

When someone dies

.....
A step-by-step guide
to what to do
.....

**Money
matters**



We are Age UK.

*Our network includes Age Cymru,
Age NI, Age Scotland, Age International
and more than 160 local partners.*

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Introduction

When someone dies there are many things to do, often at a time of great personal distress when we feel least able to manage. This guide gives brief, practical information about what you need to do and where to go for more help and advice.

Throughout this guide you will find suggestions for organisations that can offer further information and advice about your options. Their contact details can be found in the ‘Useful organisations’ section (see pages 30–42). Contact details for organisations near you can usually be found in the local phone book. If you have difficulty finding them, your local Age UK should be able to help (see page 30).

As far as possible, the information given in this guide is applicable across the UK.

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

What to do first

If someone dies at home, you should call the family doctor and nearest relative immediately. If the death was expected, the doctor will give you a medical certificate showing the cause of death. You'll also be given a formal notice stating that they have signed the medical certificate and telling you how to get the death registered. If the person is to be cremated, you will need two certificates signed by different doctors.

If the person dies in hospital, the body will usually be kept in the hospital mortuary until the funeral directors or relatives arrange a chapel of rest, or for the body to be taken home. A medical certificate and formal notice will be issued by the hospital. The hospital or GP involved will usually help you with the steps you need to take next.

***If someone dies at home,
you should call the family
doctor and nearest
relative immediately.***



Unexpected death

If someone dies unexpectedly, or the family doctor has not seen the person within 14 days of death (or 28 in

- ① Northern Ireland), the death is reported to the coroner (the procurator fiscal in Scotland). The coroner is a doctor or lawyer responsible for investigating unexpected deaths. They may call for a post-mortem or inquest. If a death is reported to the coroner, the funeral may need to be delayed.

what next?

For more detailed information, see the DWP booklet *DWP1027 What to do after a death in England and Wales*.

You can get a copy when you register a death, or from Jobcentre Plus offices, many funeral homes, Citizens'

- ① Advice, or the Gov.uk website. In Scotland, see the Scottish government's booklet *What to do after a death in Scotland*. Call 0131 244 3581 to order a copy, or visit www.scotland.gov.uk

You must register the death with the Registrar of Births, Marriages and Deaths for the district where the death occurred. You need to do this within five days of the death (eight days in Scotland), unless it has been referred to the coroner.



How to register a death

i You must register the death with the Registrar of Births, Marriages and Deaths for the district where the death occurred. You need to do this within five days of the death (eight days in Scotland), unless it has been referred to the coroner. You can find the address in the phone book or from a doctor, local council, post office or police station.

How you should register a death may differ depending on your circumstances and where you live in the UK. Visit www.gov.uk to use an interactive tool that will give you tailored information for your situation.

If you can't contact the registrar for the district where the death occurred, you can make a formal declaration in any district and this will be forwarded to the correct one. If this happens there may be some delay in certificates being issued.

The registrar will need:

- the medical certificate showing the cause of death, signed by a doctor
- the full name of the deceased person (and any other names they once had, such as a maiden name)
- the date and place of death
- the usual address of the deceased
- their date and place of birth
- their most recent occupation
- whether or not the deceased person was receiving a pension or other benefits
- the name, occupation and date of birth of their spouse or civil partner.

You should also take, if possible:

- the deceased person's medical card or NHS number
- the deceased person's birth and marriage or civil partnership certificates.

The registrar will give you:

- a certificate for burial or cremation (known as the Green Form in England and Wales, form 14 in Scotland, and form GR021 in Northern Ireland), which gives permission for the body to be buried or for an application for cremation to be made
- a certificate of registration of death (form BD8 in England and Wales, form 334/SI in Scotland, and form 36/BD8 in Northern Ireland). If the deceased person was receiving any benefits, you should complete this and post it to the local social security office in the prepaid envelope provided
- leaflets about bereavement benefits for widows, widowers and surviving civil partners, if appropriate
- a death certificate, for which there will be a charge.

