


What to do when someone dies:

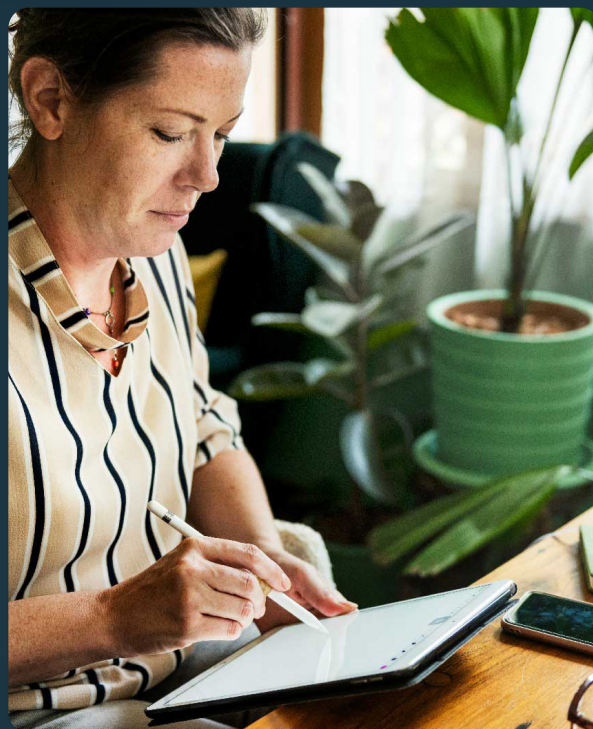
A complete checklist

When someone dies, it can feel incredibly overwhelming. Our checklist breaks down everything you need to do, and in what order, into more manageable steps. Hopefully this makes things a little simpler for you and anyone else involved.

Prefer to talk it through with one of our probate experts?

 0808 502 2474

Speak to an expert for free



Remember to try and take care of yourself as much as you can during this difficult, busy time. We've listed some places you can get support at the end of this checklist.

Dealing with practical tasks after someone dies can be daunting, especially when you're grieving. One of the more complex parts of this process is probate, which involves managing the legal and financial affairs of the person who has died.

Depending on the size and nature of the estate, this can be time consuming and sometimes confusing. You do not have to go through it alone. There are professionals who can help, from registering the death to applying for probate and dealing with the estate. If you are ever unsure about what to do next, you can book a free call with one of our experts or give us a call on 0808 502 247.

1 Get a medical certificate to confirm the cause of death

If the person died in a hospital, hospice or care home, someone working there will give this to you. If they died at home, [call their GP](#) in the first few hours to get a medical certificate. They will usually issue this the same day or the next day.

If the death is reported to a coroner

They'll do a post-mortem to find out how the person died. After the post-mortem, they'll send a form to the registrar stating the cause of death. If the post-mortem is inconclusive and they need to do an inquest, you can ask for an interim death certificate, then get the final death certificate once it's finished.

2 Let family and friends know and if needed, make alternative care provisions

This could be for any dependents like children, family members or pets.

3 Register the death

In England and Wales, you need to register the death within 5 days. In Scotland, register within 8 days. [Find the nearest Registrars office local to the person who's died.](#)

When you register the death, you can buy a death certificate for £11. This is a different document from the medical certificate above. It's a good idea to [order a few extra copies](#), as companies ask for this when transferring or closing accounts.

4 Find out if there's a Will and/ or Letter of Wishes

These might be online, with their solicitor, or printed and stored with other important documents. They should name an executor, who's responsible for sorting the estate and carrying out the person's wishes.

If there's no executor, or the named executor cannot or doesn't want to act, the next of kin or beneficiaries can apply to be the administrator of the estate instead.



It's also worth checking if the person who's died had any pre-paid funeral plan arrangements or life insurance.

If you can't find a will or letter of wishes, that's okay. Their estate will need to be shared out according to [the rules of intestacy](#) instead.

5 Arrange the funeral

You can pay a funeral director to arrange the funeral or do it yourself. Many people choose a funeral director local to them, to take the person who's died into their care, and help you organise the day. The cost of funerals vary depending on the location and what you'd like to include. If you don't have enough money to pay for the funeral, the government's [Funeral Payment Scheme](#) might be able to help.



6 Secure any unoccupied assets and property

These are likely to be the most valuable part of their estate.

If the property is empty, make sure you secure it:

- ☐ Lock windows, doors, garages and sheds, and set the alarm if there is one
- ☐ Turn off electrical appliances but keep the heating on a low setting in winter
- ☐ Check the insurance – some policies aren't valid if the property is empty for over 30 days
- ☐ Move any valuable items out of sight.
- ☐ Visit as regularly as possible. If you're not local, you could ask a neighbour to keep an eye out for you

7 Let people and organisations know who's died

[Use the government's Tell Us Once service](#) to notify multiple departments, like HMRC, DWP, DVLA and the local council. Use the unique code the registrar gave you when registering the death.

