

Hi, I'm Alan James, Managing Director of John Edwards Funeral Directors. We have served our local community for nearly 70 years.

I hope you find this guide useful. I'm going to outline the Seven steps that need to be taken after the death of a family member.

1. Get a medical certificate which shows the cause of death from a doctor – either a GP or at a hospital – so you can register the death.

2. Formally register the death within five days at a local registration office – see your council website. You will then get the documents you need for the funeral. You can go to any register office but it is best to use the one in the area where the person died.

You will find a **"register a death tool"** on the public information website that takes you through what you need to do.

<https://www.gov.uk/register-a-death>

In straightforward circumstances where, for example, someone has died in hospital in England and Wales and their death was expected, you can register the death if you are a relative, someone present at the death or the person making arrangements with the funeral directors. You will need to take with you the medical certificate and, if they are available, the deceased's birth certificate, marriage or civil partnership certificate and NHS medical card.

The registrar will need the person's full name at the time of death, any names previously used, their date and place of birth, their last address and occupation, the name, date of birth and occupation of any surviving or late spouse or civil partner and whether they were getting a state pension or any other benefits. You will get a certificate for burial or cremation, a "green form" which gives permission for burial or an application for cremation, and a certificate of registration of death, form BD8.

It is a good idea at this point to buy extra death certificates, which will be needed for sorting out the person's affairs.

3. Arrange the funeral. The funeral itself cannot usually take place until after the death has been registered but you should start arranging it immediately. Most people use a funeral director, but you can do it yourself. Contact the cemeteries and crematorium department of your local council for help.

Check if the deceased has put details of what they want for their funeral in their will. You do not normally have to follow their wishes but if they had a pre-paid funeral plan, you do have to use the funeral directors covered by the plan and you may not get a refund for any parts of the package you do not use.

You can find a funeral director at the National Association of Funeral Directors or the **Society of Allied and Independent Funeral Directors**.

<http://www.saif.org.uk/>

Check with your local authority what funeral services they offer, as some councils offer cheaper services than local funeral directors.

Ask the funeral director to list all costs in their quote, and get more than one in order to compare costs – fees can vary a lot.

Of course I would consider it a privilege to make these arrangements for you.

4. Report the death to various organisations and government departments. Most local councils run a service called Tell Us Once which lets you report a death to most government organisations in one go. When you register the death, the registrar will give you a unique reference number to use the Tell Us Once service.

You may have to send different forms to HM Revenue & Customs depending on the deceased's circumstances, their income,

pensions, and benefits and whether there's a surviving spouse or partner. **You can use HMRC's bereavement tool.**

<http://www.hmrc.gov.uk/tools/bereavement/>

5. Check if the deceased has left a will. When it comes to sorting out property, money and possessions (the "estate"), the will normally states who is to do this. If there is no will the next of kin can apply for a "grant of representation" which gives them the legal right to deal with the deceased's estate known as "probate".

6. Get the mail redirected. If you are the next of kin or the deceased's personal representative such as an executor, you can apply to **Royal Mail to redirect their mail to your address** using a special circumstances application form, available at post offices or online.

<https://www.royalmail.com/personal/receiving-mail/redirection>

7. If you get a grant of representation you have the legal right to access things such as the person's bank account, and you can start to sort out the estate. You may need to pay inheritance tax if the estate is worth more than £325,000. Once you've paid any tax due, you can collect the assets such as money from the sale of their property.

Go through the financial paperwork and contact all banks and other financial organisations connected with their affairs such as insurance companies, pension providers and so on to close down the accounts and release the funds.

You then need to clear any unpaid debts and distribute the estate, which means giving any property, money or possessions to the beneficiaries as dictated by the will, or by intestacy laws if there is no will.

I hope you've found these notes helpful. If you need more information please call me or email me.

Call Alan on

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Or email me on

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