

# What to do when somebody dies

  
Reynolds



We wish to express our deepest sympathy to you and your family at this sad time. We understand that the time ahead may be difficult, and we are here to support you through the coming days.

This booklet explains the practical steps you will need to take following the death of a loved one. If you have any questions at all, you can call us at any time of day or night. There will always be someone available to take your call.

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# Register the death

Before a funeral can take place, you'll need to register the death.

To register the death you'll need either:

- a medical certificate – which you can get from a GP or hospital doctor.
- Or, if the death was reported to the coroner (because the cause of death is unknown, unnatural or unexplained), they'll need to give permission for the death to be registered.

If the coroner has ordered an inquest, the death can't be registered until after the inquest is complete. But they can issue a temporary, or interim, death certificate so you can arrange the funeral and tell organisations the person has died.

## Who should register the death

A relative should register the death. If a relative can't register the death, you can do it if you:

- were there at the time of death,
- or are in charge of making funeral arrangements.

## How to register a death

You can go to any register office.

- If you use the office in the area where the person died you'll be given the documents you'll need on the day.
- If you use a different register office, the documents will be sent to the office in the area where the person died before they're issued to you. This means you'll usually wait a few days.

### Bognor Regis Register Office

Durban House, South Bersted Business Park,  
Durban Road, Bognor Regis, PO22 9RE

### Chichester Register Office

Record Office, 3 Orchard Street, Chichester, PO19 1DD

### Littlehampton Registration Office

Arun Civic Centre, Maltravers Road, Littlehampton, BN17 5LF

You can call West Sussex County Council to make an appointment on 01243 642 122 – please do not just turn up.

If you want to register the death at another register office, you can search for one online at [www.gov.uk/register-offices](http://www.gov.uk/register-offices)

## What you need to take

Take proof of your name and address as well as the following information for the person who died:

- medical certificate with the cause of death, or the interim death certificate from the coroner
- full name, including any previous names (such as their maiden name)
- date and place of birth
- last address
- occupation
- full name, date of birth and occupation of their surviving or late spouse or civil partner
- whether they were getting any benefits or state pension.

If you have them, it's helpful to also take their:

- birth certificate
- council tax bill
- driving licence
- marriage or civil partnership certificate
- NHS medical card
- passport
- proof of address (for example, a utility bill).

## How long does it take

Registering the death will take about 30 minutes.

## What you'll get

When you register a death you'll get:

- a Certificate for Burial or Cremation (a green form), which gives permission for burial or an application for cremation. You'll need to give this to your funeral director.
- a Certificate of Registration of Death (the death certificate).

You may need to send the death certificate to organisations and companies (such as the benefits office, insurance company or when applying for probate) when dealing with the person's estate. You can buy extra death certificates so you can deal with more than one at a time.

# Choose a funeral director

The funeral can usually only take place after the death is registered. The first step to arranging a funeral is to appoint a funeral director.

Before you make a decision, it's a good idea to meet the funeral directors you're considering and visit their premises to get a feel for what they will be like to deal with.

## **Choose someone who makes you feel comfortable**

Your funeral director should make the process more bearable for you. It's important that you feel they respect your wishes and listen to your needs.



## Look for accredited members

It's a good idea to choose a funeral director who's a member of the National Association of Funeral Directors (NAFD) or the National Society of Allied and Independent Funeral Directors (SAIF). Both have a code of conduct to ensure high standards, and members are regularly inspected to make sure their premises and procedures meet them. Reynolds is a member of both.

## Compare costs

Costs for funerals can vary considerably from one funeral director to another. When you're comparing quotes, check what each one includes (and what it doesn't) to make sure you're comparing like-for-like. Quotes should cover all aspects of the funeral, and show exactly what's included, including any third-party charges (such as crematorium or cemetery fees, catering costs or a newspaper announcement about the death). At Reynolds, our quotes are always fully inclusive and there will never be any hidden costs.

You can find more information about paying for a funeral in the Costs and Financial Support section on page 12.

# Arrange the funeral

Whether you'd like something tried and traditional, a few flashes of personality, or something completely different, the funeral can be as individual as the life it's celebrating.

Your funeral director will help you make all the necessary arrangements, including:

- the burial or cremation
- what sort of service you'd like
- choosing music, readings, prayers and tributes
- choosing a coffin, hearse and transport for loved ones
- flowers and donations in memoriam
- funeral stationery, such as orders of service and memorial books
- memorial masonry, such as headstones or tablets
- urns or scatter tubes, if you're having a cremation.

If you know you want something specific, it's a good idea to ask your funeral director before you appoint them.

