and a completed expression of wish or beneficiary nomination form, if one exists.

11. Bank accounts, pensions and investments

Sole and joint accounts

A joint bank account usually passes automatically to the surviving account holder, without needing probate, though the bank will still want to see the death certificate. A sole account is frozen once the bank is notified, and can only be accessed once probate (or in some cases a smaller-estate declaration) has been granted, although many banks will release funds for funeral costs before that point on request.

Pensions

State Pension payments stop and are dealt with through Tell Us Once. Workplace and personal pensions need to be contacted directly. If the person was already drawing a pension, ask whether it included a guarantee period, a spouse's pension, or a lump sum death benefit. If they were still contributing, the scheme will explain what happens to the pot.

Investments and ISAs

Investment platforms and ISA providers need to be notified individually. An ISA can normally be passed to a surviving spouse or civil partner using an Additional Permitted Subscription, allowing them to keep the tax-free wrapper rather than losing it. Ask the provider specifically about this, as it is not always offered proactively.

Debts

Debts in the deceased's sole name are generally paid from the estate before anything is distributed to beneficiaries; they do not automatically become your personal responsibility unless you were a joint borrower or guarantor. If in doubt about a specific debt, ask the lender directly rather than assuming either way.

12. Digital legacy: social media, email and subscriptions

Online accounts are easy to overlook but can cause real distress if left untouched, particularly social media profiles that continue to appear in friends' feeds or send automated birthday reminders. Most major platforms have a specific process for this.

Social media

Facebook	Can be memorialised (kept as a tribute page, clearly marked, with no new logins possible) or permanently deleted. A nominated legacy contact, if one was set up in advance, can manage a memorialised page; otherwise a family member can request this with a death certificate. Search "Facebook memorialise account".
Instagram	Similar options to Facebook: memorialise or remove. Immediate family can submit a request with proof of death.
X (Twitter)	Accounts can be deactivated on request from a person authorised to act on behalf of the estate.
LinkedIn	Can be closed by a connection or family member reporting the death through LinkedIn's help centre.

Email, Apple and Google

Apple	A Legacy Contact, if set up in advance on the deceased's Apple ID, can access photos, files and messages. Without one, Apple requires a court order in most circumstances, so it is worth checking whether this was arranged.
Google	Google's Inactive Account Manager, if the person set it up, automatically shares or deletes data after a chosen period of inactivity and can notify a trusted contact. Without it, family members can apply to Google directly, though the process can be slow and is not guaranteed to succeed.
General email accounts	Most providers will close an account on request with a death certificate, but will rarely hand over the contents without a court order. If access to the inbox itself matters (for example, to find other accounts or bills), try this before the account is closed.

Subscriptions and recurring payments

Streaming services, app subscriptions, gym memberships and similar recurring payments usually continue charging a card until actively cancelled; the provider will not notice a death on its own. A bank or card statement covering the last few months is the quickest way to find these. Cancel each one directly with the provider.

A practical starting point: Rather than chasing every platform individually, start from the person's email inbox and phone. Password managers, saved logins, and old confirmation emails will usually reveal most of the accounts that need attention, and are often the fastest route to finding everything else in this guide too, from pension providers to subscriptions.

13. A note on Lasting Power of Attorney, for your own planning

Having been through this process, many people decide to put their own affairs in better order: a will, a Lasting Power of Attorney for both property and health decisions, and clear notes on where everything is held. None of this is required reading right now, but it is worth bearing in mind once the immediate tasks are behind you.

A Lasting Power of Attorney lets someone you trust make decisions on your behalf if you are ever unable to make them yourself, whether temporarily or permanently. It does not replace a will and does not apply after death; the two documents work at completely different points in time. Setting one up while you have full mental capacity is the only way to arrange it; it cannot be done retrospectively once someone has lost capacity.

14. Quick-reference checklist

A single list to work through, roughly in order. Not everything will apply to every situation.

First few days

- Obtain the medical certificate of cause of death
- Register the death within 5 days (8 in Scotland)
- Collect the green form and pass it to the funeral director
- Order 8-12 certified copies of the death certificate
- Complete Tell Us Once

Within the first few weeks

- Arrange the funeral, checking for a prepaid plan first
- Search for a will and check for a registered Power of Attorney
- Contact banks, insurers, pension providers and investment platforms
- Notify the mortgage lender or landlord, and utility providers
- Cancel subscriptions and recurring payments
- Begin memorialising or closing social media and email accounts
- Check entitlement to Bereavement Support Payment and Funeral Expenses Payment

Within the first few months

- Value the estate and establish whether Inheritance Tax is due
- Apply for probate or letters of administration, if needed
- Settle any Inheritance Tax due within six months of the death
- Distribute the estate once probate is granted and debts are settled
- Review your own will, LPA and beneficiary nominations

15. Support for you

Alongside the practical steps, please do not underestimate the toll this takes. Several UK charities offer free, confidential bereavement support, by phone, online or in person.

Bereavement support organisations

Cruse Bereavement Support	Freephone helpline 0808 808 1677, cruse.org.uk
Marie Curie	Support line 0800 090 2309, mariecurie.org.uk
Sue Ryder Online Bereavement Counselling	sueryder.org
Citizens Advice	Practical guidance on probate, benefits and debt, citizensadvice.org.uk
The Samaritans	24-hour emotional support, 116 123, samaritans.org

If it would help to talk money through

I specialise in helping people make sense of pensions, investments and the wider financial picture, and I have supported a number of clients through exactly this process. If you would value a straightforward, unhurried conversation about a pension, an investment, or the wider financial side of an estate, please do get in touch. There is no obligation, and no charge for an initial conversation.

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