



Practical Guide for the Bereaved

When someone dies it can be
overwhelming and distressing.

Here is a helpful list of key practical
things you will need to take care of.



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1. Register the Death



Before any other arrangements can be made, you should register a death within 5 days where possible.

- Contact the doctor or hospital to obtain a Medical Certificate of Cause of Death. If the cause of death is not clear, the coroner will carry out an investigation before issuing a death certificate – you must take this with you when you go to register the death.
- Telephone to make an appointment at your local register office, if you do not know where the register office closest to you is you can find it online at: **Find a register office - GOV.UK (www.gov.uk)**

The registrar will ask you for the following information:

- Date and place of death
- Full name of the person and their last address
- The person's date and place of birth
- The person's occupation and, in the case of a woman who was married or widowed, the full name and occupation of her husband.
- If the person was still married, the date of birth of their husband or wife
- Whether the person was receiving a pension or other social security benefits

It will help if you can take certain documents with you such as the deceased's passport, birth and marriage certificates and NHS medical card.

When you have registered the death, the registrar will give you a certificate to give to the funeral director, this allows the burial or cremation to go ahead.

The registrar will also give you a form to send to the Department for Work and Pensions (DWP) so that they can deal with the person's pension and benefits.

You may need several copies of the death certificate as it is needed to deal with money or property left by the person, including dealing with the will.



2. Notify Others



- Inform family and close friends, many will offer their help and support at this difficult time.
- Employer or educational establishment.
- Care agencies such as social services, home carers.
- The deceased's solicitor to check whether they made a will and if so to find out who the executors are.

Organisations such as:

- Bank and building societies
- HMRC
- DWP (see previous page)
- Local Authority
- Pension Provider
- Utilities: Electric/Gas/Water
- Telephone, landline/broadband/mobile phone provider
- Mortgage provider/Landlord
- Insurance (home/car/life)

- Register the deceased's details with **Deceased Identity Protection** to stop unwanted mail and protect against fraud. It is quick and easy, just a short form to fill in at: **www.deceasedidentityprotection.org**

You will need the following details for the deceased to hand:

- **Full name and address**
- **Date of birth**
- **Date of death**
- **Death Certificate Number**

Do not leave mail in a property unattended and ensure you shred any personal documentation before throwing it away.

3. Make Provision for Pet/s to Ensure Their Needs are Met



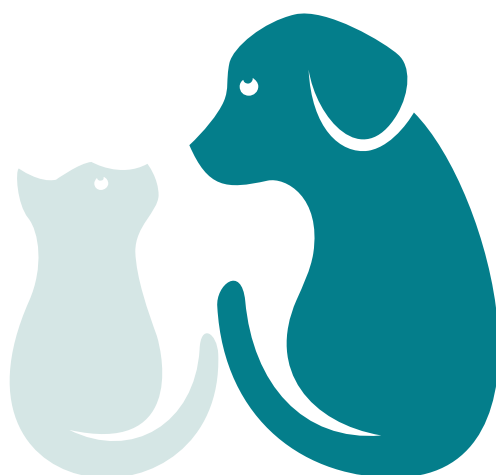
As a nation of animal lovers, many elderly people in the UK have a pet such as a dog or cat for company. When we lose someone it is not only the humans that suffer but the pet/s that they leave behind can also miss them terribly.

The deceased may have made provision for their pet/s in their will, so it is best to check what their wishes are before making efforts to rehome. It is important that someone takes care of the pet/s in the interim and ensures that their needs are met.

However, the nominated person does not have to take responsibility for the pet and may not be able to care for the animal/s. In this case the Executors will need to find a new home for the pet/s.

Asking around friends and family is usually the best option and you may find a willing volunteer to take care of the animal/s. If no-one is willing or able to take responsibility for the pet/s someone will need to contact a local animal shelter or charity to find the pet a new loving home.

If the deceased knew that they didn't have family or friends willing or able to adopt their pet/s they may have pre-registered with a charity asking them to care for the animal/s and find them a loving new home.



