

A Practical Guide to Dealing with Bereavement



We understand it can be a difficult and confusing time following bereavement, when many decisions must be made as well as dealing with the practicalities such as registering the death, making funeral arrangements, and dealing with the administration of the estate.

Our specialist Probate department offer a friendly, personal service and can assist with all the necessary paperwork and any inheritance tax issues on the executor's behalf. Our Conveyancing Department can assist in selling or transferring any property. We will explain the process to you in plain English and work with the family to guide you through the necessary steps to deal with the estate as quickly and as sensitively as possible.

We have prepared this simple guide for you and hope that you find it useful.

What to do first

- Notify the family doctor
- Register the death at a register office
- Establish whether a Will has been made. If a Will has been made then the Solicitor will probably have the original. A copy may be amongst the papers. If there is no Will then the law sets out the person who should be responsible for dealing with the estate.
- Arrange funeral – it is best to check if there are any specific requirements. These may be in a Will or may have been communicated to a member of the family.
- Complete the Form BD8 which is in the pack handed to you by the Registrar. This is notification to Benefits Agency, or other relevant government department who can then deal with any outstanding benefits or pensions.
- If the person who has died was receiving any benefits or tax credits, advise the offices that were making the payments - if you can't find relevant correspondence, use the links below to the Tax Credit helpline and Jobcentre plus.



Who Else Should Be Contacted?

It is advisable to also inform financial institutions, such as banks, building societies, insurance companies of the death in order to freeze the accounts or investments. Then the Personal Representative will deal with the closure of accounts, collecting in of assets and payment of bills.

You should contact any of the following organisations that are relevant-

- relatives and friends
- employer
- school
- solicitor/accountant

Government organisations

- the relevant Tax Office
- National Insurance Contributions Office if they were self-employed (to cancel payments)
- Child Benefit Office (at latest within eight weeks)
- local authority if they paid Council Tax, had a parking permit, were issued with a Blue Badge for disabled parking, or received social services help, attended day care or similar
- UK Identity and Passport Service, to return and cancel a passport
- DVLA, to return any driving licence, cancel car tax or return
- car registration documents/change ownership

Financial organisations

- general insurance companies - contents, car, travel, medical etc
- any other company with which the deceased may have had rental, hire purchase or loan agreements

- if the deceased was the first named on an insurance policy, make contact as early as possible to check that you are still insured
- pension providers/life insurance companies
- banks and building societies
- mortgage provider
- hire purchase or loan companies
- credit card providers/store cards

Utilities and household contacts

- landlord or local authority if they rented a property
- any private organisation/agency providing home help
- utility companies if accounts were in the deceased's name
- Royal Mail, if mail needs re-directing
- TV/internet companies with which the deceased had subscriptions

Other useful contacts

- Bereavement Register and Deceased Preference Service to remove the deceased's name from mailing lists and databases
- clubs, trade unions, associations with seasonal membership for cancellation and refunds
- church/regular place of worship
- social groups to which the deceased belonged
- dentist
- creditors - anyone to whom the deceased owed money
- debtors - anyone who owed the deceased money

Registering the Death

The death should usually be registered within 5 days with local registrar. It is possible to register a death by 'Declaration' at an office closer to you if you have the proper information. It is always best to speak to the Registrar book an appointment and explain the situation.

The death should normally be registered by a relative. The Registrar would normally only allow other people, such as any person present at the death or other person possessing the information needed for registration, if there are no relatives available. Being an Executor of a Will alone does not qualify you to register a death

The Registrar may need all of the following information. It is best therefore to take the following information with you.

- the date and place of death
- the full name of the deceased (and maiden name where appropriate)
- the date and place of birth of the deceased
- the deceased's occupation (even if retired) and the full names and occupation of her husband if she was a married women or a widow
- the deceased's usual address
- whether the deceased was in receipt of a pension from public funds or a works pension
- whether the deceased was in receipt of any benefits from public funds
- if the deceased was married, the date of birth of the spouse
- either the National Health Service number of the deceased, if known, or the medical card itself, if available, should be handed to the Registrar. Please do not delay registration if the medical card is not available.

You will need to take with you a medical certificate of cause of death which usually is supplied by the doctor. It is also helpful to take the deceased's birth, marriage, or civil partnership certificate.

When you obtain the death certificate you should also obtain additional copies of it (for a small charge) as a number of organisations, e.g. banks and insurance companies, may request proof of the death.

Local Register Offices

Pontypool Register Office

Hanbury Road
Pontypool
Torfaen
NP4 6YG

Tel No: **01495 762937**

Fax No: **01495 769049**

It is situated in the main street of Pontypool opposite the Park/bus shelters near our own Head Office. Parking is allowed outside in the lay-by for those having business in the office.

Opening Hours

Monday - Friday
9.30am - 4.00pm

To prevent unnecessary waiting, Newport Register Office operate an appointment system. Please telephone **01633 414770** to make an appointment once the certifying doctor (who may be either the general practitioner or a hospital doctor) has issued his/her medical certificate of cause of death. Please take this certificate with you when you attend the register office.

Newport Register Office

8 Gold Tops
Newport
South Wales
NP20 4PH

Telephone: Registrar **(01633) 414770**

Email: **registrar@newport.gov.uk**

It is a two storey building with wheelchair access. It is situated opposite our own Newport Office

Opening Hours

Monday - Friday
9.00am - 4.00pm

Freephone: **0800 3280394**

www.watkinsandgunn.co.uk



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Arranging the funeral

The priority for most people is arranging a funeral. These can be expensive. The first thing you should try to do is to establish if there is a pre-paid funeral plan. However, it should be noted even if there is a pre-paid funeral there may be some additional expenses which are not covered e.g. flowers and a reception after the funeral.

The majority of banks and building societies and even some insurance companies will agree to pay funeral expenses. If there are not sufficient funds they will pay over all or most of the monies held. They do not usually pay for additional items such as flowers and receptions.

If the deceased does not have sufficient monies in their estate to cover the costs of the funeral you should contact your Local Council for financial assistance, alternatively the family may choose to pay. You may be able to claim a Social Fund Funeral Payment to help you with the cost if you are in receipt of certain qualifying benefits. It is best to tell a funeral director before arranging a funeral and they will assist in putting you in touch with the local office that can assist you.

Bereavement – counselling and support

Everyone deals with bereavement in their own way. If you or someone you know needs counselling or support, ask your family doctor or contact an organisation such as Cruse Bereavement Care - www.crusebereavementcare.org.uk

Grant of Representation

Probate is a term which is commonly used to refer to the obtaining of a Grant of Representation to an estate. This may be needed if there are a large amount of cash assets, or a property which needs to be sold or transferred.

A Grant of Representation gives legal authority for the Personal Representative to deal with an estate (collecting in of money, paying of debts and distributing funds to those entitled to receive it).

There are many types of Grant of Representation. The three main types are:-

1. Grant of Probate, this is where there is a Will appointing an Executor;
2. Grant of Letters of Administration – where there is no will or the will was not valid; and
3. Grant of Letters of Administration with Will annexed – this can be if the Executors who were appointed have died, or do not wish to deal with the estate or even possibly there is no Executor appointed.

The estate will then be distributed either in accordance with the Will, or under the Rules of Intestacy if the deceased did not leave a Will.

Further Information

Our expert Legal Team at Watkins and Gunn will be happy to assist you and answer any queries which you may have.

Please contact our Probate Team on 01495 762244

or go to our website
www.watkinsandgunn.co.uk

This guide is intended for information purposes only and should not be relied upon without legal or other professional advice