What to do after a death

There are certain things you will need to do when someone dies. This factsheet looks at the practical things that will need to be done and in roughly what order, as well as where to look for advice.

If you have been bereaved and need some emotional support, see our guide Coping with bereavement.
About Independent Age

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That’s why, as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide you and your family with clear, free and impartial advice on the issues that matter: care and support, money and benefits, health and mobility.

A charity founded over 150 years ago, we’re independent so you can be.

The information in this factsheet applies to England only.

If you’re in Wales, contact Age Cymru (0800 022 3444, ageuk.org.uk/cymru) for information and advice.

In Scotland, contact Age Scotland (0800 12 44 222, ageuk.org.uk/scotland).

In Northern Ireland, contact Age NI (0808 808 7575, ageuk.org.uk/northern-ireland).

In this factsheet, you’ll find reference to our other free publications. You can order them by calling 0800 319 6789, or by visiting independentage.org/publications
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1. Introduction

There are a number of things that need to be done after someone dies. It can seem overwhelming, particularly as you may be grieving for the person who died. Here we look at the main things that will happen and what you need to do and when. Some things will need to be dealt with quickly, whereas others can happen more gradually.

This guide looks at the practical things that need to be done after a death. If you have been bereaved and need some emotional support, our guide Coping with bereavement has advice.

If someone has died at home

If the person has died at home, you should call their GP or district nurse straight away. They will come as soon as possible to confirm the death. If the surgery is closed, you’ll be given a number to call for an out-of-hours doctor. If you’re not the next of kin, also contact them.

If the person died unexpectedly, call 999 and explain the circumstances.

Check the person’s home is secure, and if they have pets, arrange for them to be looked after until other arrangements can be made, perhaps by another relative or neighbour.

Organ and tissue donation and medical research

Usually, organs can only be donated if the person has died in hospital, as the organs have to be transplanted very quickly. If the person who died was on the Organ Donor Register or told
you that they wanted to donate organs, tell the hospital staff or GP as soon as possible. If the person’s view on donating their organs is unknown, their organs can still be donated if a close relative or friend gives permission. It may be possible for tissue, such as corneas or heart valves, to be donated up to two days after a person has died.

If the person wanted their body to be donated for medical research, they need to have given written consent before they died. Consent can’t be given by someone else after the death. If the person granted permission for this, contact the medical school that they chose to donate their body to for advice (hta.gov.uk/medical-schools or check the phone book).

You can give consent for their organs or tissue to be donated for medical research if you are a spouse or partner, close relative or friend.

From spring 2020, all adults in England will be considered to have agreed to be an organ donor unless they have recorded their decision not to donate or are in an excluded group. Excluded groups include people who lack mental capacity, and people who have lived in England for less than 12 months.
2. Getting a medical certificate

You should get a medical certificate as soon after the death as possible – you will need it to register the death. It will state the cause of death and needs to be completed by a registered medical practitioner. This will often be the person’s GP, or may be a hospital doctor if they died in hospital.

Sometimes, the doctor may not be able to issue the medical certificate – for example, they may not be sure of the cause of death or may not have seen the person who died recently enough (during the last two weeks before they died or immediately afterwards) to be able to certify the death. In this case, they will refer the death to a coroner. Try not to worry if this happens. The coroner might decide that the cause of death is clear and no further investigation is required, or they may ask for a post-mortem or inquest. The funeral may be delayed if a post-mortem or inquest is needed.

The medical certificate is free of charge. As well as the medical certificate, you’ll be given a form called a Notice to informant, which states that the certificate has been signed and gives you information on how to register the death.

This process will be slightly different if they lived in England or Wales but died in Scotland or Northern Ireland. Talk to the authorities in the area they died for advice on how to proceed.

Cremation

Let the person completing the medical certificate know if you’re planning a cremation for the person who has died. In this case, you’ll need to get a cremation medical certificate as well, which will need to be signed by a second doctor. If there has been a post-mortem, the coroner will need to give permission for the person to be cremated.
You’ll need to pay for both medical certificates when getting a cremation – these cost £82 each. For help with the cost of a funeral, see chapter 6.