The death certificate is a certified copy of what is written in the death register and will be needed for the will and any claims to pensions, savings, etc. It may be best to pay for several copies, as copies required at a later date will be more expensive. Note that ordinary photocopies are not accepted by some organisations, such as banks or life insurance companies.

The death certificate is a certified copy of what is written in the death register and will be needed for the will and any claims to pensions, savings, etc.



Death abroad

If someone dies abroad, you should register the death according to the local regulations of the country and get a consulate death certificate. Also register it with the British Consul in the country the person died in, so that a record can be kept in the UK.

Organ donation and medical research

If the deceased person carried a donor card or was listed on the NHS Organ Donor Register, or told you or someone else that they wanted their organs to be donated after their death, you should tell the hospital staff, GP, or coroner's officer. The sooner you tell them, the more likely the deceased person's wishes will be able to be carried out, as organs need to be removed quickly.

The person may have made a special request to have their body donated for medical research. In order for this to happen, they must have made arrangements in writing with their nearest medical school and told their family and GP. When the person dies, their family should contact the medical school for advice. The Human Tissue Authority provides contact details for medical schools (see page 35).



If the death has to be reported to the coroner (Procurator Fiscal in Scotland), you may need their consent before the organs or body can be used.

Arranging a funeral

When you arrange a funeral, you might want to think about what type of funeral the person would have wanted and what should happen to their body. The deceased person may have left funeral instructions in their will or a letter about their wishes. They may have made a special request – for example, for a woodland burial or a coffin made of particular materials, such as wicker or cardboard. However, if there are no clear wishes, the executor or nearest relative will usually decide if the body will be cremated or buried and what type of funeral will take place.

If the person had certain religious or cultural beliefs, remember to take these into account.

The deceased may have paid into a life insurance policy, or a pension scheme that provides a lump sum towards funeral costs, or into a funeral plan that has already prepaid the costs. If you arrange the funeral, you are responsible for paying the bill, so check first where the money will come from. If the deceased person left any money, property or other assets, these can be used to pay for the funeral, as funeral costs take precedence over any debts. Sometimes banks and building societies will release money from the person's account to pay funeral costs, but they do not have to do this until probate (known as Confirmation in Scotland) is granted. If there is a delay, you may need to pay the funeral costs out of your own pocket in the meantime.



Most funeral directors will ask for the funeral disbursement costs (fees paid to third parties such as crematoria and clergy) at least to be paid up-front. See also 'Help with funeral costs' (see pages 13–14).

Ask funeral directors for quotations to help you decide which company to use. The National Association of Funeral Directors and the National Society of Allied and Independent Funeral Directors have codes of practice for their members and must offer a quote for the cost of a respectful basic funeral if asked. This includes:

- the funeral director's services
- a coffin
- transfer of the deceased person from the place of death
- care of the deceased before the funeral
- a hearse to the nearest crematorium or cemetery
- all necessary arrangements and paperwork.

There may be extra charges for crematorium and cemetery fees, doctors and clergy, embalming, and flowers. Ask the funeral director to explain these.

When you arrange a funeral, you should think about what type of funeral the person would have wanted.



Arranging a funeral without a funeral director

Most people go to a funeral director, who can make all the arrangements for you, whether you have a religious or non-religious service. However, you don't have to use a funeral director when someone dies – some people now have 'do-it-yourself' (DIY) funerals. DIY funerals can be a lot less expensive and more personal, intimate and environmentally friendly. This type of funeral might take place if the person specified before their death that they wanted this and made plans for it, as it can involve more advance planning.

Bear in mind that if you arrange a funeral without a director, you will have more to organise.

what next?

If you want to arrange a funeral in your local cemetery or crematorium, contact your local council for advice. If you would like to know more about DIY funerals, contact the Natural Death Centre (see page 37). See our free factsheet *Planning for a funeral* to find out more.

Help with funeral costs

You may be able to get a grant to help pay for funeral costs from the Social Fund, but there are strict rules about who can get help and how much. It's worth checking whether you can get a payment before you make the arrangements and accept responsibility for the bill, although you won't get a definite decision on your application until after the funeral has taken place. You may not be able to get a payment if the deceased person had a pre-paid funeral plan.

