



Bereavement

What to do when a loved one dies



Countrywide Assured

Purpose of the guide



The aim of this guide is to offer practical help and support during this difficult time. It's designed to help you get the information you need easily and quickly. Read it through or dip in and out, you choose what works for you.

We appreciate this may be the first time you've faced this situation, which is why we've included a step-by-step checklist of what to do – see **page 03**. You'll also find guidance on making a policy claim, as well as details of other organisations that can offer support and information during this difficult time.

Keeping things simple is a key feature of this guide, although there are some things we cannot avoid, such as widely used legal terms - which are underlined. You'll also find definitions of these terms on **page 11** – should you need them - and we've used icons throughout the guide to highlight key information or warnings – see the key below for more details.

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Key:

A key to the icons used throughout this guide.



Step-by-step checklist

1

Get a medical certificate


This needs to happen straight away. The certificate details the cause of death and it's needed to register the death of your loved one. Their GP or the hospital will issue a certificate. If it's not issued immediately, it may mean the cause of death is unknown or there has been no contact with the GP for 14 days (in England, Scotland and Wales) or 28 days (in Northern Ireland). In these circumstances, a coroner will need to investigate and an inquest may be necessary.

To find out more about the medical certificate, visit the Bereavement Advice Centre:

 bereavementadvice.org/topics/death-certificate-and-coroners-inquest

If your loved one dies outside the UK, this can make everything seem much worse, especially if language is a challenge and it's not clear who to turn to. The British Consulate can help, or if on holiday, contact the travel agent if appropriate. They will help with registering the death with the local authorities.

The government has a wealth of information on their website along with helpful guides on what to do:

 gov.uk/government/publications/coping-with-death-abroad

2


Register the death

This takes place at the Register Office in the area local to your loved one. You can find the office by visiting  gov.uk/register-offices

Registration needs to be completed within five days in England, Wales and Northern Ireland or within eight days in Scotland. For more information, see the government's website:  gov.uk/register-a-death


Once registered two certificates are issued:

- i) **Death certificate**
- ii) **Certificate for burial or cremation.**

If the death is reported to a coroner, it can only be registered once the coroner gives their permission. However, they can issue an interim certificate as proof of death to send to key organisations and apply for [probate](#) - see **steps 5 and 8** and visit  gov.uk/after-a-death/when-a-death-is-reported-to-a-coroner



Ask for extra copies of the death certificate, as a number of organisations require the original rather than a copy. There may be a charge for the copies.

It is possible to order a copy online at  gov.uk/order-copy-birth-death-marriage-certificate

Alternatively, some banks will provide 'certified' copies using the original certificate – they may charge for this service. It does mean a visit to the bank or building society.

Step-by-step checklist

3

Plan the funeral

Once the death is registered, the funeral arrangements can get underway - usually within two weeks of the death, provided there is no inquest.

There are different ways to arrange a funeral. The local council may offer funeral services as well as a funeral director, and it's possible to organise a funeral directly, without a third party.

For more information, see '**Where to go for support**' on page 10.

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Paying for the funeral

If there is no pre-paid funeral plan or insurance policy, or other financial scheme, it is possible to request funds from your loved one's savings or bank account, provided there is enough money in the account(s). Alternatively, if they have a life assurance and/or pension policy, it may be possible to request a release of funds to help pay for the funeral.


To make the request for funds, the bank or building society, or insurance provider, will require the death certificate and details of the funeral cost, or an invoice from the funeral director. The money will be transferred directly to the funeral director or cremation service.

As you might expect, funeral costs vary according to location and type of funeral selected. According to the Money Advice Service, the average cost of a funeral using a funeral director is £4,078*.

For more information on how to pay for a funeral and the potential costs involved, see

 moneyhelper.org.uk/en/family-and-care/death-and-bereavement/how-much-does-a-funeral-cost



Do bear in mind costs change over time and the amounts shown here are accurate at the time of publication. Please check the  **Money Helper website** for the latest information.

Step-by-step checklist

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Contacting key organisations:

It can feel overwhelming when thinking about all the organisations and companies that need to be informed, including us here at Countrywide Assured. We hope the list below helps get this process underway.