**If someone dies abroad**

If the person has died abroad, the death will need to be registered with that country. The British Consulate in that country can give you advice on how to do this. You can often register the death with the UK authorities as well as the country where the person died. Citizens Advice has more information about this (03444 111 444, citizensadvice.org.uk/family/death-and-wills/what-to-do-if-someone-dies-abroad).

If you’re arranging a funeral in the European Economic Area or Switzerland, you may be able to claim a funeral expenses payment – see chapter 6.
3. Registering the death

You will need to register the death within five days in England. If the coroner is investigating the death, this will be delayed until they have completed the inquest. You can register once you have the medical certificate, or once the coroner has given permission for the death to be registered.

Contact the local register office – their details will be in the phone book or find them online at [gov.uk/register-offices](http://gov.uk/register-offices). It’s best to contact the register office in the area where the person died – you can do it elsewhere if it’s more convenient, but that will take a few days longer. Only certain people can register a death, including:

- anyone who was present at the death
- a relative who was present during the person’s final illness
- an administrator at the hospital where the person died
- the person who found the body or is in charge of the body, if the person died somewhere other than at home or in a hospital
- the person making arrangements with the funeral directors.

There is an order of priority for who can register the death. It will usually be the closest relative who does this. You might want to consider taking someone with you, as people can find the process distressing. Some register offices will have walk-in services and some will require you to make an appointment, so check this in advance. It will usually take around half an hour to register the death.
Things to take with you

You will need to take the medical certificate or coroner’s form showing the cause of death.

It’s also helpful to bring certain documents, such as the person’s:

• birth certificate
• proof of address, such as a utility bill
• passport or photo ID
• Council Tax bill
• NHS number or medical card
• driving licence
• marriage or civil partnership certificate.

Don’t worry if these aren’t available – you can still register the death without them. You’ll also need to give the registrar the following information about the person:

• their full name and any previous names
• their date and place of birth
• their address
• their occupation
• the full name, date of birth and occupation of any surviving or late husband, wife or civil partner
• whether they were receiving any benefits, including the State Pension.

You should also take proof of your own identity.
What you’ll be given

Once you’ve completed the registration, you will be given:

- a death certificate
- a certificate for burial or cremation (known as the green form), to be given to the funeral director
- a form to send to the Department for Work and Pensions, if the person was claiming benefits
- information about bereavement benefits you might be able to claim, if relevant.

It is free to register a death, but you’ll be charged £11 for each copy of the death certificate. You will probably need several copies, as banks, insurance providers and other companies often require these to confirm the death.
4. Telling people

If you’re responsible for telling others about a death, bear in mind that the way you deliver the news to friends and family is important. Dying Matters has some guidelines on how to break the news of a death (0800 021 4466, dyingmatters.org/page/telling-others-about-death).

It’s best to deliver the news face-to-face. If you can’t, you might be able to tell some people over the phone or by writing to them. Be wary about using social media – it can be useful for spreading the word about the funeral or sharing memories, but a lot of people won’t want to learn about a death this way.

If you’re supporting someone else through a death, try to show them you’re there for them, even if they don’t want to talk much. Our guide Coping with bereavement has more advice for people who have been bereaved.

There are various groups of people – including personal and professional contacts and government departments – who will need to be informed about the death, and some will need to be told more urgently than others. These include:

- relatives and friends
- employers and colleagues
- social services and anyone providing care, such as home carers or day care centres
- anyone making deliveries such as milk, newspapers or grocery boxes
- utility companies for accounts in the name of the person who died
- banks, building societies and credit card providers
- insurance companies
- pension provider
• mortgage provider
• anyone providing medical care, such as a GP, dentist or optician
• if they were renting a property, their landlord or local authority
• their solicitor
• their accountant
• the Post Office, if post needs to be redirected
• government and local council departments – see below.

The Bereavement Advice Centre offers a Death Notification Service (0330 045 0213, bereavementadvice.org/topics/death-notification-service). They’ll inform up to 10 organisations about the death on your behalf. These could be any of the organisations listed above. The organisations might contact you once they’ve been notified if they need further information.

