



advice and support for older age

**Independent  
Age**

## Factsheet

# 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**.

Call FREE on **0800 319 6789** Visit **[www.independentage.org](http://www.independentage.org)**

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## **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, [agecymru.org.uk](http://agecymru.org.uk))  
for information and advice.

In Scotland, contact Age Scotland  
(0800 12 44 222, [agescotland.org.uk](http://agescotland.org.uk)).

In Northern Ireland, contact Age NI  
(0808 808 7575, [ageni.org](http://ageni.org)).

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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 straight away. If the surgery is closed, call [NHS 111](#). 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 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.

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](http://hta.gov.uk/medical-schools) or check the phone book).

## 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 formal notice, which states that the certificate has been signed and gives you information on how to register the death.

### **Cremation**

Let the person who is completing the medical certificate know if you're planning a cremation for the person who has died. In this case, a second doctor will need to sign the medical certificate. If there has been a post-mortem, the coroner will need to give permission for the person to be cremated.

### **If someone dies abroad**

If the person has died abroad, the death will need to be registered according to that country's laws. The British Consulate in the relevant country can give you advice on how to do this. Citizens Advice has more information about this

(03444 111 444, [citizensadvice.org.uk/relationships/death-and-wills/what-to-do-if-someone-dies-abroad](https://citizensadvice.org.uk/relationships/death-and-wills/what-to-do-if-someone-dies-abroad)).

## 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, but that will take a few days longer. Only certain people can register a death, including:

- a relative
- someone who was present at the death
- 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



and if you can, the person's:

- birth certificate
- proof of address, such as a utility bill
- passport
- 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 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 a small amount for the death certificate. You will probably need several copies of the death certificate, as banks, insurance companies and other companies often require these to confirm the death. You can request extra copies later, but it's best to get them at this stage as the cost per copy increases later and it could also save you time. The registrar may be able to advise you on how many copies you might need.

## 4. Telling people

If you're responsible for telling others about a death, bear in mind that the way the news is delivered to friends and family is important. Dying Matters has some guidelines on how to break the news of a death: [dyingmatters.org/page/telling-others-about-death](https://dyingmatters.org/page/telling-others-about-death). You might be able to tell some people over the phone or by writing to them, while you will want to tell others face to face. 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
- 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
- their landlord or local authority, if they were renting a property
- their solicitor
- their accountant
- the Post Office, if post needs to be redirected
- government and local council departments – see below.

## **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](https://www.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 Tell Us Once doesn't cover your area, you need to inform:

- HM Revenue & Customs (HMRC) ([0300 200 3300](tel:03002003300)) – 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) ([0345 606 0265](tel:03456060265)) – 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](tel:03007906801), [gov.uk/tell-dvla-about-bereavement/overview](https://www.gov.uk/tell-dvla-about-bereavement/overview)) – if they drove, to cancel their driving licence, car tax and car registration documents
- the Passport Office ([0300 222 0000](tel:03002220000)) – to cancel a British passport
- your 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:03004560300)) if someone held lasting power of attorney for the person.

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
- 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; and the person dealing with their estate. Ask these people for permission before giving out their details
- whether they're getting or paying into a public service or armed forces pension scheme.

## **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.

## **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:08000821230), [thebereavementregister.org.uk](http://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:02072913310), [mpsonline.org.uk](http://mpsonline.org.uk)).

If the person who died is receiving unwanted telemarketing calls, register with the Telephone Preference Service ([0345 070 0707](tel:03450700707), [tpsonline.org.uk](http://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. Remember, 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 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.

### 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](http://nafd.org.uk/funeral-advice/find-a-member))
- National Federation of Funeral Directors (01924 675 719, [nffd.co.uk/consumer/find-a-funeral-director](http://nffd.co.uk/consumer/find-a-funeral-director))
- Society of Allied and Independent Funeral Directors (01279 726 777, [saif.org.uk/members-search](http://saif.org.uk/members-search))

Look around and get a number of quotes before you pick a funeral director. 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](http://naturaldeath.org.uk)).

The Money Advice Service also has information on what you might need to consider if you're arranging a funeral yourself ([moneyadvice.service.org.uk/en/articles/how-much-does-a-funeral-cost](http://moneyadvice.service.org.uk/en/articles/how-much-does-a-funeral-cost)).



## 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:

- should the funeral be religious or secular
- will it be a burial or cremation
- do you want to consider environmentally-friendly options, like woodland burials
- where and when will the funeral take place
- will there be a wake and where will it take place
- what sort of coffin or shroud do you want
- will any music be played at the funeral
- who will deliver any eulogies or readings
- do you want people to give flowers, or perhaps make a charitable donation instead
- how much can you afford to spend on the funeral – see below
- who will you 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](https://www.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 around £3,675. Burials cost more than cremations. 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. 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. 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.

### Help paying for the funeral – Funeral Payments

If you have a low income, you might be able to get a Funeral Payment to help pay for the funeral. To qualify, you'll need to apply for it within three months of the funeral, be receiving certain benefits, and meet rules about how you're related to the person who died. You must be either:

- the partner of the person who died at the time of their death
- a close relative or close friend of the person who died
- the parent of a baby stillborn after 24 weeks of pregnancy

- the parent of a child who died, if they were under 16 or under 20 and not in full-time education.

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
- Universal Credit.

