

● *21 things you need to do* ●

# WHEN SOMEONE DIES IN THE UK



THERE ARE

**5 KEY AREAS**

that you need to deal with when a loved one passes away.





- 1 What to do immediately when someone passes away
- 2 Dealing with the legal issues
- 3 Dealing with the financial issues
- 4 Dealing with the beneficiaries
- 5 Dealing with administrative tasks



## WHAT TO DO IMMEDIATELY WHEN SOMEONE PASSES AWAY



### 1 Register the death

In order to officially register a death you need to arrange a face to face meeting with your local Register.

### 2 Notify the authorities through the government's "Tell us Once" service

"Tell us Once" is a government service that lets you report a death to most government organisations in one go, without the need to inform individual organisations separately.





### 3 Organise the funeral

There are lots of things to consider when arranging the funeral. These include whether to choose cremation or burial; what type of coffin or urn to opt for. If the person who has passed had a prepaid funeral plan, then you should contact the plan provider as they will help arrange the funeral.

### 4 Contact bereavement support services if you need some help

There are several different types of bereavement services offering support. Examples include care for children while the funeral arrangements are being made, care for pets and care for disabled dependants or elderly relatives.



## DEALING WITH THE LEGAL ISSUES

There are a number of important legal matters that you will need to deal with following someone's death.



### 5 Find the Will

For a Will to be valid it must have been executed in accordance with strict rules. These include the need for it to have been signed by the deceased in the presence of two independent witnesses i.e. people who are not benefiting under the terms of the Will. Where more than one Will is found it is the most recent one that will be valid.

## 6 Understand the probate process

Probate is the legal process whereby the deceased's Will is proved by the Probate Registry, which then provides the authority – known as the Grant of Probate – to enable the executors to deal with the estate in accordance with the terms of the Will.



## 7 Apply for the Grant of Probate/Grant of Letters of Administration

Before you can apply to the Probate Registry you will need to go through all of the deceased's paperwork to establish details of the estate assets and liabilities.



# DEALING WITH THE FINANCIAL ISSUES

There are a number of financial issues that you need to go through.

## 8 Value the estate assets

In order to establish the estate assets it is necessary to contact all of the financial institutions that the deceased had accounts with.

It is important to check all the paperwork carefully and be prepared to do a little digging to make sure that everything is included and nothing overlooked.





## 9 The role of the executor of the estate

The executor of the estate needs to collect all the assets and keep careful records of all monies received and paid out during the administration.

It is advisable for the executors to open a separate bank account for this, either with their own bank or that of the deceased

## 10 Track down all debts

It may be that the deceased had various types of debts e.g. a mortgage, credit cards or bank loans.

It is important to track down all potential debts and take care of them as soon as possible, keeping a careful record for future reference purposes.



## 11 Place a statutory notice in the press

Executors should advertise for any unknown creditors to come forward and make their claim. This is done by placing advertisements in the London Gazette and also the local newspaper. This protects the executors from subsequently being personally liable for unidentified debts of the deceased of which they were previously unaware.

## 12 Pay off the debts

Before taking care of any outstanding debts, the executors should wait until all of the statutory notice periods have expired before making any payments out of the estate. Generally speaking this notice period is at least two months.



## 13 See if inheritance tax is payable

If the value of the deceased's estate – including all their property, cash and possessions – is substantial and exceeds the current inheritance tax thresholds then the executor will have to pay inheritance tax.

## 14 Finalise the tax liabilities

The executors are responsible for making sure that the deceased's tax affairs are fully finalised and that any outstanding tax is paid.

As well as inheritance tax this could also include income tax and capital gains tax.

As this can be quite complex it may be necessary to obtain professional help to ensure that the executors themselves don't become personally liable for any unpaid tax.



## DEALING WITH THE BENEFICIARIES



## 15 Try and track down any missing beneficiaries

It is necessary to make all enquiries possible to track down any missing beneficiaries. This may include advertising and instructing genealogists. If unsuccessful in locating a beneficiary it may be advisable to obtain appropriate insurance.

## 16 Check if any of the beneficiaries are under 18

The share of any beneficiary who is under the age of eighteen will be held in a trust until their eighteenth birthday, or later if stipulated by the Will.

In the meantime, the child's inheritance is held and managed on their behalf by trustees.





## 17 Check that all beneficiaries are still alive

If a beneficiary has died before the deceased, then it may well be that the beneficiary's own children will inherit in their place, but this is subject to the terms of the Will. Where a beneficiary dies during the course of the estate administration then their own estate will inherit.

## 18 Paying the beneficiaries

Once the executors are sure that they have correctly identified all the beneficiaries and before they can make any payment to them, they need to be aware of the correct order of payment.

This is because whilst there may be sufficient funds to pay all the liabilities, there may not be enough funds remaining to pay all of the beneficiaries in full. In this instance the executors must follow the correct procedure for the order of distribution.



## 19 See if the Beneficiaries need any support

Beneficiaries who have inherited substantial sums of money may require professional guidance e.g. regarding investment. You may not be able to do this but you may be able to suggest who can.





## DEALING WITH ADMINISTRATIVE TASKS

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### 20 Return the passport and driving licence

The share of any beneficiary who is under the age of eighteen will be held in a trust until their eighteenth birthday, or later if stipulated by the Will.

In the meantime, the child's inheritance is held and managed on their behalf by trustees.



### 21 Close the executor bank account

If a beneficiary has died before the deceased, then it may well be that the beneficiary's own children will inherit in their place, but this is subject to the terms of the Will. Where a beneficiary dies during the course of the estate administration then their own estate will inherit.

FOR MORE INFORMATION VISIT

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<https://ukcareguide.co.uk/dealing-with-bereavement>

You can contact the UK Care Guide on [hello@ukcareguide.co.uk](mailto:hello@ukcareguide.co.uk)