**Telling government and local council departments**

You should do this as soon as you can after receiving the death certificate. The Tell Us Once service, which operates in most areas of England, allows you to notify most government organisations in one go (gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once). If it’s available where you live, the registrar will tell you about it when you register the death and give you the contact details and a unique reference number.

If you’re using the Tell Us Once service, you’ll need to have the following information about the person who died to hand:

• date of birth
• National Insurance number
• passport number
• driving licence number
• vehicle registration number
• any benefits they were receiving, including the State Pension
• any local council services they were receiving, such as a Blue Badge
• name and address of their next of kin; any surviving husband, wife or civil partner; anyone who was claiming joint benefits or entitlements with the person who died; and the person dealing with their estate. Ask these people for permission before giving out their details
• whether they were getting or paying into a public service or armed forces pension scheme.

If Tell Us Once doesn’t cover your area, you need to inform:

• HM Revenue & Customs (HMRC) (0300 200 3300) – to check whether the person who died has paid the right tax and whether any self-assessment tax forms need to be completed for them. Inheritance Tax may also need to be paid on the person’s estate

• the Department for Work and Pensions (DWP) (0800 731 0469) – to cancel benefits, including the State Pension. They can also check if you now qualify for any benefits or help with funeral costs

• Driver and Vehicle Licensing Agency (DVLA) (0300 790 6801, gov.uk/tell-dvla-about-bereavement) – if they drove, to cancel their driving licence, car tax and car registration documents

• the Passport Office (0300 222 0000) – to cancel a British passport
• their local council ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)) – to remove the person from the electoral register, and deal with their Council Tax, housing services and Housing Benefit, and Blue Badge if they had one

• their public sector or armed forces pension scheme, if they had one.

There may be other organisations you will need to tell, such as the Office of the Public Guardian ([0300 456 0300](tel:0300%20456%200300)) if someone held lasting power of attorney for the person. If they had a non-British citizenship, you may need to tell the Home Office or the relevant Embassy.

You’ll need to tell the Motability Scheme, if the person was leasing a vehicle through the scheme. You can do this online at [motability.co.uk/contact-and-support/notification-of-a-customer-passing-away](https://www.motability.co.uk/contact-and-support/notification-of-a-customer-passing-away) or call 0300 456 4566.

### Newspaper notices

You might want to announce the death in a local newspaper, or perhaps a national newspaper if the person had a high profile. This can be a good way to make sure you have told as many people as possible, rather than leaving them to find out by chance. You might want to include information about the funeral or memorial service. The cost depends on the newspaper and the length of the notice or obituary.

### Unwanted post and phone calls

If unsolicited post is still being sent to the person who died, register with The Bereavement Register ([0800 082 1230](tel:0800%20082%201230), [thebereavementregister.org.uk](http://www.thebereavementregister.org.uk)). This service reduces the amount of marketing post sent to people who have died. You could also register with The Mailing Preference Service ([020 7291 3310](tel:020%207291%203310), [mpsonline.org.uk](http://www.mpsonline.org.uk)).
If the person who died is receiving unwanted telemarketing calls, register with the Telephone Preference Service (0345 070 0707, tpsonline.org.uk).
5. Arranging the funeral

Arranging a funeral can be very difficult – you may be struggling with feelings of bereavement and still coming to terms with the death. But you don’t have to do everything yourself. You can ask friends and family to help, and a good funeral director can also make the process easier. Funerals are usually arranged by a husband or wife, partner, close friend or relative. If there isn’t anyone to arrange the funeral, the local council or hospital will arrange a simple public health funeral.

The person who died may have left instructions for the type of funeral they wanted. You don’t have to follow these, but people usually do. You should also check to see if they had a pre-paid funeral plan. This will often specify which funeral director to use.

Funeral directors

Most people will use a funeral director when arranging a funeral. You don’t have to, and it will usually be cheaper not to, but you would then have a lot more to organise yourself. Funeral directors can provide a number of services, including:

- collecting the person’s body from the place where they died, storing it and delivering it to the place where the funeral will take place
- providing a coffin and a hearse
- arranging pall-bearers
- dealing with the necessary paperwork.