4. Arrange the Funeral



- Check if the deceased has a pre-paid funeral plan.
- Check if they have left any specific wishes in their will.
- Choose a funeral director and get in touch to make the arrangements.
- If the funeral director requires a deposit you can contact the deceased's bank who will pay the funeral invoice, even if the accounts have been frozen (if there are funds available).
- In some circumstances, the Council may be able to arrange and pay for the funeral on your behalf if the deceased has no funds or assets available to pay for a funeral.

This checklist will help you to plan a funeral:

- | | |
|--|---|
| <input type="checkbox"/> Choose a funeral director | <input type="checkbox"/> Choose a coffin, casket or urn |
| <input type="checkbox"/> Choose between burial and cremation | <input type="checkbox"/> Choose flowers |
| <input type="checkbox"/> Choose a burial site or crematorium | <input type="checkbox"/> Choose a charity in lieu of flowers if preferred |
| <input type="checkbox"/> Choose the location of the service | <input type="checkbox"/> Choose outfit for deceased |
| <input type="checkbox"/> Choose whether to arrange family viewing | <input type="checkbox"/> Pick a photograph to be shown at funeral |
| <input type="checkbox"/> Write and publish an Obituary or Death Notice (see next page) | <input type="checkbox"/> Organise the order of service |
| <input type="checkbox"/> Transportation for those attending funeral | <input type="checkbox"/> Choose hymns and music |
| <input type="checkbox"/> Send invitations to family and friends | <input type="checkbox"/> Choose a eulogy, scripture and poems |
| | <input type="checkbox"/> Choose/book a location for the wake afterwards |

Please note: Every item above will be personal to you, this list is designed as a guide to support you rather than a must-do checklist.

5. Publish an Obituary or Death Notice



An obituary announces a person's death, gives a brief account of their life and details about the forthcoming funeral. Obituaries used to be printed in newspapers but these days are more often published online. If preferred a death notice can be published which just focusses on the key facts and doesn't go into detail about their life.

You should begin your obituary by announcing the death and include the following basic information:

- Sometimes people choose to include a special message, funeral poem or short prayer at the end of an obituary as a way of remembering their loved one.
- Often publications will allow you to feature a photo of your loved one. If you choose to publish a photo make sure it's a clear head shot that they would have been happy with.
- Finally, give the details of when and where the funeral will be held as well as details for the wake or memorial service. You may wish to also mention your preference for flowers or a charity close to the deceased's heart for donations.
- Full name, age, place of birth, date of death and place of death. You may also wish to include the cause of death but only if you and the deceased's family are comfortable sharing this information.
- Do not give out the full address as this could be potential ID theft risk.
- In a few words, recount the most significant events and achievements in their life such as education, hobbies, community involvement.
- It is customary to mention surviving family members and loved ones, and also immediate family members who predeceased your loved one.



6. The Estate



When someone dies, arrangements need to be made to administer their estate. This includes dealing with their house, bank accounts, investments and tax affairs, and ensuring that whatever is left is correctly distributed to those entitled to inherit it. Many people will write a will during their lifetime to ensure that their estate is distributed as they wish.

A will is a legal document setting out how they would like their estate to be distributed after they die. An executor is appointed, who is the individual with the legal authority to administer the estate. The executor may have to obtain a grant of probate to carry out their duties in full. The will then names beneficiaries and sets out what they should inherit from the estate.

If the deceased did not leave a will, or if the will cannot be located, then the estate will be distributed in line with inheritance laws called the rules of intestacy. These rules are strict and may not align with the deceased's wishes. This is why it's so important to establish whether there is a will, and if so to successfully locate it.

Finding a person's will after they have died can sometimes be difficult.



7. Where to Find a Will



It is important for an executor to locate the will and there are a number of places to look:

1. The deceased's home

Many people store their will or a copy of it in their home, this may be in a safe or filed away with other important paperwork. If you are the executor it is important to have agreement from the deceased's family before searching the house.

2. Ask family and friends

It's not unusual for a person to tell a family member or close friend that they have written a will and where they are keeping it "in case anything happens."

You should inquire with as many family members and close friends of the deceased as possible to ask if they know the whereabouts of a will or the name of their solicitor.

3. The deceased's solicitor

If you know the deceased's solicitor get in touch, or ring around local solicitors if you're unsure of who they may have used.