To qualify for a payment, you or your partner must receive one of these means-tested benefits:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Housing Benefit
- Council Tax Benefit
- Working Tax Credit (which includes the disability or severe disability element)
- Child Tax Credit (paid at a rate that exceeds the family element).

It must also be reasonable that you should be the one to pay for the funeral. This will apply if you are the partner (including same-sex partners) of the deceased person. If the deceased person had no partner, a close relative or a close friend can be considered for a Funeral Payment but the rules are quite complicated. The DWP can refuse an application from a close relative or friend if it considers that there is another close relative who could have arranged and paid for the funeral. You must claim within three months of the funeral.

Contact the DWP Bereavement Service (see page 34) or a local advice agency to find out whether you're eligible for a Funeral Payment.

Council Tax Benefit will be abolished from April 2013 in England and replaced with local Council Tax support schemes designed by local authorities. Universal Credit, a new means-tested benefit for people of working age, will be introduced during 2013 and 2014. If you're receiving Universal Credit, contact Age UK Advice to find out whether you're entitled to a Funeral Payment (see page 30).

What will a Funeral Payment cover?

A Funeral Payment from the Social Fund will cover the costs of a simple, respectful funeral, including:

- buying a new burial plot and burial fees, or cremation costs
- reasonable costs for one return journey within the UK for the responsible person to arrange or attend the funeral
- a contribution towards transport costs if the body has to be transported more than 50 miles
- up to £700 towards other items such as the coffin, religious costs, flowers, and other transport costs.

A Funeral Payment will have to be paid back from the deceased person's estate (if there is one). A house or personal things left to a widow, widower or surviving civil partner are not counted as part of the estate.

To claim a Funeral Payment, you need form SF200, which you can get from your local Jobcentre Plus office or download from the Gov.uk website. You can also call the DWP Bereavement Service (see page 34) to make a claim.



In Northern Ireland, contact your nearest Social Security office (it will be in the phone book).

If you don't qualify for a Funeral Payment, or it doesn't cover the full costs of the funeral, you may be able to get a Budgeting Loan from the Social Fund to help with the cost of a funeral. These are interest-free loans of between £100 and £1,500 that you must repay out of your benefits. To claim a Budgeting Loan you need form SF500, available from your local Jobcentre Plus or you can download it from the Gov.uk website. Budgeting loans may be gradually phased out and/or replaced with a different system from April 2013. Contact Age UK Advice after this date to find out more.

**what
next?**

See our free factsheet *The Social Fund* to find out more about Funeral Payments and Budgeting Loans.

Who to tell about the death

When someone dies, you need to tell the tax office as soon as possible. You can download a guide from the HM Revenue and Customs website that explains what to do, called *A guide to understanding tax when someone dies* (see page 35).

A driver's licence should be returned to the DVLA and a passport to the UK Passport Agency. If the person had a Lasting Power of Attorney (LPA) or Enduring Power of Attorney (EPA) and you were the attorney, send the original document and a death certificate to the Office of the Public Guardian (see page 38). (In Northern Ireland, send it to the Office of Care and Protection – see page 37.) In Scotland, an LPA is called a Welfare Power of Attorney and an EPA is called a Continuing Power of Attorney.

The registrar can advise you how to go about informing government departments and agencies about a death. In most local authority areas, the DWP's Tell Us Once service (see Gov.uk on page 35) allows you to report a death to several government departments with just one telephone call. This includes the DVLA, the Passport Service, the Pension Service and HMRC. Visit www.gov.uk for more information about how the Tell Us Once service works and where it is available.

You may need to contact other organisations as well, including:

- personal or occupational pension scheme providers
- insurance company
- bank and building society
- employer or trade union
- mortgage provider, housing association or council housing office
- social services, or social work department in Scotland, if the person was getting any community care services or equipment
- utility companies
- GP, dentist, optician and anyone else providing medical care.

If the person left a will and named an executor, the executor is likely to take on these tasks.