You might want to organise some parts of the funeral yourself and have a funeral director arrange other parts. Check with them in advance to make sure they’re happy with this. For example, you might want to arrange some aspects, such as flowers, the order of service, and placing notices in local or national newspapers. If the funeral director arranges
everything for you, they should follow your wishes and ask you in detail about what you want.

**Choosing a funeral director**

Choose a funeral director who is a member of one of the following professional associations, which have codes of practice:

- National Association of Funeral Directors (0121 711 1343, nafd.org.uk/funeral-advice/find-a-member)
- Society of Allied and Independent Funeral Directors (0345 230 6777, saif.org.uk/members-search)

Look around and get a number of quotes before you pick a funeral director. This may feel difficult but costs can vary a lot. Check what’s included and don’t feel pressured into choosing a more expensive option than you can afford.

Members of the organisations listed above have to provide you with a price list if you request it. Make sure you don’t sign a contract with the funeral director until you’re sure you want to use them and you know how the funeral will be paid for.

**Arranging a funeral yourself**

Arranging the funeral without a director may give you more control over the process and be cheaper. You can get advice on how to do this from:

- your local council’s cemeteries and crematoriums department
- the charity The Natural Death Centre (01962 712 690, naturaldeath.org.uk).

The Money Advice Service also has information on what you might need to consider if you’re arranging a funeral yourself.

**Things to consider**

Funerals are personal and there are a huge number of options available. The person who died may have expressed views on what sort of funeral they would want, or you may need to think about this yourself, perhaps together with other people who knew the person. You might want to think about the following:

- whether the funeral should be religious or secular
- whether it will be a burial or cremation
- whether you want to consider environmentally-friendly options, like woodland burials
- where and when the funeral will take place
- whether there’ll be a wake and where it’ll take place
- what sort of coffin or shroud you want
- whether any music will be played at the funeral
- who will deliver any eulogies or readings
- if you want people to give flowers, or perhaps make a charitable donation instead
- how much you can afford to spend on the funeral – see below
- who you’ll tell about the funeral and how – see chapter 4 for more on telling people about the death.
Good to know

If you’re arranging a secular funeral, the British Humanist Association can provide advice (020 7324 3060, humanism.org.uk/ceremonies/non-religious-funerals).
6. Paying for the funeral

Funerals are expensive, so some of your arrangements might be dictated by what you can afford. For example, the price of a coffin could be anything from around £100 to £10,000.

The average cost of a funeral is £3,757. The cost can vary significantly depending on certain factors. For example, burials cost more than cremations. The location can also affect the cost, with areas such as London being more expensive than others. If you’re arranging the funeral yourself, it may cost significantly less than this as the funeral director’s fees are usually the most expensive element.

Who pays for the funeral

The person who died may have paid for the funeral already or left some money to pay for it. They may have taken out an over-50s plan or funeral insurance, which can pay out a lump sum towards funeral costs. The person administering the estate will deal with this. Otherwise, it is usually paid for by family or friends – they can usually reclaim the money from the estate if there’s enough to cover it. They may have had a life insurance policy, which could pay out a lump sum you could put towards their funeral.

If there isn’t enough money to pay for the funeral and there are no relatives or friends who can arrange the funeral, the local council or hospital can arrange a simple public health funeral. Mourners can attend this, but won’t have any say over when it takes place or what it looks like.

Help paying for the funeral – Funeral Expenses Payments

If you have a low income, you might be able to get a Funeral Expenses Payment (also called a Funeral Payment) to help pay for the funeral. To qualify, you’ll need to apply for it within six
months of the funeral, accept responsibility for the funeral expenses, be receiving certain benefits, and meet rules about how you’re related to the person who died. You must be one of the following:

- the partner of the person who died at the time of their death
- a close relative or close friend of the person who died, if there is no partner and it is reasonable for you to be responsible for paying for the funeral
- the parent of a baby stillborn after 24 weeks of pregnancy
- the parent or person responsible for a child who died, if they were under 16 or under 20 and in full-time education or training.