The executor is entitled to obtain the will from whoever is storing it. If you are the executor, the solicitor will ask for the death certificate and proof of your identification before giving you the will. If the solicitor is no longer in business, contact the Solicitors Regulation Authority. This organisation holds records for solicitors in England and Wales and should have a record of who took over the solicitor's practice and where the will is being stored now.

4. The deceased's bank

Wills and other important documents (such as property deeds) are sometimes stored in banks on behalf of individuals. The executor of the estate, can ask the deceased's bank if they have a copy of the will. If they do, they can request this, the bank will usually ask for the death certificate and proof of the executor's identification before handing over the will.

5. Use a company to carry out a will search

There are companies that - for a fee - will search through wills that are stored by solicitors and will writers all over the country, as well as carrying out more specific searches near to the deceased's home. They may also carry out a search of the National Wills Register, although it is currently not mandatory to register your will on a database so this search is not conclusive. You could also contact The London Principle Probate Registry is another place where wills are stored and the executor can ask if they are storing the will in their wills storage facility.



7. Where to Find a Will



What happens if the will can't be found?

If you are unable to find the original will after all the above searches, the estate would need to be administered under the assumption that the deceased didn't leave a will. This is called dying 'intestate' and in this situation the estate would be administered by the next of kin in line with the rules of intestacy.

However in certain situations it may be possible to administer an estate on the basis of a copy will, if one exists. A **probate solicitor** would be able to provide further advice on this.



8. Understanding a Will

What the Terminology Means



When you find the will, some of the terminology used can be confusing. Here is a list of some of the words and phrases that you may come across when dealing with a deceased estate.

Assets

Property owned by person who has made the will.

Beneficiary

A person that benefits from the will.

Bequest

A gift left in a will.

Chargeable gift

A gift in a will that Inheritance Tax will need to be paid on.

Chattels

Movable items of personal property – jewellery, art, clothes

Codicil

A document/letter that amends (rather than replaces) a will. A codicil must be signed and witnessed in the same way as a will. To avoid disputes or contentious probates it's more common now to simply rewrite the will.

Deed of Variation

Legal document that allows beneficiaries to change the terms of a will.

Disbursement

A payment made to a third party.

Estate

The entirety of all the deceased's assets.

Executor

A person or persons appointed in the will to administer the estate.

Gift over clause

If your beneficiary is unable or unwilling to accept their bequest you can nominate a secondary recipient.

Guardian

Someone appointed to look after any children of the testator in event of their death.

Intestate/Intestacy

To die without a will.

Legacy

A gift of a specific item or cash sum left in a will (except property).

Pecuniary legacy

A gift of money left in a will.

Per Stirpes

A method of distributing your estate equally to family members. Often used for grandchildren, including any that may be born after your will has been made. Also if your beneficiary predeceases you can distribute their share per stirpes (equally) between their children.

Predeceased

Someone who dies before the person who has made the will – usually a beneficiary.

Residue

What's left in the estate once EVERYTHING has been taken care of – funeral, debts, IHT, legacies, bequests etc...

Residuary beneficiary

A person entitled to the residue – if there is any.

Specific legacy

A gift of a specific object under a will.

Testator

The person who has made the will.

Trust

An arrangement you can make to administer part of your assets after your death.

Trustee

The people that you appoint to manage the trust.



9. Clearing the House and Personal Effects

Clearing out a house after someone close to you has died is a really tough job, both physically and emotionally. Hopefully these seven steps will help to make the process easier for all involved.

Step 1: Locate important documents and items

Before you start getting rid of anything, it is important to locate important documents and items. Here's a list of the types of documentation you should be searching for:

- **Bills and statements**

Old bills and statements will help you determine which companies you need to notify of the death in order to close the accounts. These may include utilities such as electric, gas and water. Plus services such as telephone, broadband etc.

- **Life insurance policies**

If you haven't located a life insurance policy or aren't sure if the deceased had one, check their paper documents for evidence of a life insurance policy.

- **Identity documents**

Identity documents such as passports, driving licence, and other IDs should be located and kept. You'll need to dispose of these (or in some cases, turn them in) after notifying the relevant organisations. It's also a good idea to locate and keep these safe to prevent any kind of identity fraud.