You may wish to register the name and address of the deceased person with the Bereavement Register. The Bereavement Register tries to put a stop to post being sent to people who have died (see page 31).

what next?

Age UK produces *LifeBook*, a handy book where you can keep useful information in one place, such as where you keep your will and which company insures your car. It can be used either to record the practical details of your life or as a checklist when sorting out someone else's affairs. For your free copy, please call 0845 685 1061.

Dealing with the estate of the deceased

i Probate (known as Confirmation in Scotland) is the legal process of distributing the estate of a deceased person. First you will need to find out whether the person made a valid will. A will explains what should happen to the deceased person's estate – their money, property and possessions. It may be held by a bank, solicitor, will safe facility, the Principal Probate Registry (or, in Scotland, Registers of Scotland) or a trusted friend or relative.

If there is no will, the person is said to have died intestate and there are different rules – for example, their spouse or civil partner and children will automatically inherit all of their personal possessions, and the spouse or civil partner inherits at least the first £250,000 of their estate. The rules around how anything over £250,000 is divided up are complex, and you should take advice if you're dealing with the estate.

i See our free factsheet *Dealing with an estate* to find out more. In Scotland, different rules apply for intestacy and these are complicated – you can contact the local Sheriff Court office for more information (see page 41) or see the Scottish Government booklet *What to do after a death in Scotland*. Call 0131 244 3581 to order a copy, or visit www.scotland.gov.uk

i If there is a will, the deceased will usually have appointed executors (in Scotland, these are called executors-nominate) to deal with the estate. If no executors were appointed, or there is no will, the court will appoint an administrator (or executor-dative in Scotland). Executors and administrators are known as personal representatives.

If you are named as an executor in the will, or you think you are entitled to deal with the estate (if the person died intestate), you will need to apply to the local Probate Registry (the Probate Office in Northern Ireland or the local Sheriff Court in Scotland) for a grant of representation (or Confirmation in Scotland). You can do this in person or through a solicitor. Call the Probate and Inheritance Tax Helpline for more information (see page 39).

Sometimes there is no need to apply for a grant of representation because, for example, the value of the estate is very small (usually less than £5,000). Confirmation may not be required for estates valued at less than £36,000 in Scotland. In this case you need to write to the bank, building society, or the organisation that is holding the money. They may insist on seeing documentation such as a death certificate and evidence of your relationship.

The Principal Probate Registry gives information and advice to anyone dealing with an estate in England and Wales, whether they left a will or died intestate (see page 39). You can also consult a solicitor, but they will charge for any advice given or work done on behalf of the executor.

what next?

See our free information leaflet *How to be an executor* for more information. For more detailed advice about probate or will disputes, contact the Law Society in your nation (see page 36). Age UK Enterprises Limited* also offers Legal Services, which are provided by the law firm Irwin Mitchell. Call Irwin Mitchell on 0845 685 1076 for more information. Subjects covered include wills, probate and Powers of Attorney.

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‘I saw a very nice young woman there who explained that I could get 25 per cent off the Council Tax straight away, as I now live alone.’

Gladys and Henry had been married for 52 years when Henry died. Their solicitor was sorting out the will but had said it would take some time for probate to be granted.

‘I was so shocked and upset when Henry died that it didn’t even occur to me to think about how I would manage for money. Henry always looked after that sort of thing. Then I realised I would only have my pension to run the house and pay all the bills with until the will had been sorted out. My neighbour suggested going to my local Age UK in case there was any help available.

‘I saw a very nice young woman there who explained that I could get 25 per cent off the Council Tax straight away, as I now live alone, and she helped me to claim Pension Credit and Council Tax Benefit too. When the probate has been given and I can have Henry’s savings and investment bonds I’ll have to stop claiming these benefits (except for the Council Tax reduction). But for now, I’m very relieved and can concentrate on getting other things sorted out.’





Tax changes

You may find your tax allowances change after your spouse or civil partner dies, or you may need to pay a different amount of income tax.