In addition, you or your partner need to be receiving one of these benefits:

- Pension Credit
- Housing Benefit
- Income Support
- income-based Jobseeker’s Allowance
- income-related Employment and Support Allowance
- the disability or severe disability element of Working Tax Credit
- one of the extra elements of Child Tax Credit (contact the Bereavement Service on 0800 731 0469 or visit gov.uk/funeral-payments for more information)
- Universal Credit.

You can apply if you’re waiting for a decision on one of these benefits. If you are applying as a close relative and there is another close relative of the person who died who isn’t getting
one of these benefits, you may not be able to claim a Funeral Payment.

Funeral Payments can only be used to cover certain funeral costs:

- burial plot and fees or cremation fees, including the doctor’s certificate
- one return journey to attend or arrange the funeral
- the cost of moving the body within the UK, for the part of the journey over 50 miles
- up to £700 for other funeral expenses, such as the coffin, flowers, the cost of collecting and transporting a body 50 miles or less, or funeral director’s fees.

If the person who died had a pre-paid funeral plan, you’ll only get help up to £120 for items not covered by the plan. For example, if you’re entitled to money from a lump sum Insurance Policy, Occupational Pension Scheme or Burial Club, you’ll get a lower Funeral Payment.

The amount you get from a Funeral Payment varies, but usually won’t cover the full cost of even a simple funeral, so you will need to find other ways to meet any outstanding costs. You may be able to get a budgeting loan from the Social Fund or a grant from a charity. If you receive Universal Credit, you may be able to get a budgeting advance from the DWP. For more information, see our factsheet Extra help with essential costs if you’re on a low income.

To apply for a Funeral Payment, complete form SF200, which you can get from your local Jobcentre Plus, request by calling the Bereavement Service Helpline on 0800 731 0469 or download from gov.uk/funeral-payments/how-to-claim.
Good to know

Down to Earth offers practical support to people on low incomes who need to pay for a funeral (020 8983 5055, quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth).

Reducing the cost of a funeral

It’s easy for the costs of a funeral to spiral, so it’s a good idea to set a budget and stick to it. If you’re getting quotes from a funeral director, ask them for a breakdown of costs so you can check for hidden charges.

You could consider direct burial or direct cremation, although most funeral directors don’t offer this. There will be no ceremony, viewing, hearse, or procession to the funeral. The funeral directors will collect and then cremate or bury the body at a time that suits them. This option won’t feel right to everyone, but you could still choose to hold a memorial service at a later date in a way that might suit you better than a funeral.

The Money Advice Service (0800 138 7777, moneyadviceservice.org.uk/en/articles/help-paying-for-a-funeral) and The Natural Death Centre (01962 712 690, naturaldeath.org.uk/index.php?page=keeping-funeral-costs-down) have more tips on keeping down the costs of a funeral.
7. Dealing with any property and possessions (the estate)

Here are a few terms you may encounter.

- **The estate** – everything left by the person who died, including property, money and other possessions, and any money they are owed. Any debts they have will be paid out of the estate.

- **Dying intestate** – dying without leaving a will.

- **The executor** – the person responsible for dealing with the estate. There may be more than one.

- **The administrator** – the person responsible for dealing with the estate if someone dies without making a will or the named executors aren’t willing or able to act.

- **Probate** – a grant of probate gives a person the authority to deal with the estate of someone who has died.

- **Letters of administration** – an administrator has to apply for letters of administration before they can deal with the estate when there is no will.

**The will**

If the person who died left a will, this should say who will be the executor and how the person wanted their estate to be shared out. If the person didn’t leave a will, the process will usually be longer and a bit more complicated.

As well as a will, the person may have left:

- a letter of wishes, explaining parts of the will or giving other instructions. This is not legally binding but can be useful.

- a codicil, with changes or additions to the original will. This is a legally binding document.
If there isn’t a will – applying for letters of administration

When there isn’t a will, certain laws are applied to work out who inherits the estate. There will be no named executor, so an ‘administrator’ will be appointed instead. You’ll usually be able to apply to be the administrator if you’re the person’s next of kin. A partner who was not married to, or a civil partner of, the person who died will not usually be able to be the administrator. They also won’t automatically inherit their partner’s estate. The process of applying for letters of administration is the same as applying for probate – see below. Visit [gov.uk/wills-probate-inheritance/applying-for-a-grant-of-representation](https://www.gov.uk/wills-probate-inheritance/applying-for-a-grant-of-representation) for more information on this process.

