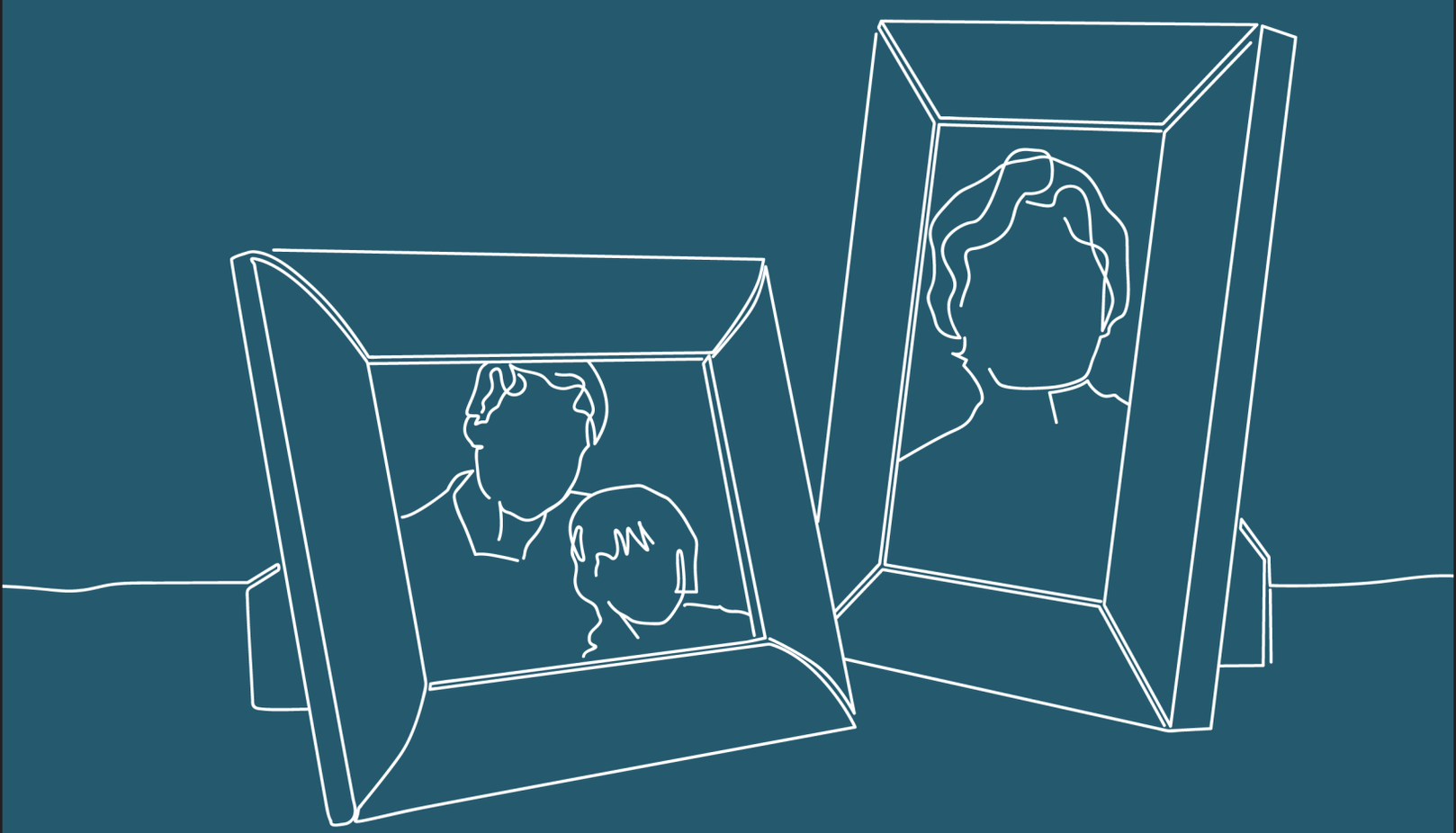
Bereavement guide



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Bereavement guide

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When someone dies there are practical matters which need to be addressed. We have included in this guide some of the main steps to be undertaken and hope that you will find it helpful at this difficult time.

Practical steps 1

Details on how to register the death and practical steps for the home and personal possessions.

Making a start on matters 2

A check list notifying organisations that had dealings with the deceased.

Glossary of terms 3

A quick guide to terms used when sorting the estate.

