Navigating **bereavement**

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Handling the practicalities of loss

Losing someone you love one is one of the most difficult experiences you can go through. It's a deeply emotional time, which can have a profound effect on your life. Amid the grief, there are practical matters that need your attention. And dealing with them – on top of mourning – can feel overwhelming. This includes the likes of registering the death, to funeral arrangements, and managing the person's money, property and other belongings.

This guide walks you through the steps involved, giving a clear idea of what you need to do, and when. At times like these, you may find it difficult to process things as usual, but you don't have to go it alone. We'll let you know where you can get support – both emotional and financial.

The information provided in this guide is correct as at June 2025, but could change in the future.

Immediately
following the death

If the person dies at home expectedly

You should contact their GP or the NHS on 111. A doctor will visit to confirm the death, at which point you can get in touch with a funeral director to attend to the person. Or, if you'd prefer to keep them at home until the funeral, they can offer advice on the best way to do so. The doctor will contact you to provide a medical certificate so you can register the death.

If the person dies at home unexpectedly

You should call 999 straight away. The death will be reported to a coroner who will take steps to determine the cause. If they find this to be natural, they'll contact you to provide a medical certificate so you can register the death. But if the cause is unclear, they'll hold an inquest – in which case they'll register the death themselves. They should keep you informed of what's happening, and when.

If the person dies at the hospital

The hospital staff will confirm the cause and provide a medical certificate so you can register the death.

Register
the death

Once you've been given the okay to register the death, you should do so within five days (eight if you live in Scotland). You'll need to do this with a registry office, which you can find by visiting **gov.uk/register-a-death**. Appointments can usually be carried out by phone, and tend to last no more than 30 minutes.

During your appointment you'll be asked for the following information about the person:

- Date and place of death
- Home address
- Full names (including maiden name)
- Date and place of birth
- Occupation
- Details of their wife, husband, or civil partner
- Government pension or other benefits (if applicable).

It's a good idea to come prepared so you don't face unnecessary delays. So be sure to look out as much information as you can beforehand.

The death certificate

You'll receive this once the registration process is complete. It's a good idea to ask for a few copies as you'll need them when dealing with the person's bank or other businesses. Some might not accept photocopies or pictures. Please note, although the death certificate is free, there will be a cost to obtaining multiple copies.

Let **everyone** know

Next, you'll need to let people know about the death. It can be a good idea to make a list, splitting things out by personal (such as friends, family, or work colleagues) and business (such as banks, utility companies, or pension providers).

Use the government's Tell Us Once service

This lets you report the death to most government organisations in one go. This includes the likes of the passport office and HMRC, for example. When you register the death, they should tell you more about this service. Visit gov.uk/tell-us-once to get started.

Let us know

Get in touch so we know what you're going through – we can support you with anything you need.

Arrange
the funeral

The person may have left wishes as to how they'd like their funeral to be arranged. So before you go any further, it's best to check. This might be detailed in a will or letter.

Using a funeral director

You can enlist the help of a funeral director to arrange the funeral. They'll be able to provide advice and support, talk you through your options, as well as manage the logistics of the day. You can find a local funeral director by visiting the sites below:

- National Association of Funeral Directors
  funeral-directory.co.uk
- The National Society of Allied and Independent Funeral Directors
  saif.org.uk

Arranging the funeral yourself

You don't have to use a funeral director if you don't want to. Instead you can choose to arrange everything yourself, although this tends to involve more effort and planning. Contacting your local council is the place to start, they'll be able to advise on buying burial plots or crematorium services.

Paying for the funeral

The person may have already arranged for their funeral expenses to be covered, perhaps through a life insurance policy or a pre-paid funeral plan. Otherwise, family or friends will need to pay. However, they may be able to get their money back from the estate at a later date. You may even qualify for government support if you meet certain conditions. Visit gov.uk/funeral-payments for more information.

The average funeral costs around £4,285*. But this can vary greatly depending on the type.

*SunLife Cost of Dying Report 2025.

Check if there's a will

A will is a legal document which outlines how someone's estate should be distributed after their death. You might already know if the person created one, which may be held by a solicitor. But if you're not sure, you can use the below resources to check:

- **National Will Register** (there will be a cost)
  0330 100 3660
  nationalwillregister.co.uk/search-for-a-will
- **Probate Register**
  gov.uk/search-will-probate

The will should detail who the person wanted to deal with their estate – known as an executor. There can be more than one, in which case you'll need to decide how to divide the responsibilities. You may even choose to pay a legal expert to help. It's important to note that being an executor doesn't necessarily mean you'll inherit any of the person's estate. For that, you must be named as a beneficiary.

What if there's no will?

The person is said to have died 'intestate' and their estate is shared out under certain rules. Usually this means their spouse or civil partner inherits up to a certain amount, with children or grandchildren being entitled to a portion of anything above. Intestate rules can be complicated and differ depending on where you live in the UK, so be sure to use the government's online service to see who may be entitled at gov.uk/inherits-someone-dies-without-will.