If there is a will – applying for probate

If someone is named as executor in the will, they can apply for probate, also known as a grant of representation. This is a legal document that allows you to deal with the estate as the person has instructed in their will. Occasionally, you may not need to apply for probate – for example, if the estate doesn’t include any property, all the money is held in a bank account you jointly own or the amount of money is small. In these cases, you’d need to contact the relevant bank or building society. You don’t need probate if you discover that there isn’t enough money in the estate to pay all the debts, taxes and expenses (an insolvent estate).

The executor of the will is responsible for getting probate – they can do this themselves or use a solicitor or other probate specialist. Many people get probate without using a probate specialist, but it may be best to use one if the estate is complicated. This might be the case if, for example, the estate is insolvent, the terms of the will aren’t clear, the person who died owned a business, or the will may be contested. If you’re getting probate yourself, the Money Advice Service has a useful guide (0800 138 7777,
moneyadviceservice.org.uk/en/articles/sorting-out-the-estate-when-there-is-a-will).

If you’re using a probate specialist, they will charge a fee – this may be an hourly rate or a percentage of the estate’s value. You can search for a probate specialist through the Law Society (020 7320 5650, solicitors.lawsociety.org.uk).

If the will doesn’t name an executor, or the person or people named aren’t willing or able to apply, contact your local Probate Registry for advice. Their details will be in the phone book or search at courttribunalfinder.service.gov.uk.

Valuing the estate and Inheritance Tax

Before you can apply for probate, you’ll need to work out the value of the estate. You can then work out whether Inheritance Tax needs to be paid. You’ll need to start by making a detailed list of:

- assets – including savings, investments, Premium Bonds and anything else of value the person owned. For anything worth over £500, you’ll need to get a professional valuation
- debt – including mortgages, funeral costs to be reclaimed from the estate and credit card loans
- money owed to the person who has died
- gifts – Inheritance Tax needs to be paid on certain gifts the person made in the years before they died. Some gifts are exempt from this, such as £3,000 worth of gifts in each tax year, and gifts to charities and the main political parties.

If any of the assets were jointly owned, you will need to work out the share of the person who died. Call the Inheritance Tax Helpline on 0300 123 1072 for advice or visit gov.uk/valuing-estate-of-someone-who-died for more information. Add up the value of the assets, any money owed to the person and non-exempt gifts, then deduct any debt to work out the value of the
estate. For advice on valuing the estate, including which expenses can be deducted, contact Citizens Advice (03444 111 444, citizensadvice.org.uk).

**Deciding if Inheritance Tax is due**

Inheritance Tax doesn’t need to be paid if, for example, the entire estate is left to a surviving spouse or civil partner. If you do have to pay inheritance tax, the value of the estate will affect what you have to pay. However, this is a complicated area, so seek advice. Citizens Advice can provide more information (03444 111 444, citizensadvice.org.uk).

Inheritance Tax is usually charged at 40% on the part of the estate that’s above the threshold. The threshold is currently £325,000. It should usually be paid within six months of the end of the month that the person died in. After that you’ll be charged interest. At least some of it will need to be paid before probate or letters of administration can be granted.

If you'll struggle to start paying the Inheritance Tax bill before you’re granted probate, ask banks and building societies to pay some or all of the Inheritance Tax due from the deceased person’s accounts directly to HMRC. This is called the ‘Direct Payment Scheme’.

You can sometimes ask to pay Inheritance Tax in instalments. This only applies to the Inheritance Tax bill charged on land and property, business interests and some stocks and shares holdings.

For more information on Inheritance Tax, go to gov.uk/inheritance-tax or call the Inheritance Tax Helpline on 0300 123 1072.
Good to know

You should keep records of you how you worked out the value of the estate. HMRC can ask to see them up to 20 years after Inheritance Tax is paid.