Some other places to notify include:

- | | |
|------------------------------------------------------------------------------------------------|----------------------------------------------------|
| <input type="checkbox"/> Banks, building societies and credit card providers | <input type="checkbox"/> Land registry |
| <input type="checkbox"/> Mortgage provider, landlord or council housing office | <input type="checkbox"/> Pension providers |
| <input type="checkbox"/> Stocks and shares or premium bond providers | <input type="checkbox"/> TV and internet |
| <input type="checkbox"/> Insurance providers like life or home insurance | <input type="checkbox"/> Dentist |
| <input type="checkbox"/> Utility bills: gas and electricity, water, TV licence and council tax | <input type="checkbox"/> Opticians |
| | <input type="checkbox"/> Social services or carers |
| | <input type="checkbox"/> Employer |

Trustestate's online search tool has contact information for these providers, so it's easier to let the right team know. You can contact some providers directly using our online platform too. When you speak to providers, ask to settle any expenses and cancel any direct debits.

For subscriptions and deliveries, you can [arrange a post redirection](#) for ongoing mail and [use the bereavement register](#) or [deceased preference service](#) to stop unwanted direct mail.

8 Make a list of all assets and liabilities in the estate

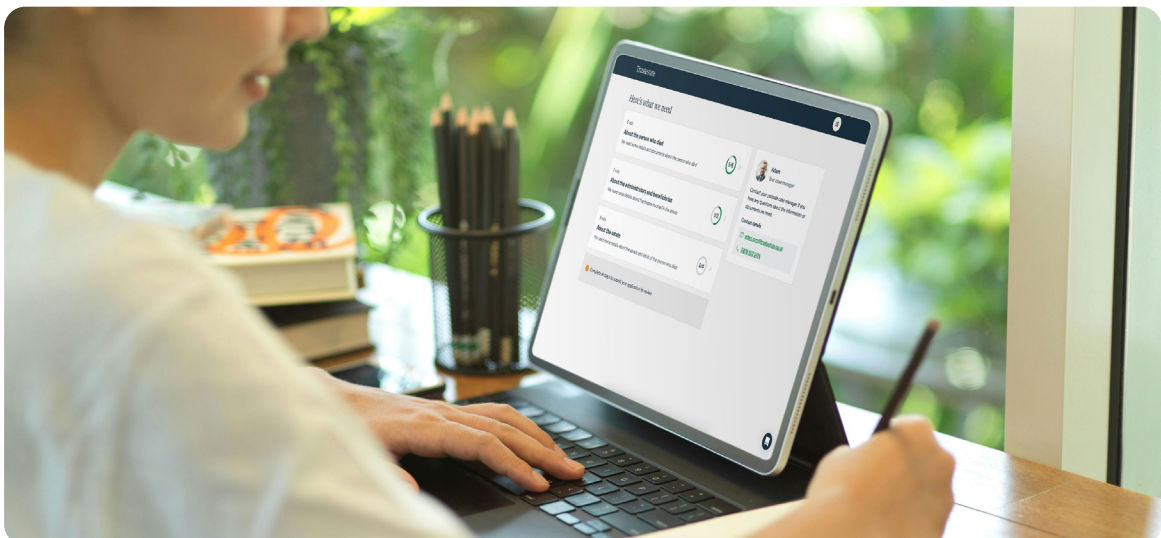
Once you've let organisations know about the person who's died, you can start to build a more detailed picture of their finances and belongings.

Trustestate lets you gather everything online in one place, rather than trying to keep track with pen and paper.

This includes finding any documents on:

- ☐ Property
- ☐ Stocks
- ☐ Investments
- ☐ Personal items
- ☐ Utility bills, credit cards, outstanding rent or mortgage, and so on

Be sure to get balances or valuations as of the date of death.



9 Check if you need probate

Whether you need probate depends on the threshold set by the bank or financial organisation – this can be anywhere between £5,000 and £50,000.

[Check if you need probate and if you can apply](#). Then contact any beneficiaries to let them know.

A beneficiary is a person (or entity) who's legally entitled to get the value from any financial products of the person who's died. For example, a payout from a life insurance policy or money from savings.



10 If you need probate, check if the estate is subject to inheritance tax (IHT) before you apply

To do this, you'll need to [estimate the value of the estate of the person who died](#)

- ✓ **If IHT is due** - Submit the form, pay the IHT and get a receipt from HMRC.
- ✓ **If IHT isn't due** - You'll still need the estimated value of the estate to apply for probate.

11 If needed, apply for probate and get the grant of probate

For estates over £5,000, the probate registry charges a £273 application fee. Extra copies of the probate document are £1.50 each.