- If you were getting Married Couple's Allowance, you'll receive it for the rest of the tax year but not the year after.
- If your spouse or civil partner was receiving Blind Person's Allowance and they didn't have enough income to use it all up in the year they died, you can ask HMRC to transfer what's left to you for that tax year.
- If you get extra income after your spouse or civil partner has died, such as bereavement benefits, a pension or annuity, you may need to complete a Bereavement Benefit Coding Form to make sure you pay the right amount of income tax. HMRC may send you the form or you can download it from the HMRC website (see page 35). If you become liable for income tax for the first time and you have some savings, you will have to pay tax on the interest.

Inheritance Tax

Inheritance Tax (IHT) may have to be paid on the estate of the deceased person if it is over a certain amount. The current threshold is £325,000, which will be valid until 2015. Over that threshold, the tax payable is 40 per cent. However, most estates do not have to pay IHT because they are valued at less than the threshold. There is no IHT to pay on estates left to a spouse or civil partner, or to a charity. If the deceased person had a spouse or civil partner who died before them, their IHT threshold could be worth up to £650,000 (twice the current threshold).

If the person gave a 'gift' worth more than £3,000 before they died – for example, if they gave their house to their children – less than seven years before their death, the person who received the gift will be liable to pay IHT. The amount of IHT payable depends on the length of time between the gift being made and the death of the person giving the gift.

If there is IHT to be paid, it has to be done before probate is granted. You usually have to pay IHT within six months of the death. On assets such as a house, you can pay IHT in instalments over ten years.

what next?

For more information about Inheritance Tax, see our free factsheet *Dealing with an estate*. If you think you might be liable for IHT, contact the Probate and Inheritance Tax Helpline (see page 39).

Many people have money worries after bereavement, so it's important to check whether you're entitled to any welfare benefits.



Financial help for bereaved people

If your spouse or civil partner dies, you may be entitled to benefits based on his or her National Insurance (NI) contributions. The type of benefit will depend on your age.

State Pension

There are different rules for widows, widowers and surviving civil partners.

- If you're a widow who is over State Pension age and not receiving a full basic State Pension when your husband dies, you may be able to use his NI contributions to increase your basic State Pension. If your husband was entitled to any additional pension or Graduated Retirement Benefit, you may be entitled to some of it.
- If you're a widow who is under State Pension age when your husband dies, you may be entitled to a State Pension based on his contributions once you reach State Pension age.
- If you're a widower or surviving civil partner and you reached State Pension age after 5 April 2010, the rules about inheriting State Pension are the same as for widows. If you reached State Pension age before that date, different rules may apply depending on your wife or civil partner's date of birth and date of death, and your date of birth.

Call Age UK Advice or see our free factsheet *State Pension* for more information. Returning the certificate of registration of death or contacting the DWP Bereavement Service will trigger a review of your State Pension entitlement.

Bereavement payment

You may be entitled to a lump sum bereavement payment of £2,000, but only if:

- your spouse or civil partner was not entitled to a Category A State Pension when they died

or

- you were under State Pension age when your spouse or civil partner died.

If you have dependent children, you may also be entitled to Widowed Parent's Allowance.

Bereavement Allowance

If you're over 45 but under State Pension age and don't have any dependent children, you may be entitled to Bereavement Allowance. This is paid for up to a year.

Benevolent funds and charities

Help is sometimes available from benevolent funds linked to a spouse's, civil partner's or your own past employment. Most libraries keep a copy of *A guide to grants for individuals in need*. A local advice agency, Charity Search (see page 31) or Turn2us (see page 41) could also help.

War pensions

If your late spouse or civil partner served in the armed forces you may be entitled to help. Contact the Service Personnel and Veterans Agency for more information (see page 41).

**what
next?**

For more information, see DWP leaflet DWP1005 *Bereavement benefits* and PM2 *State Pensions: your guide*. Contact the DWP Bereavement Service for an eligibility check to see what benefits you are entitled to, or to make claims for bereavement benefit (see page 34). You can also contact the Pension Service (see page 38).

