

What to do when someone dies

There are some things you must do immediately and some things you should do as soon as possible, particularly if the person lived alone and their home is now empty.

The things that need to be completed immediately

1 Register the Death



In England and Wales, the medical examiner or coroner provides the cause of death to the registrar of births, marriages and deaths. Unless an inquest is required, you must then register the death with the registrar within 5 days of being contacted by the medical examiner or coroner.

A partner, relative or representative of the person who has died should register the death.

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 will be given the documents you need that day.

To register a death, the registrar will need you to tell them:

- the date and place of death
- the full name of the person who has 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 give the country)
- their most recent occupation and if they had retired
- whether 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)

Please Note: Wherever you go, some offices need you to make an appointment, so it is best to phone in advance to check or to make an appointment on their website.

The registrar will give you a certificate for burial or cremation, a unique code so you can use the Tell Us Once service (detailed later) and a death certificate.

2 The Death Certificate

To notify companies or organisations of the deceased's death, you will need the original Death Certificate. To ensure the notification process is as seamless as possible, and to avoid unnecessary delays you may wish to order a number of Death Certificates at outset. Expect to pay at least £12.50 for each copy.

Please Note: If a post-mortem is carried out there may be a delay in organising the Death Certificate itself but as soon as this is available, the death should be registered at the Register Office.

With the Unique Reference Number for the 'Tell Us Once Service Online', you can notify all government bodies at the same time. This service will notify the following:

- HMRC - to deal with personal tax and cancel credits and benefits such as Child Benefit

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- Department for Work and Pensions - to cancel benefits such as State Pension or Attendance Allowance
- Passport Office - to cancel a British passport
- Driver and Vehicle Licensing Agency (DVLA) - to cancel a driving licence, and remove the deceased as keeper of the vehicle, and end vehicle tax
- The local council - to cancel Housing Benefit, reduce Council Tax, a Blue Badge, inform council housing services and remove the person from the electoral register
- Veterans UK - to cancel or update Armed Forces Compensation Scheme payments
- NHS, Local Government, Armed Forces or Pension Protection Fund pension schemes to cancel future payments



3 Identify the Executors

Find a copy of the deceased's will to identify the Executors chosen. Note, the original may be held with their solicitors.

If the Executor is located far away, they may need to ask other family or agents to deal with some aspects for practical reasons.

As an Executor - If you find evidence of a solicitor's involvement, you will need to decide whether you want to use them for winding up the estate, whether to appoint a different solicitor of your choice, or

indeed to just do it yourself.

Do not be led into having to use the solicitor who wrote the will as they may be expensive, inconvenient or complacent - you can compare costs and reviews for different firms before deciding.

Please Note: We can recommend a solicitor who would be suitable for the estate you have to wind up.

The Executors (or whoever they appoint as agent) will need to sort out some issues quickly. As soon as a person dies and suppliers are notified of the death, all movement of monies will stop. Bank accounts will be frozen, and monies cannot be paid out even though they are on behalf of the deceased – such as the cost of house insurance.

The Executors may therefore need to pay bills immediately in order to protect the Estate assets, in addition to the funeral.

It is very important to keep good records of payments you have made to be able to prove what can be repaid to you from the estate when it is finally wound up.

4 Home & Property

Take immediate steps to ensure that the deceased's home is secured.

If necessary, change the locks and get fresh keys - consider who the most appropriate person in the family is to be responsible for the home and its security.

Review their paperwork at home to find out where the house is insured for the building and its contents - cover is often automatically void on unoccupied properties after only a short period of time.

Ensure that any insurance premiums continue to be paid by someone (they can be reclaimed from the estate so make sure you keep evidence of what you have paid on behalf of the deceased). It may be prudent to remove any valuables to your own property and add the cover to your own policy until the estate is distributed.

If there is a motor vehicle, the insurance cover should be checked to ensure it is continued for theft, and premiums are fully paid. Also check that the vehicle is secure from theft or driving by uninsured persons.



5 Funeral Arrangements



The deceased may have left funeral instructions in their will, or a letter of wishes. They may have even taken out a pre-paid funeral plan meaning the arrangements have already been decided upon.

If there are no clear wishes, the executor or nearest relative may need to decide on the funeral arrangements.

Funeral director fees vary considerably, so it is a good idea to explore options and avoid being pressurised to spend more money than the deceased would have wanted.