Questions and answers 4/5

Most commonly asked questions or concerns you might be facing.

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First things first – the practical steps

Register the death within five days unless a coroner is investigating the circumstances

Who can register?

- A relative
- A person present at death
- Someone who lived in the house where the person died
- A person arranging the funeral
- A responsible person from the hospital or care home where the person died
- Funeral Director.

Make an appointment with the local registrar's office

Items to take with you

- Medical cause of death certificate issued by the doctor
- Birth, death, marriage or civil partnership certificates (if available)
- Means of payment.

Information you need to know

- The date and place of death
- The date and place of birth
- The occupation of the deceased or whether they were retired
- The deceased's full name and address at the date of death and any other names they might have been known by
- The deceased's maiden name (where appropriate)
- Full name and occupation of the spouse or civil partner, if any
- Your full name, address and relationship to the deceased.

What you will be provided with

- A death certificate will be produced free of charge. You will need copies to deal with the deceased's affairs and there is a charge for these
- Complete the form provided to notify the Department of Work and Pensions of the deceased's death
- A green form for the funeral arrangements which should be provided to the undertakers
- Details of the 'Tell Us Once' service to notify government bodies of the deceased's death. This is free.

Arrange the funeral and celebrations of life and notify the family and friends

Contact the solicitor holding the will of the deceased to notify them and check if there are any specific funeral arrangements provided in the deceased's will.

For more help and advice contact Thomson Snell & Passmore on 01892 510000.

Practical steps

- Remove valuables from the empty property
- Drain water system
- Cancel milk and paper deliveries
- Notify home insurers
- Inform landlord
- Make provisions to secure the property on the day of the funeral
- Rehome any pets of the deceased
- Post redirection

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Making a start on matters - the first steps

Notification to organisations that had dealings with the deceased.
Tick the list as you work through it.

Healthcare

- ☐ Hospital/clinic
- ☐ Family doctor/NHS
- ☐ Dentist/optician
- ☐ Social Services day care/meals on wheels etc.

Money matters

- ☐ HMRC
- ☐ Bank, building societies, credit card companies
- ☐ Cancel direct debits/standing orders
- ☐ National Savings and Investments
- ☐ Financial organisations that manage investments of the deceased

Work/pensions/benefits

- ☐ Department for Work and Pensions (DWP)
- ☐ Any employer
- ☐ Any private/company pension provider

General

- ☐ Inform the car insurance company & break down cover
- ☐ Return driving license to Driving Vehicle Licensing Agency (DVLA)
- ☐ Return/cancel any bus or travel pass
- ☐ Return disabled badge to local authority
- ☐ Return the deceased's passport for cancellation to The Passport Agency
- ☐ Notify internet service provider e.g. Facebook, Apple Music and any online subscriptions including gaming
- ☐ Lifeline and return any mobility aids/equipment

Making a start on matters - household matters

Utility providers

- ☐ Water, gas and electricity
- ☐ Telephone/broadband
- ☐ Mobile phone provider
- ☐ Council tax
- ☐ Film and TV packages

Postal services

- ☐ Arrange to re-direct post
- ☐ Contact the Bereavement Register to stop unwanted post/junk mail

Inform

- ☐ The landlord
- ☐ The property insurers that the property is unoccupied and making sure any amended conditions to the insurance requirements are complied with
- ☐ Using the Tell Us Once service will inform the Department for Work & Pensions (DWP) HMRC, HM Passport Office and library

Instruct

- ☐ A firm of solicitors to assist with the administration of the estate or aspects of it
- ☐ Cancel burglar alarm package and request refund if appropriate
- ☐ Cancel breakdown cover and request a refund
- ☐ Cancel boiler cover and request a refund, again if appropriate

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Sorting out the estate - what you need to know

Glossary of terms

- Assets - all monies, investments, land, property of the deceased
- Beneficiary - a person entitled to receive money property under the will or intestacy rules
- Chattels - personal possessions including motor vehicles and personal number plates
- Estate - all assets and liabilities of the deceased
- Executors - named individuals appointed by the deceased in their will to deal with the estate
- Intestate - where the deceased died without leaving a will
- Legacy - specific money, property or possessions left to a person under a will
- Liabilities - all debts of the deceased, outstanding bills and expenses, money owed by the deceased
- Personal representative - the person(s) legally entitled to deal with the estate as executor(s) or administrator(s) where there is no will
- Probate - Grant of Probate issued to the executor of a will, Grant of Letters of Administration issued to an administrator where there is no will, Grant of Representation - all types of grant
- Residuary beneficiary - a person(s) entitled to a share of the estate after all the funeral charges, expenses and legacies have been paid
- Testate - where the deceased died leaving a valid will.