Means-tested benefits

Many people have money worries after bereavement, so it's important to check whether you are entitled to any welfare benefits. Some of the benefits you may be able to get are listed below. We have not included all of them – just the most relevant ones for older people.

- Pension Credit – there are two parts to Pension Credit: Guarantee Credit and Savings Credit. Guarantee Credit tops up low income to a set level. The minimum age to qualify is gradually rising from 60 to 66. You can check whether you qualify using the online Pension Credit Calculator on the www.gov.uk website.
- Housing Benefit – helps to pay rent.
- Council Tax Benefit/Council Tax Support – gives you money off Council Tax. In Northern Ireland, you may be eligible for Rate Rebate.
- Attendance Allowance or Disability Living Allowance – if you need help because of an illness or disability.
- Social Fund grants or loans.
- NHS low income scheme – help with health costs.



Some of these benefits will be changing from April 2013. Contact Age UK Advice after this date to find out whether the changes will affect your claim.

**what
next?**

See our free information guide *More money in your pocket: a guide to claiming benefits for people over pension age* or our free factsheets about these benefits. Check your entitlement using our online benefits checker at www.ageuk.org.uk/calculators

Bereavement support

Many organisations offer support to people who have suffered a bereavement, including counselling, information and advice, or practical support. Sharing your feelings with others can help, but do not feel under any pressure to talk if you don't want to.

If you, or someone you know, might benefit from support, one of the following organisations may be able to help:

- Cruse Bereavement Care
- Samaritans
- London Friend LGBT Bereavement Helpline (for people across the UK)
- War Widows' Association of Great Britain
- Compassionate Friends (for help if you've lost a child or grandchild)
- Winston's Wish (for support if you are caring for a bereaved child or young person).

(See the 'Useful organisations' section on pages 30–42.)

Some funeral plans include bereavement support for the friends and family of the deceased. If the deceased had a funeral plan, check to see whether this is included.

**what
next?**

For more detailed information about dealing with the emotional aspects of a death, see our free information guide *Bereavement*.

Sharing your feelings with others can help, but do not feel under any pressure to talk if you don't want to.



Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 169 65 65

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact

Age Scotland: 0845 125 9732

www.agescotland.org.uk

Bereavement Register

Register the name and address of a deceased person to help stop unsolicited mail.

Freepost
Sevenoaks
Kent TN13 1XR

Tel: 01732 467 940

Tel: 0800 082 1230 (24-hour automated registration service)

Email: help@thebereavementregister.org.uk

www.the-bereavement-register.org.uk

Charity Search

Provides a free service helping older people in financial need receive support from a variety of charitable sources.

Freepost (BS 6610)
Avonmouth
Bristol BS11 9TW

Tel: 0117 982 4060

Email: info@charitysearch.org.uk

www.charitysearch.org.uk

Citizens Advice

National network of advice centres offering free, confidential, independent advice, face to face or by telephone.

Tel: 020 7833 2181 – for details of your local Citizens Advice Bureau (CAB)

In Wales there is a national phone advice service on 0844 477 2020. It is available in some parts of England on 0844 411 1444.

To find details of your nearest CAB in:

England or Wales, go to www.citizensadvice.org.uk

Northern Ireland, go to www.citizensadvice.co.uk

Scotland, go to www.cas.org.uk

Visit www.adviceguide.org.uk for online information

Compassionate Friends

National self-help organisation. Parents who have been bereaved themselves offer support and care to other bereaved parents, grandparents, and their families.

14 New King Street

Deptford

London SE8 3HS

Tel: 0845 123 2304

Tel: 028 8778 8016 (Northern Ireland helpline)

Email: helpline@tcf.org.uk

www.tcf.org.uk

Cruse Bereavement Care

Counselling and advice service for bereaved people that offers information and practical support.