- **Insurance policies**

You will need to contact insurers for policies such as; home, vehicle and health insurance to cancel the policy or inform of the passing.

- **Financial account statements**

Bank statements, mortgage statements and building society documents can help you to locate accounts and will be helpful to establish the deceased's financial situation.

- **Documentation on stock and shares, bonds, and investments**

These will help you when it comes time to close the account or transfer investments to a new account.

- **Any other documents of significance or that you find special**

This list is not exhaustive, and it is worth taking your time when searching as you may find paperwork that is not immediately obviously of importance – just make sure that you don't accidentally throw away something important. You may also want to keep hold of special memories such as photos or letters

9. Clearing the House and Personal Effects

Step 2: Walk around the property and take an inventory

Before you tour the deceased's property, get a notepad or list app to keep track of the items that you see when you go through every room. You may wish to take a photo if something sparks your interest, appears valuable, or is something you definitely don't want to sell.

Here are some questions to keep in mind while you are walking around the property:

- What items are willed to people?
- What items look valuable or will be sold easily?
- What items aren't willed, but other friends and family members may want?
- Roughly, how many items are there that need to be sold? (If this number is quite high, bringing in a house clearance specialist or inviting an auctioneer to view may be helpful).
- How many items need to be thrown away, recycled, or donated?
- Are there specific organizations that would be interested in any items?
- Are any items unique?

While walking through the property, it's also a good idea to take pictures of each room. If you have questions about items, taking pictures of these can help you when referencing them in the future. Don't forget to take a look through drawers, cupboards, wardrobes, the attic, the garage, the cellar and other storage spaces.

Step 3: Plan the next steps

Planning can really help to break down the tasks ahead and share the responsibility (if you can) of clearing and cleaning the property ready for sale or rental.

Here are a few questions to consider before tackling the task.

- If you are not in charge of handling the estate or the estate is in probate, keep in mind that you'll be unable to start selling off items or getting rid of property until the estate has been settled.
- Do you have a deadline that you need the house cleaned out by? i.e. if you are visiting you may want to have the house cleared and cleaned before you leave.
- Do you have friends or family that can assist in clearing out and cleaning the house?
- How much time do you and others have to spend on this, is it practical to do it all yourselves?
- If it is a large estate, will you need help to get through everything?
- Can you afford to get help for clearing and/or cleaning the property?
- If there are items of value would you like to involve a professional to help sell these?
- If you are clearing the property yourself do you need to rent a van or a skip?
- Are all the cleaning materials you need in the property or do you need to bring or buy some in, such as; vacuum cleaner, bin bags, mops, buckets, cloths, cleaning solutions.
- Do you know where the nearest recycling centre is? What are their hours?
- Are there any charities that you would like to consider donating items to? Maybe local food banks or charity shops would be interested in donations.

9. Clearing the House and Personal Effects



Step 4: Consider hiring help

The process may be a lot harder than you anticipate due to the sentimental nature of cleaning out the home of someone who was close to you. You may find yourself overwhelmed by other tasks, by grief, or simply exhausted from the emotional toll of losing someone.

Hiring professionals can be a huge help especially if you are working to a deadline. Professionals are experienced and do not have sentimental attachments that may slow the process, they have the right tools for the job, and have teams of people to help them accomplish the clean out in a short period of time.

Depending on your circumstances, you can also opt to only hire specific services that are relevant to your situation. For example, if you have a relatively small estate and only need help in disposing of the deceased's belongings, try looking into house clearance services.

(Note: It's highly recommended that you look into and hire after death cleaning services if the death occurred in the property.)

Step 5: Sorting through items

You may wish to tackle this process by going room by room (and clearing out, cleaning, and handling an entire room before moving on to the next room) or by clearing out the entire home's items before getting started with selling, donating, and recycling. Whichever is going to work best for you/the family.

It really depends on your timeline, whether or not you have help, the size of the estate, the number of rooms, and the number of items you're working with.

