



What to do when a loved one dies – who do you call?

When someone dies, we can be so caught up in the emotional whirlwind it can be difficult to find your way through the practical you need to take. We hope in some small way that the following guidance is helpful.

If someone dies at home and their death was expected

Call the family doctor and nearest relative.

If the death was expected, for example due to a terminal illness, the doctor will give you a medical certificate showing the cause of death.

They'll also give you a formal notice saying they've signed the medical certificate and telling you how to register the death.

Once the doctor has issued the medical certificate, and when you feel ready to do so, you can call a funeral director who will move the body to a funeral home.

If someone dies at home unexpectedly

Call 111 immediately and ask for advice.

An unexpected death may need to be reported to a coroner. A coroner is a doctor or lawyer responsible for investigating unexpected deaths. They may call for a post-mortem or inquest to find out the cause of death. This may take some time, so the funeral may need to be delayed.

If someone dies in hospital

The hospital will usually issue a medical certificate and formal notice. They will support you with the next steps you need to take.

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.

How do I register a death?

You need to register the death within five days. Here's a step-by-step guide how to do that:

- Find a register office. You can use any one, but it's best to use the one in the area where the person died.
- When you go to the register office, you'll need to take with you the medical certificate showing the cause of death, signed by a doctor. If possible, also take the person's:
 - birth certificate
 - NHS medical card or number
 - marriage or civil partnership certificate
 - driving licence
 - proof of their address.
- You will have to tell the registrar:
 - the person's full name (and any other names they had, such as a maiden name)



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- the person's date and place of birth
- their date and place of death
- their usual address
- their most recent occupation
- whether or not they were receiving any benefits, including State Pension, and the name, occupation, and date of birth of their spouse or civil partner.
- When you have provided the required information, the registrar will give you:
 - a certificate for burial or cremation (known as the Green Form)
 - a certificate of registration of death (form BD8). You should fill this out and return it in the pre-paid envelope if the person was receiving State Pension or any benefits (this won't be necessary if you are using the Government's Tell Us Once service).
- leaflets about bereavement benefits
- a death certificate, for which there will be a charge.
- The **Tell Us Once service** can be used to report a death to several government departments in one go. The service is offered by most local authorities. You can arrange for an appointment to take place when you register the death, or you can access the service online or over the phone.
 - You will need to get a **Tell Us Once** reference number from the registrar.

Who do I need to tell about the death?

When someone dies, you must get in touch with certain organisations to let them know as soon as possible. Use the Tell Us Once service so government departments are contacted in one go:

- local services such as libraries, electoral services and council tax services
- the tax office
- the Driver and Vehicle Licensing Agency (DVLA)
- the UK Passport Agency
- HMRC for tax purposes.

You'll need to return the driver's licence to the DVLA and the passport to HM Passport Office.

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

- pension scheme provider
- insurance company
- bank and building society
- employer
- mortgage provider, housing association or council housing office
- social services
- utility companies



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- GP, dentist, optician and anyone else providing medical care
- any charities, organisations or magazine subscriptions the deceased person made regular payments to
- the Bereavement Register, which removes their details from mailing lists and stops most advertising mail

What do I do if the person who died had a Lasting or Enduring Power of Attorney?

You should send any Lasting Power of Attorney or Enduring Power of Attorney they had back to the Office of the Public Guardian, along with a death certificate, if you were their attorney.

How do I go about arranging a funeral?

The person who died may have left funeral instructions in their will or a letter about their wishes.

If there aren't any 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.

➤ Finding a funeral director

Check that the people you talk to are registered with at least one of the following organisations. Make sure you get more than one quote.

- National Association of Funeral Directors
- National Society of Allied and Independent Funeral Directors

Ask funeral directors for quotations to help you decide which company to use. Ask for an itemised quote which includes:

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

There may be extra charges for third parties such as the crematorium, clergy and doctors. Funeral directors may ask for these fees to be paid up front.

➤ Arranging a funeral without a funeral director

You don't have to use a funeral director if you don't want to – you can have a 'do-it-yourself' funeral.

DIY funerals can be less expensive, more environmentally friendly as well as more personal and intimate.

This type of funeral often takes place when someone makes their wishes clear before their death and plans for it themselves, as it can involve more advance planning.



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Contact your local council if you want to arrange a funeral in your local cemetery or crematorium.

➤ **Paying for a funeral**

Arranging a funeral can not only be stressful - it can also be expensive. If you're paying for the funeral, think carefully about what you can afford.

The funeral can be paid for by:

- you or other family members or friends
- a lump sum from a life insurance policy or pension scheme the person paid into a pre-paid funeral plan the person took out
- the person's estate (any money, property or assets they left). Funeral costs take precedence over other debts
- money the person had in a bank or building society, although they don't have to release the money until probate (the legal process of distributing the money, property and possessions of the person who's died) is granted. If there's a delay, you may need to pay the costs in the meantime.

➤ **Help with funeral costs**

You may be able to get a Funeral Payment from the Social Fund if you're on a low income and meet the criteria.

There are strict rules about who can get help and how much you will receive. You must be claiming Pension Credit or certain other means-tested benefits, and had a close relationship with the person who died – for example, you may have been their partner.

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. These are interest-free loans of between £100 and £1500 that you repay from your benefits.

➤ **What should I do next?**

When someone dies there's often a lot to deal with – their paperwork, finances, legal issues, property, as well as coping with your own emotional reaction to their death.

Ensure you reach out for support to family and friends, consider connecting with others via a support group. Speak to your GP or bereavement service for more support. You can also still access Birmingham Carers Hub for more advice and guidance.