Financial organisations

- Banks
- Building societies
- Mortgage lender
- Loan provider
- Shares
- Investment managers
- Credit card providers
- Life assurance policy provider(s)
- Pension(s) provider

Government departments

- HM Revenue & Customs
- Department of Work & Pensions (DWP)
- Child Benefit
- Tax Credit Office
- Passport Office
- Driver and Vehicle Licensing Agency (DVLA)
- Public sector or armed forces pension schemes

Health

- GP
- Dentist

Council services

- Council Tax
- Social Services
- Council housing (if renting)
- Electoral Register

Utility companies

- Gas
- Electricity
- Water

Home services

- Home insurance
- Car insurance
- Landline phone
- Mobile phone
- Broadband
- TV subscription(s)

Other

- Solicitor(s)
- Accountant(s)
- Social/community groups



Take advantage of the 'Tell us once' government service, which notifies all government departments and local council services in one go.

To find out more, visit [gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once](https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once)

Step-by-step checklist

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Find the will

The will gives details of how the estate is to be distributed. If there is a will, it may be somewhere in the home, or held by a bank or solicitor. The person named as executor or designated contact as mentioned in the will - often a relative or friend - is likely to have a copy.

Check the will is the latest version.

If no will is found, the National Will Register provides a way of checking to see whether a will has been registered. For more details, see  nationalwillregister.co.uk

If there is no will, this situation or your loved one is regarded as 'intestate'. This means the estate will usually go to the next of kin, and they will be responsible for administering and distributing the estate. This role carries particular requirements and limits as well as the legal authority to administer the estate. This is granted by completion of 'Letters of Administration', issued by the Probate Registry of the High Court in England, Wales and Northern Ireland. In Scotland, the legal document is referred to as the 'Confirmation of the estate' or 'Grant of Representation'.

 For more information about the rules of intestacy, visit theprobateservice.org/interstacy-rules-flowchart

It is possible to get help with administering the estate by appointing a solicitor, chartered accountant, specialist probate service or bank. There will be a charge for this so it's important to agree the level of support required before going ahead.

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Who is the executor(s)?

This is usually a family member and/or friend, although it's not uncommon for a solicitor to be appointed executor. The role of the executor involves looking after your loved one's affairs after their death, such as applying for a grant of probate, valuing the estate and distributing the estate according to the will.

It can be a fairly large job for one person, especially if the estate is complex, which is why it's possible to have more than one executor.

 To find out more about the executor's role, visit theprobateservice.org/duties-of-an-executor

Step-by-step checklist

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Get a Grant of Probate – if needed

A Grant of Probate (or Certificate of Confirmation in Scotland) is a process that enables the executor to distribute your loved one's estate according to their will, such as money, possessions and property, to the beneficiaries.

If there is no will, the next of kin must apply to be an 'administrator' using 'Letters of Administration' to distribute the estate.


For more on what to do if there is no will, see step 6.

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A valuation of the estate will be required before applying for a Grant of Probate

A Grant of Probate **may not be required** as this depends on the value of the assets that make-up the estate. The decision is at the discretion of the financial institution holding your loved one's assets, such as a bank or building society. To find out if a Grant of Probate is needed, you will have to contact the individual organisations involved. However, Letters of Administration will be required if the estate includes a property. There are circumstances where this is not necessary.

For more information, visit

 citizensadvice.org.uk/family/death-and-wills/dealing-with-the-financial-affairs-of-someone-who-has-died/#h-if-the-amount-of-money-is-small

i

Do bear in mind rules and thresholds change over time and the details provided here are accurate at the time of publication.

For the latest information, see  gov.uk/wills-probate-inheritance

It is possible to apply for a Grant of Probate directly, or with the help of a solicitor, through the Probate Registry of the High Court in England, Wales and Northern Ireland. For Scotland, the Sheriff's Court issues a Certificate of Confirmation of the estate.

If a solicitor is appointed to help with the Grant of Probate (or Certificate of Confirmation in Scotland), they will charge for their services.