How to apply for probate

To apply for probate you’ll need to:

- Complete a probate application form (form PA1), available from [gov.uk/wills-probate-inheritance/applying-for-a-grant-of-representation](https://www.gov.uk/wills-probate-inheritance/applying-for-a-grant-of-representation), or you could be able to apply online. You can also apply by phoning the HMRC Probate and Inheritance Tax Helpline on 0300 123 1072.

- Complete an Inheritance Tax form – you’ll need to fill in either a short form or a long form depending on whether Inheritance Tax is due. Gov.uk has more advice on Inheritance Tax forms ([gov.uk/valuing-estate-of-someone-who-died](https://www.gov.uk/valuing-estate-of-someone-who-died)) or you can call the HMRC Probate and Inheritance Tax Helpline on 0300 123 1072.

Send your application to the local Probate Registry. You’ll need to include:

- your completed forms
- an official copy of the death certificate – see chapter 2
- the original will and three copies, and any codicils
- an application fee of £215 for estates over £5,000. Extra copies of the probate will cost 50p each. You will need these for organisations holding the assets of the person who died – e.g. their bank. If you’re on a low income or facing financial hardship, you can apply to pay a reduced fee or no fee ([gov.uk/get-help-with-court-fees](https://www.gov.uk/get-help-with-court-fees)).

Keep copies of everything you have to send. Once your application has been received, the Probate Registry will arrange
for you to attend an interview to swear an oath, promising that the information you’ve given is true to the best of your knowledge. When you have done this, you’ll be sent a letter telling you if there is any Inheritance Tax still to pay. Once this has been paid, the grant of probate or letters of administration will be sent to you through the post.

**When probate or letters of administration have been granted**

Contact the organisations that hold the assets of the person who died – for example, their bank, building society, or pension provider. They will then release the assets. They will ask you for a copy of the grant of probate, or the letters or grant of administration. It’s usually a good idea to set up a separate executor’s bank account in which to collect the assets.

**Paying debts**

You should then pay any outstanding bills, tax and other debts. If there isn’t enough money in the estate, seek advice from a probate specialist or solicitor. It’s a good idea to place a notice in a local newspaper and in The Gazette (0333 200 2434, thegazette.co.uk/wills-and-probate/place-a-deceased-estates-notice), which publishes notices of UK-wide interest, so that creditors can get in touch to claim anything they’re owed. This fulfils your responsibility to find any creditors before you share out the rest of the estate.

**Distributing the estate**

If the person who died left a will, the executor should distribute the estate as laid out in the will. The executor won’t always get any of the estate themselves.

If there isn’t a will or the will isn’t valid, the estate must be distributed according to the law. There are ‘rules of intestacy’ detailing how the estate should be shared out:
If the estate is worth less than £250,000:

- if there is a surviving spouse or civil partner, they will inherit the entire estate, whether or not there are surviving children
- if there are surviving children and no surviving spouse or civil partner, the children will inherit and the estate will be divided equally between them
- other close relatives may occasionally inherit, depending on the circumstances.

If the estate is worth more than £250,000:

- if there is a surviving spouse or civil partner and no surviving children, the partner will inherit the entire estate
- if there is a surviving spouse or civil partner and surviving children, the partner will inherit all personal possessions, the first £250,000 of the estate and half of the remaining estate. The remaining half will be divided equally between any children
- other close relatives may occasionally inherit, depending on the circumstances.

Some people will not be able to inherit if there’s no will:

- partners who are unmarried and not in a civil partnership
- in-laws
- friends
- carers.

However, these people might be able to apply for financial help from the estate. If you want to do this, you would need to seek legal advice.

If there aren’t any surviving relatives who are allowed to inherit, the estate will be classed as ownerless property and pass to the Crown.
After this you can prepare the estate accounts. These will have to be signed off by you and the main beneficiaries.
8. Your income

Getting a benefits check

If the death has left you with a lower income, it’s worth checking if there are any benefits you could be claiming. You can call the Bereavement Service to do this (0800 731 0469). Alternatively, try our online benefits calculator (independentage.org/benefit-calculator) or call us to arrange a free benefits check on 0800 319 6789. You’ll need to have some information to hand to do this, such as details of your income and capital, and your housing costs including mortgage or rent.