Although the bank may be prepared to pay the funeral costs from the deceased's frozen bank account, they will not pay for the reception or wake, so the executors are likely to have to pay this upfront and then reclaim the cost later.

Please Note: If you are responsible for arranging the funeral and you are on a low income, you might be eligible for a Funeral Expenses Payment from the Department for Work and Pensions (DWP) to help cover costs.

To Complete As Soon As Possible

1 Notify People

There are a number of organisations you need to contact about the death because even though your relative is no longer there, the aspects of their life continue as normal unless you act.

Subscriptions renew, utility bills turn up, dry cleaning goes uncollected, doctor, hair and dentist appointments go unfulfilled and pension, investment and other income can continue to appear in the bank account in error and will likely to need to be repaid.



The sooner you can stop the transactions and services, the less there will be to unravel later.

Here is a list of potential organisations, income providers and people to contact. Some of these suppliers must continue to be paid on the estate's behalf to secure the assets left by the deceased:

Suppliers

| | | |
|--|-------------------------------------|--|
| Gas and Electric Supplier | Credit Cards | Professional Subscriptions |
| Water Supplier Alarm Company | Store Cards | Cleaning Service/Gardening Service |
| Mobile Phone Network Provider | Charitable Donations | Food subscriptions i.e. Wiltshire Farm Foods |
| Newsagents | TV Subscriptions, i.e. Sky, Netflix | TV Licence |
| Gym & Club Memberships | Online Subscriptions, i.e. Amazon | Home Security/Alarm Subscription |
| Insurance Providers: Building, car, travel, private medical, dental plan, pet plan, AA/RAC/breakdown cover | | |

Income Providers

| | | |
|-------------------|----------------------|-------------------|
| Pension Providers | Investment Providers | Bank Accounts |
| Solicitor | Accountant | Financial Adviser |

Personal

| | | |
|---------------------------|---------------------|----------|
| Relatives | Friends | Employer |
| Social Clubs/Associations | Professional Bodies | |

2 Decide upon what help you need



When dealing with professional bodies bear in mind that they will charge professional fees for some simple tasks, which you may be able to carry out yourself, such as notifying utility suppliers.

Often the executors are happy to take on some of these jobs as there is a consolation in being busy and feeling that you are contributing in some way.

If the client had a financial adviser, they may notify all investment and insurance providers about the death as part of their service without making a charge. They will also understand more about the financial arrangements, and possible implications, than a solicitor who may have no prior knowledge of the deceased or the family.

3 Sort out the Will and obtaining Probate

Provided there is a valid will, the executors can apply for a grant of probate to deal with the estate.

You can amend how a person's estate is distributed, within 2 years of death, through a deed of variation. This must be agreed by all existing beneficiaries.

You may decide to apply for Probate yourself. Although this can be complicated, this is not always the case, and we have had many clients who have been able to navigate through the system with a little help from us when necessary. An alternative would be to employ a solicitor but only in a limited respect in terms when you feel out of your depth. **Ensure you obtain a formal quote beforehand.**



If the deceased was the last surviving spouse or civil partner of a couple, it may be possible to use any inherited unused Inheritance Tax allowances before calculating whether the estate now breaches the tax free threshold. Copies of the deceased person's will, and probate, will need to be obtained to utilise this facility. We can guide you further on this.

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.

Please Note: If there is no valid will then the laws of intestacy will apply. We can provide you with details of these if you need them.

*In addition, if there are any death benefits which are held in trust, the trustees will **not** need to wait for probate for the funds to be distributed.*

4 Financial Arrangements

If the deceased was a client of Keeleys, we can provide date of death valuations and relevant paperwork for all investments that we manage and we can notify providers once you provide us with a death certificate. We can also provide these documents directly to any solicitor you nominate.

If you are the spouse or civil partner of the deceased, you may be entitled to benefits such as the Bereavement Support Payment.

Other benefits, such as survivor's pension from a private pension fund or public sector pension scheme, will be raised by us anyway and we can consider how best to arrange payment of these as there may be various options for lump sum, regular income or indeed holding the monies on trust in order to make best use of Inheritance Tax allowances.

Please Note: If the deceased has financially dependent children, there are additional benefits that should be considered, such as Child Benefit or Guardian's Allowance.