PO Box 800
Richmond
Surrey TW9 1RG

Tel: 0844 477 9400
Email: helpline@cruse.org.uk
www.crusebereavementcare.org.uk

In Northern Ireland, contact:

Cruse Bereavement Care in Northern Ireland

Graham House
Knockbracken Healthcare Park
Saintfield Road
Belfast BT8 8BH
Tel: 028 9079 2419
www.cruse.org.uk/northernireland

In Scotland, contact:

Cruse Bereavement Care Scotland

Riverview House
Friarton Road
Perth PH2 8DF
Tel: 0845 600 2227
www.crusescotland.org.uk

Department for Work and Pensions Bereavement Service

Carries out eligibility checks on surviving relatives to see what benefits they are entitled to. Also takes claims for bereavement benefits and Funeral Payments.

Tel: 0845 606 0265

(Welsh) 0845 606 0275

Textphone: 0845 606 0285

(Welsh) 0845 606 0295

General Register Office (GRO)

Registers and supplies official information on births, marriages and deaths registered in England and Wales. There are equivalent offices for Scotland and Northern Ireland.

PO Box 2

Southport

Merseyside PR8 2JD

Tel: 0300 123 1837

Email: certificate.services@ips.gsi.gov.uk

www.gro.gov.uk/gro/content/certificates

In Northern Ireland, contact:

General Register Office

Oxford House

49–55 Chichester Street

Belfast BT1 4HL

Tel: 0300 200 7890

Email: gro.nisra@dfpni.gov.uk

www.groni.gov.uk

In Scotland, contact:

General Register Office for Scotland

New Register House
3 West Register Street
Edinburgh EH1 3YT
Tel: 0131 334 0380
www.gro-scotland.gov.uk

Gov.uk

Government website that contains information about bereavement benefits and the Tell Us Once service.

www.gov.uk

For details of the Tell Us Once service, type 'Telling government someone has died' into the search box.

HM Revenue and Customs (HMRC)

For information about taxes, including Inheritance Tax.

Inheritance Tax Helpline:

Tel: 0845 30 20 900

National Insurance contributions office:

Tel: 0845 302 1479

www.hmrc.gov.uk

Human Tissue Authority

Provides information about body donation for medical research and details of medical schools.

Tel: 020 7269 1900

Email: enquiries@hta.gov.uk

www.hta.gov.uk

Law Society of England and Wales

Helps people find a solicitor, advises on what to expect when they visit one and produces guides to common legal problems.

Tel: 020 7242 1222

www.lawsociety.org.uk

Law Society of Northern Ireland

Tel: 028 9023 1614

www.lawsoc-ni.org

Law Society of Scotland

Tel: 0131 226 7411

www.lawscot.org.uk

London Friend LGBT Helpline

Offers a listening ear to lesbians and gay men who have been bereaved or are preparing for bereavement, as well as to family and friends, colleagues and carers.

Tel: 020 7837 3337

www.londonfriend.org.uk/get-support/helpline

National Association of Funeral Directors

Offers support and information about funerals in the UK.

618 Warwick Road

Solihull

West Midlands B91 1AA

Tel: 0845 230 1343

www.nafd.org.uk

National Society of Allied and Independent Funeral Directors

Offers support and information about funerals in the UK.

3 Bullfields
Sawbridgeworth
Hertfordshire CM21 9DB

Tel: 0845 230 6777
Email: info@saif.org.uk
www.saif.org.uk

Natural Death Centre

Provides information on all types of funeral choices, but especially family-organised, environmentally friendly funerals and natural burial grounds.

In The Hill House
Watley Lane
Twyford
Winchester SO21 1QX

Tel: 01962 712 690
www.naturaldeath.org.uk

Office of Care and Protection

Registers Enduring Powers of Attorney (EPAs)
in Northern Ireland.

Room 2.2A Second Floor
The Royal Courts of Justice
PO Box 410
Chichester Street
Belfast BT1 3JF

Tel: 028 9072 4732 or 028 9072 4733
Email: officeofcare&protection@courtsni.gov.uk
www.courtsni.gov.uk

Office of the Public Guardian

Registers Lasting Powers of Attorney (LPAs) and helps attorneys carry out their duties.