Pension Credit is one benefit for people on a low income that is very under-claimed. If you’re over State Pension age, just call the Pension Service on 0800 99 1234 to check if you qualify. Read our guide Pension Credit for more information.

Maximising your income

If your partner had a pension, you may be able to inherit some of it as a lump sum or pension for yourself. Check if they had any workplace or personal pension schemes by checking their paperwork or contacting their employer. You may also be able to inherit part of their State Pension. Contact the Pension Service for advice on 0800 731 7898.

There are other ways you might be able to save money, such as switching energy supplier and making sure you’re claiming any discounts for older people you may be entitled to. For tips on maximising your income, see our free guide Moneywise.
9. Useful contacts

If you're unsure about anything that you have read in this factsheet and would like to talk to someone about it, ring our Helpline to arrange to speak to one of our expert advisers (0800 319 6789).

Bereavement Service helpline (Department for Work and Pensions)
To make a claim for bereavement benefits and find out whether you’re entitled to any other benefits

Telephone: 0800 731 0469
Textphone: 0800 731 0464

The Bereavement Register
To reduce the amount of unwanted post sent to the person who has died

Automated phone line registration service: 0800 082 1230
Enquiries: 0207 089 6403
thebereavementregister.org.uk

British Consulates
Find a British embassy, high commission or consulate

gov.uk/world/embassies

The Cinnamon Trust
For help caring for pets whose owners have died

Telephone: 01736 757 900
cinnamon.org.uk

Citizens Advice
For free, impartial advice on a range of issues

Telephone: 03444 111 444
You can also get advice in person or over the phone from a local Citizens Advice. Find their details at citizensadvice.org.uk or check the phone book
Councils
Find local bereavement services from your council

gov.uk/find-bereavement-services-from-council or find their contact details in the phone book

Cruse Bereavement Care
For counselling, support and advice when someone dies

Helpline: 0808 808 1677
Find a local branch at cruse.org.uk/cruse-areas-and-branches or check the phone book

Down to Earth
Practical support and advice for people struggling to pay for a funeral

Telephone: 020 8983 5055
quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth

Driver and Vehicle Licensing Agency (DVLA)
To return the driving licence of the person who died

Driver licensing enquiries: 0300 790 6801
gov.uk/tell-dvla-about-bereavement for advice on returning a licence

Gov.uk
Government website with detailed information on a range of subjects

Death and bereavement information: gov.uk/browse/births-deaths-marriages/death
Tell Us Once service: gov.uk/after-a-death/tell-us-once

HM Revenue & Customs (HMRC)
For tax information

Bereavement helpline: 0300 200 3300
Probate and Inheritance Tax Helpline: 0300 123 1072
**Human Tissue Authority**  
For information about body donation for medical research  
Telephone: 020 7269 1900  
[hta.gov.uk](http://hta.gov.uk)

**Law Society**  
To find a solicitor  
Telephone: 020 7320 5650  
[solicitors.lawsociety.org.uk](http://solicitors.lawsociety.org.uk)

**The Money Advice Service**  
Free, impartial money advice  
Helpline: 0800 138 7777  

**National Association of Funeral Directors**  
Professional association of funeral directors. Members comply with a Code of Practice. Offers advice and information and lets you search for an NAFD funeral firm.  
Telephone: 0121 711 1343  
[nafd.org.uk](http://nafd.org.uk)

**The Natural Death Centre**  
Independent advice on funerals, including natural burial grounds and environmentally-friendly funerals  
Helpline: 01962 712 690  
[naturaldeath.org.uk](http://naturaldeath.org.uk)

**NHS Organ Donation**  
For information about organ donation, including consent  
Telephone: 0300 123 2323  
[organdonation.nhs.uk](http://organdonation.nhs.uk)

**HM Passport Office**  
To return the passport of the person who died  
Adviceline: 0300 222 0000  
[gov.uk/government/organisations/hm-passport-office](http://gov.uk/government/organisations/hm-passport-office)
Samaritans
To talk about anything that’s troubling you 24/7

Helpline: 116 123
samaritans.org
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