If the estate is straightforward, the Grant of Probate, Letters of Administration or Certificate of Confirmation process can take between four to eight weeks to process.

However, if the estate is complex, this process can take three to six months, or possibly longer. Please be aware these timings are only a guide.

For more information about how the Grant of Probate works and how to apply, visit

 gov.uk/wills-probate-inheritance

 probate.which.co.uk/how-probate-works/what-is-probate

Step-by-step checklist

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Managing the estate

The 'estate administration' is the final stage of probate. This is the period when the executor or designated contact gathers all your loved one's assets and belongings that make up their estate, settle any outstanding debts, pay the inheritance tax, if appropriate, and distribute what's left to the beneficiaries.

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Records need to be kept for 12 years by the executor or next of kin once the estate has been distributed. Why? Because someone can make a claim on the estate during this period.

Inheritance tax

Estates valued over a specified threshold are liable to pay inheritance tax. Generally, the current rate is 40% (2024/25), although it's possible to reduce this rate if, for example, the estate includes charitable donations.

For more information about this tax and the current threshold, visit [gov.uk/inheritance-tax](https://www.gov.uk/inheritance-tax)

It's important to ensure records of each stage of this process are kept and maintained. For example, proof of any payments relating to debtors and beneficiaries, and/or the distribution of belongings.

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Do bear in mind tax rates change over time and the inheritance tax rate shown here is accurate at the time of publication. For the latest rates, see [gov.uk/inheritance-tax](https://www.gov.uk/inheritance-tax)