PO Box 16185
Birmingham B2 2WH

Tel: 0300 456 0300

Email: customerservices@publicguardian.gsi.gov.uk
www.gov.uk

(type 'Office of the Public Guardian' into the searchbox)

In Scotland, contact:

Office of the Public Guardian

Hadrian House
Callendar Business Park
Callendar Road
Falkirk FK1 1XR

Tel: 01324 678 300

Email: opg@scotcourts.gov.uk
www.publicguardian-scotland.gov.uk

Pension Service

For details of State Pensions, including pension statements and how to claim your pension.

Tel: 0845 60 60 265

Tel: 0845 601 8821 (Northern Ireland)

Tel: 0800 731 7898 (State Pension claim line)

www.gov.uk/state-pension

Principal Probate Registry

Information and advice on dealing with an estate and contact details for local probate registries.

Tel: 0845 302 0900 (Probate and IHT helpline)

www.justice.gov.uk

(type 'Probate service' into the search box)

In Northern Ireland, contact:

Probate Office

Royal Courts of Justice

PO Box 410

Chichester Street

Belfast BT1 3JF

Tel: 028 9072 4678

If the deceased person lived in County Fermanagh, Londonderry or Tyrone, applications can either be made in Belfast, or at:

District Probate Registry

The Courthouse

Bishop Street

Londonderry BT48 6PY

Tel: 028 7126 1832

Probate and Inheritance Tax Helpline

Tel: 0845 30 20 900

Registers of Scotland

Maintains registers for legal documents in Scotland.

Meadowbank House
153 London Road
Edinburgh EH8 7AU

Tel: 0845 607 0161 (Edinburgh)

Tel: 0845 607 0164 (Glasgow)

Email: customer.services@ros.gov.uk

www.ros.gov.uk

Samaritans

Confidential non-judgemental support for people in distress,
24 hours a day.

Tel: 0845 7 90 90 90

www.samaritans.org

Scottish Government

Government website that includes practical advice on what
to do when someone dies.

St Andrew's House
Regent Road
Edinburgh EH1 3DG

Tel: 08457 741 741

Email: ceu@scotland.gsi.gov.uk

<http://home.scotland.gov.uk/home>

Service Personnel and Veterans Agency (SPVA)

Aimed at improving personnel pensions and welfare and support services to members of the Armed Forces and veterans.

Norcross
Thornton Cleveleys
Lancashire FY5 3WP

Tel: 0800 169 2277
www.veterans-uk.info

Sheriff Courts (Scotland)

Sheriff Courts give advice on dealing with an estate in Scotland. You can use the following contact details to find your nearest Sheriff Court office in Scotland.

Tel: 0131 225 2525
www.scotcourts.gov.uk/sheriff/index.asp

Turn2us

Helps people access the money available to them – through welfare benefits, grants and other help.

Tel: 0808 802 2000
www.turn2us.org.uk

War Widows' Association of Great Britain

Gives advice, help and support to all war widows and their dependants.

199 Borough High Street
London SE1 1AA

Tel: 0845 2412 189
Email: info@warwidows.org.uk
www.warwidowsassociation.org.uk

Winston's Wish

Offers support, information and guidance to people caring for a bereaved child or young person.

Cheltenham House
Clarence Street
Gloucestershire GL50 3JR

Tel: 08452 03 04 05

Email: info@winstonswish.org.uk

www.winstonswish.org.uk

You may be interested in other guides in this range

- Avoiding scams
- Can I afford to retire?
- Claiming benefits: a guide for people of working age
- Equity release
- Help with legal advice
- How to be an executor
- Lesbian, gay or bisexual
- Looking after someone else's affairs
- Managing your money
- Money matters
- More money in your pocket: a guide to claiming benefits for people over pension age
- Powers of attorney
- Save energy, pay less
- Tax guide
- Tracing lost money
- Wills and estate planning
- Your consumer rights



To order any of our **free** publications, please call Age UK Advice free on:

0800 169 65 65

www.ageuk.org.uk/moneymatters

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit www.ageuk.org.uk/moneymatters

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Bereavement*
- *How to be an executor*
- *Wills and estate planning*

The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