Value
the estate

You'll need to value the person's estate for Inheritance Tax purposes. Inheritance Tax is currently the 40% tax paid on your estate on anything above £325,000. Inheritance Tax can be complex because of certain exemptions and additional limits that may come into play depending on who the estate is left to, amongst other things. Tax rules can change and the impact of taxation and any tax relief depends on your circumstances, including where you live.

Visit gov.uk/valuing-estate-of-someone-who-died for more information on how to get started valuing the estate. This might involve getting an estate agent to value a property, for example.

If Inheritance Tax is due

This must be paid by the end of the sixth month after the person passed away. For more information, visit gov.uk/paying-inheritance-tax.

This can feel daunting, but help is available. Seeking the help of a tax expert can help you deal with Inheritance Tax more efficiently.

Apply
for probate

Probate is the term given to the legal right to deal with someone's estate. Only executors named in the will (as mentioned earlier) have the right to apply for probate. But if there's no will, usually the closest living relative will need to apply.

Before applying for probate, you'll need to check if it's even needed in the first place – it sometimes isn't. To do this you'll need to contact financial organisations that the person used. This might be their bank or mortgage provider, for example. To find out more about probate, and to apply, visit gov.uk/applying-for-probate. There may be a fee to apply for probate depending on the value of the estate.

If you live in Scotland, instead of applying for probate, you'll need to apply for 'confirmation'. This is a similar process, but with slightly different rules. To find out more, visit scotcourts.gov.uk/taking-action/dealing-with-a-deceaseds-estate-in-scotland/guide-to-dealing-with-a-deceaseds-estate-in-scotland.

You must know the value the estate before applying for probate.

Deal with the estate

With probate granted, you'll now be able to deal with the estate. This might involve paying unpaid bills and debts, as well as covering any tax due. The person may have a rental property or investments which generate income. Depending on your circumstances, there can be quite a bit to consider here, such as Capital Gains Tax. Asking for legal help can ensure you get everything right.

It's recommended that you place a note of the person's death in The Gazette, the UK's official public record. Visit thegazette.co.uk/wills-and-probate/place-a-deceased-estates-notice. This is to give any creditors two months to claim anything they're owed. You shouldn't distribute the estate until the two months is up, to protect you from having to personally pay a debt if the estate cannot cover it.

Distribute the estate

Once all debts, bills and taxes have been paid (or you're comfortable that the estate has enough to do so) you'll be ready to begin distributing the estate to the beneficiaries as stated in the will, or according to the law if there's no will (see page 7).

Report the estate

Depending on the size of the estate, you might be required to report it to HMRC. Visit gov.uk/probate-estate/reporting-the-estate for more information.

Review your own tax and financial situation

This may have changed significantly following the estate being dealt with. For example, you may have extra money from the likes of property, investments, or a pension income which may push you up into a higher tax bracket. You may even have to pay less tax if your income has reduced.

If you were receiving any benefits which the person who died had originally claimed for, you may have to apply for them again. Any allowances you receive may also change. Find out more at gov.uk/death-spouse-benefits-tax-pension.

Tax can be complex, but speaking to an expert can help with your specific circumstances. You can also get information by contacting HMRC directly, visit gov.uk/contact-hmrc. Tax rules can change and the impact of taxation and any tax relief depends on your circumstances, including where you live.

Ease the burden
with expert help

Dealing with the legal aspects of bereavement can add significant stress during an already difficult time. Knowing a legal expert has your best interests at heart can feel like a weight's been lifted – allowing you to focus on grieving properly. It could also help ensure everything's tied up quicker and more efficiently than if you were to go it alone. Here's how our legal partners can help:

- Explaining how legal obligations affect you given your personal circumstances
- Navigating the will and dealing with the estate
- Handling outstanding debts and taxes, such as Inheritance Tax
- Distributing assets to beneficiaries.

Expert guidance can be especially helpful if the person who died has a large estate, or had set up a trust. Get in touch (see page 5) to find out more about how this works – we can put you in touch with the right people. Please note, wills are not regulated by the Financial Conduct Authority.

Making the most of an inheritance

If you've received an inheritance, it can be difficult knowing how to make the most of it. Coming into a significant amount of money overnight isn't something that happens every day, so it's normal to feel unsure around what your next steps should be. Financial advice can help. This might involve:

- Managing your money in a way that supports your goals
- Minimising the amount of tax you may have to pay in the future
- Supporting family and loved ones, perhaps through an inheritance plan of your own
- Crafting a comprehensive plan which takes into account your wider financial situation.

Supporting you through thick and thin

We're dedicated to supporting you through life's biggest moments – for better or worse. Don't hesitate to get in touch (see page 5) to find out how we can support you during this time.

Emotional **support**

If you're struggling with grief and it's affecting your life, there's support available to help you cope. Never suffer in silence.

NHS

Support for dealing with the symptoms of bereavement, grief and loss
nhs.uk/mental-health/feelings-symptoms-behaviours/feelings-and-symptoms/grief-bereavement-loss/

AtaLoss

Bereavement services, information, helplines and support
ataloss.org

National Bereavement Service

Practical and emotional support
thenbs.org

Samaritans

Speak to someone if your mental health is suffering, available 24 hours a day, 365 days of the year
samaritans.org

Sue Ryder

Online counselling service and bereavement community support
sueryder.org

Notes

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