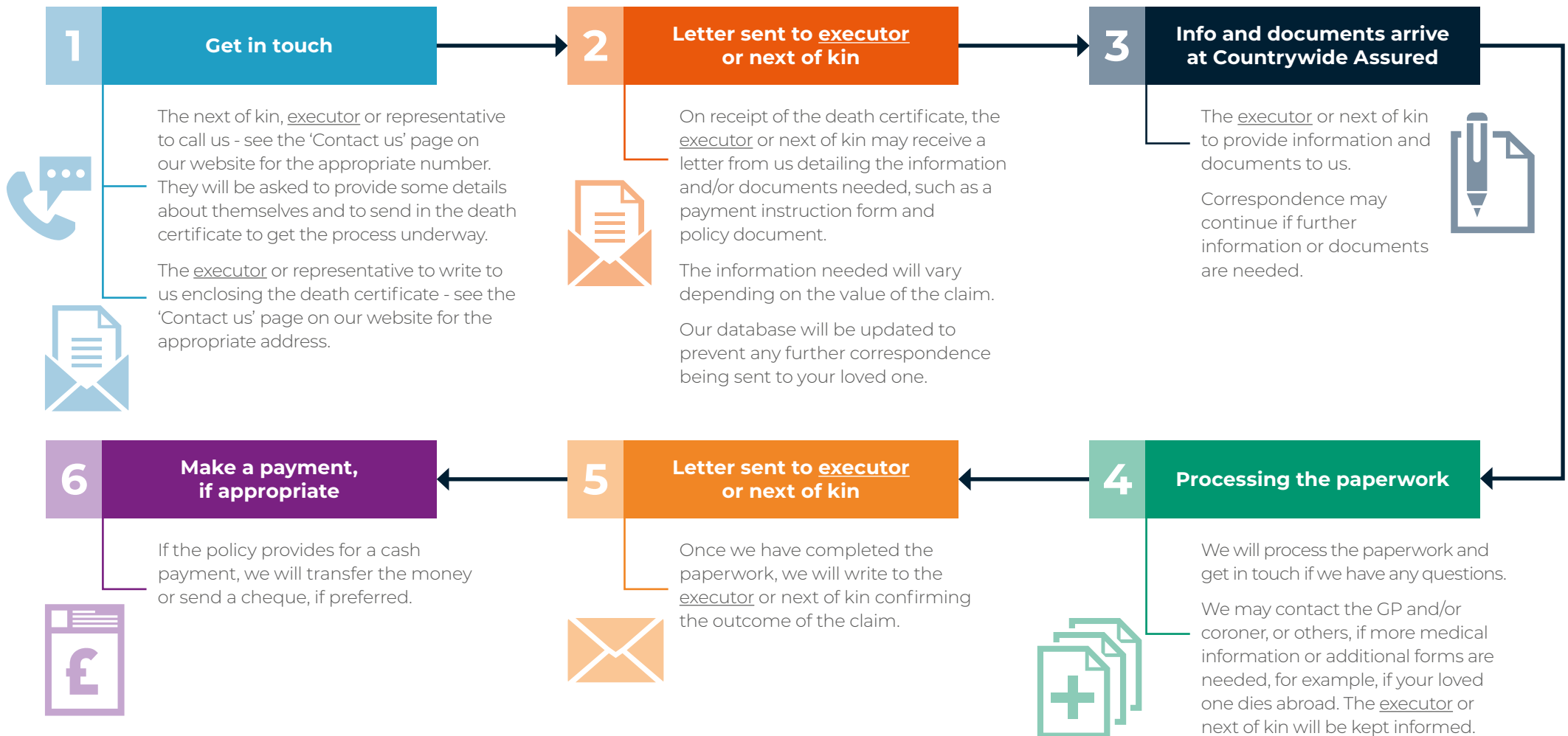
Steps for making a claim

If your loved one has a policy with us, the following steps offer guidance on how to make a claim:

i The claims process displayed here is only a guide. It can vary because of the type of policy you have with us and the individual circumstances.

How to make a policy claim

We aim to make the process as simple and stress-free as possible



Where to go for support

Support through the grieving process is available for family and friends from a wide range of organisations:

-  [BereavementUK](#)
-  [Age UK](#)
-  [The Samaritans](#)
-  [Cruse Bereavement Care](#)
(for England, Northern Ireland and Wales)
-  [Cruse Bereavement Care Scotland](#)







Other helpful resources

The Probate Service

-  theprobateservice.org

Help with arranging the funeral

-  moneyhelper.org.uk/en/family-and-care/death-and-bereavement/how-much-does-a-funeral-cost
-  nafd.org.uk/funeral-advice/find-a-member
-  naturaldeath.org.uk
-  gov.uk/funeral-payments

Guidance on what to do when someone dies

-  [Money Helper](#)
-  [Which? Step-by-step guide and video](#)

Definition of Key Terms

Certificate of Confirmation

A legal document that authorises the executor(s) to distribute your loved one's assets. It is used in Scotland only and issued by the Sheriff's Court.

Estate

This term is used to describe everything independently owned by your loved one, such as bank accounts, insurance policies, etc. Any jointly-owned assets and personal pensions are usually excluded from the estate.

The estate also covers any debts and other liabilities, such as mortgage, loans, credit cards, and overdraft, as these will need to be repaid before any assets are distributed to the beneficiaries.

Estate administration

This is a stage of the administrative process. It involves identifying assets that make up the estate, paying creditors and distributing what's left to the beneficiaries.

Executor

If a will has been made, the executor is the individual nominated by the person who has died to manage their affairs following their death. It is possible to have more than one executor.

Grant of Probate


It is a legal document confirming the legitimacy of the will and gives the executor(s) the authority to administer the estate. It is issued by the Probate Registry of the High Court in England, Wales and Northern Ireland.

Grant of Representation

A general term that covers legal documents such as Confirmation of the Estate, Grant of Probate and Letters of Administration.

Inheritance tax

It is the tax payable on the estate valued at more than £325,000 (2024/2025). Do bear in mind this figure changes over time and the amount shown here is accurate at the time of publication. For the latest information, see

 [gov.uk/inheritance-tax](https://www.gov.uk/inheritance-tax)

Everyone's individual tax situation is different and any tax assessment takes into account the circumstances.

Intestate

This term can refer to a person who has died without leaving a will and as a way of describing the circumstance of not having made a will before death.

Letters of Administration

It is a legal document issued by the Probate Registry of the High Court in England, Wales and Northern Ireland and confirms who has the legal authority to administer the estate when there is no will.

Probate

This is the process of proving the legitimacy of the will, appointing an executor and adhering to the wishes of the will.

Any questions?



 **Get in touch** and we'll do our best to help.

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