Your funeral director should talk you through the options and give you the time and space to choose the ones you feel will honour the memory of your loved one best.

At Reynolds, we can provide all types of funeral services, whether you'd like a traditional burial or cremation, a fuss-free non-attendance cremation with a separate service, a green burial in tranquil woodlands or even a burial at sea.

We have a separate booklet to help you with planning the funeral service. Please ask if you'd like a copy.

# Tell people about the death

## Tell Us Once

When you register a death in West Sussex, you can use a free service called Tell Us Once to tell local council services and government departments including:

- The Department for Work and Pensions – for pensions and benefits
- HM Revenue and Customs – for personal tax
- Identity and Passport Service – for passports
- Driver and Vehicle Licensing Agency – for driving licenses and vehicle ownership
- Veterans UK – for war pensions
- the local council – for council tax, blue badges and the electoral register.

The registrar will give you a reference number and explain how to use the service. You can use Tell Us Once by phone or online.

Tell Us Once isn't available if you register the death in Brighton and Hove – you'll need to contact each department individually.

## Other organisations to contact

You may need to contact other companies or organisations to close, cancel or change details on their accounts, including:

- banks, building societies and credit card companies
- pension providers
- their landlord or housing association
- insurance providers
- utility companies
- phones or broadband
- subscriptions or memberships.

You'll also need to update property records if the person who died owns land or property: [www.gov.uk/update-property-records-someone-dies](http://www.gov.uk/update-property-records-someone-dies)

# Costs and financial support

## How to pay for a funeral

The funeral can be paid for:

- from a pre-paid funeral plan or funeral insurance policy
- by you, other family members or friends
- directly from the deceased's bank or building society account, if there are sufficient funds. (You'll need a copy of the death certificate, an invoice for the funeral costs with your name on it and proof of your identity. They can then pay the essential funeral bills directly to the funeral director.)
- with money from the person's estate (money, property or belongings) – you may need to apply for probate to get access, see the 'Deal With Their Estate' section on page 16 for more information.

If you have questions about how to pay for the funeral, please talk to us. We're always happy to look at how we can make payment work for you.

## Help with funeral costs

### Funeral Expenses Payment

If you get certain benefits and need help to pay for the funeral, you could get a Funeral Expenses Payment (also called a Funeral Payment).

It can help pay for things like burial or cremation costs, death certificates or other documents, funeral directors fees, flowers or the coffin. The payment will not usually cover all of the costs of the funeral. How much you get depends on your circumstances and what other money is available to cover the costs (for example, from an insurance policy or the deceased person's estate).

You'll need to apply for a funeral expenses payment within six months of the funeral, even if you're waiting for a decision on a qualifying benefit. You need an invoice or signed contract from the funeral director – it cannot be an estimate.

You can find more information about whether you're eligible and how to claim on the gov.uk website: [www.gov.uk/funeral-payments](https://www.gov.uk/funeral-payments)

### Help with child funeral costs

At Reynolds, we don't charge for a simple funeral for a child. A simple funeral includes our directors fees, a basic coffin, orders of service and a hearse or limousine to the service. Cremation or burial costs are free or minimal.

The Children's Funeral Fund for England can help with burial or cremation costs and the cost of a more elaborate coffin, shroud or casket. It's available for any child under 18 or a baby stillborn after the 24th week of pregnancy. It's not means tested: what you earn or how much you have in savings will not affect what you get. We can claim for this directly on your behalf, you don't need to do it yourself.

## Bereavement benefits

### Bereavement Support Payment

You may be eligible for a Bereavement Support Payment if your husband, wife or civil partner was:

- under state pension age,
- and lived in the UK or a country that pays bereavement benefits when they died.

They must have either paid National Insurance contributions for at least 25 weeks or have died because of an accident at work or a disease caused by work.

You'll need to claim within three months of their death to receive the full amount.

You can find more information on the Bereavement Support Payment here: [www.gov.uk/bereavement-support-payment](http://www.gov.uk/bereavement-support-payment)



## Guardian's Allowance

If you're bringing up a child whose parents have died, you may be eligible for Guardian's Allowance. (You may also be eligible if there's one surviving parent.) It is tax free and paid on top of child benefit.

You can find more information on Guardian's Allowance here:

[www.gov.uk/guardians-allowance](http://www.gov.uk/guardians-allowance)

## Your finances and position after the death of a spouse

Your tax, benefits, pension and right to stay in the UK might change depending on your relationship with the person who died.