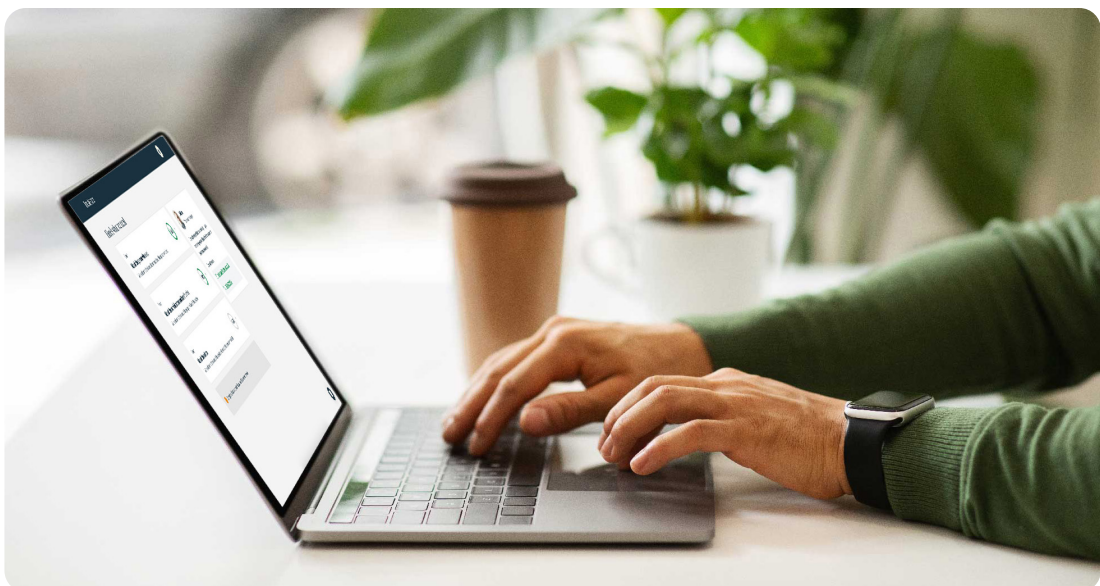
You can [apply yourself online or by post](#), or [let Trustestate do it for you](#).

Once you apply, you'll usually get probate within 16 weeks

Sometimes it takes longer if you need to give more information

Once you get probate, the Trustee Act recommends you [place a 'deceased estates notice' in The Gazette](#) and a local newspaper, to find creditors who might be owed money by the estate.

In England and Wales, creditors have 2 months and 1 day to make a claim against the estate. In Scotland it's advised to wait 6 months before sorting the estate, for any creditor claims to come through.



12 Sort out the estate

This is often called estate administration or administering the estate. You'll need to:

- ☐ Send a copy of the grant of probate to all the providers you notified before
- ☐ Open an executor account with your chosen bank (this lets you gather all the money in one place)
- ☐ Close all accounts of the person who's died and ask the providers to transfer any money or assets
- ☐ List any properties for sale, if needed
- ☐ Prepare the final estate accounts and keep a record for yourself
- ☐ Using your executor account, pay off debts and pay the inheritance to beneficiaries according to wishes in the will
- ☐ If there's no will, share assets according to the rules of intestacy
- ☐ Close down the executor's bank account



How Trustestate can help

Getting probate and sorting the estate can be complicated, but it's important to make sure it's done correctly. [Our platform](#) lets you manage the whole probate and estate administration process online, from start to finish.

What we offer

Grant of Probate only

We apply for you, using information you provide

From

£500 + VAT

[Speak to an expert for free](#)

Probate & Estate Administration

We apply for probate and sort the entire estate for you

From

£1,500 + VAT

[Speak to an expert for free](#)

Get a fixed quote upfront and claim the money back, or pay directly from the estate.

It's cheaper and faster than a traditional probate service provider, so you can sort the estate efficiently and cost-effectively.

Getting support when someone dies

It's natural to need extra support when you're coping with grief, and there are many national and local organisations ready to help. We've listed a few of them here:

Financial help

- ✓ A guide from Citizen's Advice on [how to claim bereavement benefits](#).
- ✓ Information on the government's [Funeral payment service](#).

Emotional help

- ✓ The [NHS website](#) has lots of information on dealing with grief and loss.
- ✓ Find a free talking therapy service with the NHS.
- ✓ Mind have a [list of organisations offering support](#) for different types of bereavement.
- ✓ [Samaritans](#) are available 24/7 on 116 123.
- ✓ Marie Curie offers a [bereavement service for people who'd like ongoing phone support](#).

Connecting with others

- ✓ [The Loss Foundation](#) run support events to help you connect with others experiencing, or who have experienced, something similar.
- ✓ [Find a local grief café event](#) near you.