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Questions and answers

A brief guide

Is there a 'reading' of the will?

This is not something which is usually required in modern times. If a solicitor is instructed they can provide a breakdown of the terms of the will to the executors and will formally notify all beneficiaries.

I do not understand the terms of the will

You should take legal advice on the terms of the will which can be provided by us under a limited work remit if required.

There is a trust mentioned in the will – what do I need to do about this?

You should take legal advice on the terms of the trust and we can offer services in this regard tailored to your needs.

When is probate required?

You may need to apply for probate depending on the size and nature of the estate. Probate is a legal process that gives a person or persons the right to deal with the estate.

Can I apply for probate myself?

It is possible to apply for probate and guidance is given on the Probate Service website www.justice.gov.uk/courts/probate

What assets do I need to consider?

All assets held in the sole name of the deceased and also those held in joint names with another person. Where assets are held in a joint account where the deceased provided all the funds then this must be treated as if it were a sole asset (e.g. 100% of it goes into the estate not a percentage).

Can I deal with the deceased's car without or before a Grant of Probate is obtained?

The personal representatives with the agreement of the beneficiaries of the will can deal with the disposal of the car before Grant of Probate.

Do I need to do anything with the title deeds to the deceased's property?

How you deal with the deceased's property will depend on how the property is held and the terms of the will/intestacy. We have an experienced Conveyancing team which can help you.

Do I need to notify HM Revenue & Customs?

The lifetime tax affairs of the deceased will need to be settled and this can be incorporated into the administration of the estate. We offer a personal income tax return service through our Tax department. If the administration of an estate takes more than two years from the date of death to complete, then it may be necessary to register the estate with HMRC's Trust Registration Service. We can advise on Trust Registration Service reporting requirements and assist with this task.

When should I seek professional help with an estate?

It is highly recommended to seek professional help in most cases whether the estate is taxable or not. Personal representatives should obtain legal advice throughout the administration to ensure that they are acting in accordance with numerous legal duties imposed on them when administering an estate. Personal representatives can be held personally liable for their decisions when dealing with the administration of an estate. The personal representatives can help protect themselves by acting on the advice of a professional firm If there are family problems or friction it isoften less stressful for a professional firm to be involved to keep the administration of the estate on a formal footing.

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What services can Thomson Snell & Passmore provide?

Dealing with someone's estate varies depending on the complexity of the estate and how much work you want to do yourself. We can provide tailored services to meet your every need over our three levels of probate service, all of which can be priced accordingly.

- Grant only services
- Full estate administration
- Executor support: you choose what we do.

What are the costs involved?

We provide practical guidance from the outset setting out the steps involved, the costs and probable timings. A clear estimate will be provided from the start, but we will also offer you a fixed price for our grant only services.

Why Thomson Snell & Passmore?

Our Probate team prides itself in supporting you through this difficult time. We have the ability to deal with all manner and size of estates. We work closely with other professionals and services, such as valuers and clearance companies, should you need suitable recommendations and support. We can also provide the following services:

- Conveyancing
- Tax return work for lifetime tax affairs and estate administration
- Capital Gains Tax planning for disposals to mitigate/wipe out tax
- Deeds of variation and post death Inheritance Tax planning
- Drafting wills and Lasting Powers of Attorney
- Elderly client services
- Trust administration.

Finally - useful contact details

For further information on matters discussed in this guide please contact:

Helen Stewart
Partner/Head of Probate
01892 701398
helen.stewart@ts-p.co.uk

For details on our personal income tax return service please contact:

Alan Kitcher
Partner - Chartered Certified Accountant
01892 701230
alan.kitcher@ts-p.co.uk

Bereavement Advice Centre
0800 634 9494
www.bereavementadvice.org

Cruse Bereavement Care
0808 808 1677
www.cruse.org.uk

Samaritans
116 123
www.samaritans.org

Childhood Bereavement network
www.childhoodbereavementnetwork.org.uk

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