You should check:

- Tax and National Insurance – whether the amount of tax you need to pay, and any tax allowances will change
- Benefits – whether you need to make any new claims, or can claim other benefits because you're on a lower income
- Child benefit – if you weren't named on the original claim
- Tax credits – whether these will need to change
- Pensions – whether you're entitled to any extra pension payments.

If your right to live in the UK depends on your relationship with the person who's died you might need to apply for a new visa.

# Deal with their estate

If you're a close friend or relative, or the executor of the will, you might have to deal with the will, money and property of the person who's died.

## Who can deal with someone's estate?

Only certain people can deal with the estate of someone who died. It depends on whether the person who died left a will.

If you're named in the will, or in an update to the will (known as a codicil), you can apply for probate to deal with their estate as an executor.

If the person did not leave a will, you can apply for probate to become the estate's administrator if you were the deceased's:

- husband or wife (spouse) – even if you were separated
- civil partner
- child.

You cannot apply if you were the person's partner but you were not married or in a civil partnership when they died.

## **You may not need probate if the person who died:**

- had jointly owned land, property, shares or money
- only had savings or premium bonds.

You'll need to contact each asset holder (for example, a bank or mortgage company) to find out if you'll need probate to get access to their assets – every organisation has its own rules.

## **If you need to apply for probate**

You can apply for probate yourself or pay a solicitor or probate specialist to do it for you.

If more than one person is named as an executor, you must all agree who makes the application for probate.

You can apply for probate by post or online at:  
[www.gov.uk/applying-for-probate/apply-for-probate](http://www.gov.uk/applying-for-probate/apply-for-probate)

You may need to pay a fee to apply, depending on the value of the estate.

Before you can apply you'll need:

- the original will if you're the executor (you don't need the will if you're an administrator)
- the original death certificate or an interim death certificate from the coroner.

You'll also need to work out, and report, the value of the estate, and any inheritance tax.

Once you've applied, you'll usually get the grant of probate (or letters of administration) within eight weeks of sending in your original documents. Once you have probate you can start dealing with the estate.

## **What happens to someone's estate after they die?**

If there is a will, the estate will be distributed according to that.

If there's no will, the law decides who inherits the estate:

[www.gov.uk/inherits-someone-dies-without-will](http://www.gov.uk/inherits-someone-dies-without-will)

You'll need to pay any debts and taxes owed before you can start distributing the estate.

# Bereavement support

Bereavement and grief affect people in many different ways. It's natural to go through many physical and emotional processes as we start to come to terms with our loss. There's no right or wrong way to feel and no set time to deal with things. Here are a number of places you can get support.

## SAIF Care

If your funeral director is a member of SAIF (as we are at Reynolds) you may be able to access free, professional bereavement support through SAIF Care. They have a telephone helpline and offer up to six sessions with a trained counsellor. Please ask us for more information.



## Cruse Bereavement Care

Cruse offers face-to-face, telephone, email and online support for anyone who has experienced a loss. You can also access:

- friendship groups that meet regularly for support
- social activities held at the local branches
- bereavement volunteers who are trained in counselling and can visit at home for an hour on a weekly basis for an average of six sessions.

Cruse has three branches in West Sussex: Chichester and Arun; Crawley, Horsham and Mid Sussex; and Worthing and District.

You can contact them on:

- 0300 311 9959 – branch answering service  
(leave your name and phone number)
- 0808 808 1677 – national helpline
- [www.cruse.org.uk](http://www.cruse.org.uk)

## Samaritans

The Samaritans offer 24-hour emotional support for anyone who needs to talk.

- 116 123
- [www.samaritans.org](http://www.samaritans.org)
- [jo@samaritans.org](mailto:jo@samaritans.org)

# Checklist

There's a lot to think about. You can use this checklist to help you work through all the things that need doing.

- Register the death
- Get the death certificate
- Contact funeral directors
- Appoint a funeral director
- Arrange the funeral
- Tell people and organisations about the death
- Work out how you will pay for the funeral
- Check if you're eligible for any support with funeral costs or bereavement payments
- Check if your benefits will be affected by the death
- Apply for probate (if necessary)
- Ask for support if you need it







# Contact us

You can call at any time of day or night.  
There will always be someone to take your call.

**01243 864 745**

**info@reynoldsfunerals.co.uk**

**www.reynoldsfunerals.co.uk**

## **Bognor Regis**

01243 864 745

27-31 High Street, Bognor Regis, PO21 1RR

## **Chichester**

01243 77 33 11

43 Spitalfield Lane, Chichester, PO19 6SG

## **Littlehampton**

01903 730 666

Cemetery Lodge, Horsham Road, Littlehampton, BN17 6LX

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