

**When a death occurs it is naturally a time of grief and there can also be some confusion. The information given here is designed to be of practical help to friends and relatives.**

## Calling the doctor and funeral director

*These are the initial steps you must take as soon as death occurs:*

- If the death occurs at home, you need to contact the family doctor and the funeral director. The funeral director will be named on the funeral plan.
- If there are any unusual circumstances, for instance if the death is accidental or unexpected, then contact the police and do not touch or move anything in the room.\*
- If the death occurs in a hospital or in a residential or nursing home, the staff will contact the doctor but make sure you let them know in advance who the funeral director is.
- Contact the funeral director as soon as possible after death, because he or she will be able to provide support and guidance at this difficult time and may save you unnecessary anxiety and wasted journeys.

*\*In this case, a post mortem or investigation will usually be held – this may involve a delay before the funeral can take place. The funeral director will keep you informed and advise you as appropriate.*

## The doctor's certificate of cause of death

The doctor will normally issue the certificate of cause of death that you will need to take to the registrar. If a cremation is to take place, a second certificate is required and this must be signed by two doctors. If the cause of death is uncertain, the doctor may refer the case to the coroner (or, in Scotland, the procurator fiscal), who will issue the certificate after the necessary investigations have been carried out.

## Registering the death

Your funeral director can advise you how, when and where to register the death and be on hand to answer any questions you may have about what is required.

- A death must be registered within five days (England and Northern Ireland) or eight days (Scotland).
- The registrar will require the doctor's certificate of cause of death and, if a cremation is to take place, a second certificate signed by two doctors. The funeral director can organise this for you if you wish.
- In order to issue the death certificate, the registrar will also need to know:

The name and address of the person who has died.

The date and place of birth.

The place of death and age at death.

Their last occupation.

Marital status.

Name of spouse, maiden name

(if applicable) and any previous names.

National Insurance Number.

*What to do at the time of death  
continued overleaf...*

- If you have them available, it will be helpful to take the deceased's birth certificate, marriage or civil partnership certificate and NHS medical card.
- The registrar will ask you for the name of the funeral director concerned and whether the funeral will be a cremation or burial.
- You can purchase further certified copies of the death certificate at the time of registration if you wish – if you are dealing with the estate this may help you later as organisations such as banks, building societies and insurance companies (organisations dealing with assets/money) will need to see these.

### Arranging the funeral

The funeral director will make an appointment at a convenient time to discuss the funeral arrangements with you. It is important that you take the funeral plan documents to the meeting since they contain details of what is included in the plan. The funeral director will also require the certificate for burial or cremation from the registrar.

The funeral director will organise the funeral and provide most of the services required for the funeral to take place, as requested by the deceased and noted in the funeral plan.

Other costs such as crematorium or cemetery fees, doctors' fees for a cremation certificate, minister's fees and church fees, flowers and press notices etc. are third party costs and are referred to as "disbursements". The funeral director will make the arrangements with the organisations or individuals concerned and settle the necessary fees, to save time and trouble for the family. But please note that the funeral director has no control over these costs and the contribution paid towards disbursements, noted on the Plan Guarantee Certificate, may not be sufficient. Third party costs are usually required to be paid before the funeral.

The funeral director will be a great help to you during a difficult time and will take away some of the strain of organising the funeral. However, for some people it is easier to keep busy during this time, but there are some things you may wish to do yourself, such as notifying the DWP if the deceased was receiving a State Pension or state benefits.

### The Will and Probate

If there was a will then the executor(s) will need to apply for a grant of probate (or "confirmation" in Scotland): this confirms the will is valid and gives the executor(s) the power to carry out the instructions in the will. However this does not need to be dealt with until after the funeral but bank accounts and other monies in the estate will be frozen until probate is granted. This is another reason a funeral plan is such a good idea.

### Reporting the death to multiple government departments

When the death is registered, the registrar will give you a "Tell Us Once" reference number. This is a government service - you can report a death to most of the government organisations in one easy process.

### Stopping unwanted mail and telephone calls

The Bereavement Register ([www.the-bereavement-register.org.uk](http://www.the-bereavement-register.org.uk)) can help reduce unwanted mail sent to the deceased person. This is a free service that removes the names, addresses and telephone numbers of deceased people from company mailing lists and databases. It takes a little while for the "junk" mail to stop but it will save the further distress of receiving such mail in the future.