Here are some steps to take when sorting through items and rooms:

1. Start with the kitchen and any area with food or items that can spoil (with special attention to the fridge, freezer, and pantry). You may consider donating food to a local food bank or charity (same with unopened pet food).
2. Look out for high value items such as jewellery, artwork or car keys, these need to be kept safe while you decide what will happen to the items.
3. Clear a large space to sort items into piles. Designate spots in the room for what you plan to do with the items put there: keep, sell, donate, recycle. It's also a good idea to designate spots for sentimental items or ones you think family members may want. This is a good time to ask for help, even if family and friends can only help for a few hours, it will still speed up the process.
4. If there are a few of you working together, assign each family member or friend a different room or different task. (For example, if they're a friend who wouldn't know what items hold sentimentality, you could them to bag up or load donated / recycled / trashed items into a vehicle).
5. It can be emotional and intense so make sure you take breaks. Maybe buy lunch or a treat for those who are volunteering to help.



9. Clearing the House and Personal Effects



Step 6: Keep, sell, donate, recycle, or throw items away

Now that all the items have been sorted, it's time to donate, recycle, dispose of, or keep them.



Keep

If you have family members you know may be interested in certain items, ask them to call in or send them a picture and ask if they'd like the items.



Sell

A house clearance company or auction house will give you a contents valuation for probate. Or they can just give valuations for high price items such as jewellery or artwork.

If you only need to sell a few items here are some popular places where you can offer items:

- Facebook Marketplace
- eBay
- Gumtree



Donate

Some charities will come and clear the house for you with proceeds going to the charity, this can ease the burden to you and will also benefit the charity.

Charity shops constantly need new stock, saleable clothing, bric a brac and books etc. will be gratefully received, be sure to check the drop off or collection arrangements with your local charity shop.



Recycle or throw away

Anything you don't want to keep, sell, or donate can be recycled or thrown away.

Most council tips have recycling points, however, you may need to find a specific recycling point that handles that specific types of item. For example, if you have a large number of electronics, you'll likely need to find an electronic recycling centre near you.

It is a good idea to keep doing periodic checks of the designated areas if you have friends and family assisting you to ensure that nothing of value or sentimental value is being accidentally marked for donation or disposal.



9. Clearing the House and Personal Effects



Step 7: Clean the property

Once the property is empty it is time to clean.

The easiest option is to hire a cleaning service, this will speed up the process and ensure a thorough job. It may seem costly but it will save you time and money on cleaning materials.

If you plan on cleaning the property yourself (or with the help of a few friends), you may need the following tools:

- Brushes, sponges, cloths, towels, paper towels
- Window cleaner, all-surface cleaner, wood cleaner, grout and tile cleaner, bleach, deodorizer, and other special surface cleaners
- Mops, brooms, dusters, vacuums, steam cleaners
- Gloves, face masks, goggles, buckets

The final step is to check every room to make sure nothing has been accidentally left behind. This includes checking behind each door and looking inside every cupboard and drawer in the house. Walking through the home can also be a good time for reflection and an opportunity for a final goodbye.



Brought to you by Deceased Identity Protection
deceasedidentityprotection.org

Your handy checklist



Register the death

Inform

- | | |
|--|---|
| <input type="checkbox"/> Family and friends | <input type="checkbox"/> Local Authority |
| <input type="checkbox"/> Employer or educational establishment | <input type="checkbox"/> Utilities: Gas/Electric/Water |
| <input type="checkbox"/> Care agencies i.e. Social Services | <input type="checkbox"/> Pension provider |
| <input type="checkbox"/> The deceased's solicitor | <input type="checkbox"/> Telephone; landline/broadband/mobile phone providers |
| <input type="checkbox"/> Bank/Building Society etc. | <input type="checkbox"/> Mortgage provider/Landlord |
| <input type="checkbox"/> HMRC | <input type="checkbox"/> Insurance: Home/car/life |

- | | |
|---|--|
| <input type="checkbox"/> Register the deceased's details with the Deceased Preference Service to stop unwanted mail and protect against fraud | <input type="checkbox"/> Arrange the funeral |
| <input type="checkbox"/> Make provision for pets to ensure their needs are met | <input type="checkbox"/> Publish an obituary or death notice |
| <input type="checkbox"/> Check if the deceased has a pre-paid funeral plan | <input type="checkbox"/> Locate the will |
| | <input type="checkbox"/> Clear and clean the deceased's property |