You can apply if you're waiting for a decision on one of these benefits.

If another close relative of the person who died isn't getting one of these benefits, you usually won't qualify for a Funeral Payment.

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

- burial fees or cremation fees, including the doctor's certificate
- travel 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 or funeral director's fees.

If the person who died had a pre-paid funeral plan, you'll only get help 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. For more information, see our factsheets **Local welfare assistance schemes and the Social Fund** and **Grants from charities for people on a low income** (0800 319 6789, [independentage.org](http://independentage.org)).

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 0345 606 0265 or download from [gov.uk/funeral-payments/how-to-claim](http://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/Pages/Category/down-to-earth](http://quakersocialaction.org.uk/Pages/Category/down-to-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 this option isn't offered by most funeral directors. There will be no ceremony, viewing, hearse, or procession to the funeral. The body will be collected and cremated or buried by the funeral directors 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#applying-for-funeral-payment](https://moneyadviceservice.org.uk/en/articles/help-paying-for-a-funeral#applying-for-funeral-payment)) and The Natural Death Centre (01962 712 690, [naturaldeath.org.uk/index.php?page=keeping-funeral-costs-down](https://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
- Probate – a grant of probate gives a person the authority to deal with the estate of someone who has died.

### 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.

## **If there is a will – applying for probate**

If someone is named as executor in the will, this person (or people) 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 or all the money is held in a bank account you jointly own. In these cases, you'd need to contact the relevant bank or building society.

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, there isn't enough money in the estate to pay outstanding debts and taxes (an insolvent estate), 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#preparing-for-probate](https://moneyadviceservice.org.uk/en/articles/sorting-out-the-estate-when-there-is-a-will#preparing-for-probate)).

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](https://www.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 [courtribunalfinder.service.gov.uk](https://www.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 £3000 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](https://www.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](https://www.citizensadvice.org.uk)).



## Deciding if Inheritance Tax is due

Inheritance Tax doesn't need to be paid if the entire estate is left to a surviving spouse or civil partner. The value of the estate will also affect what you have to pay. However, this is a complicated area, so seek advice. Citizens Advice can provide more information ([03444 111 444](tel:03444111444), [citizensadvice.org.uk](http://citizensadvice.org.uk)).

Inheritance Tax is charged at 40%. It must be paid within six months of the end of the month that the person died in. At least some of it will need to be paid before probate or letters of administration can be granted.

For more information on Inheritance Tax, go to [gov.uk/inheritance-tax](http://gov.uk/inheritance-tax) or call the Inheritance Tax Helpline on [0300 123 1072](tel:03001231072).

## 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](http://gov.uk/wills-probate-inheritance/applying-for-a-grant-of-representation) or by phoning the HMRC Probate and Inheritance Tax Helpline on [0300 123 1072](tel:03001231072)
- 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](http://gov.uk/valuing-estate-of-someone-who-died)) or you can call the HMRC Probate and Inheritance Tax Helpline on [0300 123 1072](tel:03001231072).

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
- an application fee of £215 for estates over £5000. 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.

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, probate will be sent to you through the post.

## **When probate has 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 probate. 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](https://www.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**

Before distributing the estate, you'll need to prepare the estate accounts. These will have to be signed off by you and the main beneficiaries.

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, 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.

## 8. Your income

### Bereavement benefits

If your husband, wife or civil partner has died, you may qualify for benefits to help ease the financial strain. To apply for any of these benefits or check if you qualify, call the Bereavement Service helpline on [0345 606 0265](tel:03456060265), download a form from [gov.uk/government/publications/bereavement-benefits-claim-form](https://www.gov.uk/government/publications/bereavement-benefits-claim-form) or request one from your local Jobcentre Plus. You don't have to apply for them separately – you'll be considered for all of them when you apply.

### Bereavement Payment

Bereavement Payment is a one-off payment of £2000. You need to claim it within a year of your spouse or civil partner's death (there are limited exceptions to this time limit). You should claim within three months if you're also claiming Bereavement Allowance or Widowed Parent's Allowance. You might qualify if both of the following apply:

- your spouse or civil partner paid enough National Insurance (NI) contributions, or died as the result of an industrial accident or disease
- at the time of your spouse or civil partner's death you were under State Pension age, or you were over State Pension age but your partner was not eligible for a State Pension based on their NI contributions.

You won't be able to get a Bereavement Payment if you were divorced, living with another partner, or married to someone else at the time the person died.

### Bereavement Allowance

Bereavement Allowance is a weekly payment made for 52 weeks from the date of your spouse or civil partner's death.

You should claim it within three months of their death – you can claim for up to 52 weeks after their death, but the allowance can only be backdated for three months from the date the DWP receives your claim. The amount you get varies depending on your age and your spouse or civil partner's National Insurance contribution record. You might qualify if all of the following apply:

- at the time of the death you were over 45 but under State Pension age
- your spouse or civil partner paid enough NI contributions, or died as the result of an industrial accident or disease
- you don't have dependent children – if you do, you should claim Widowed Parent's Allowance instead.

You won't be able to get Bereavement Allowance if you were divorced, living with another partner, or married to someone else at the time the person died. You can claim Bereavement Allowance and Bereavement Payment if you qualify for both.

### **Widowed Parent's Allowance**

Widowed Parent's Allowance is a weekly payment you can get for as long as you're entitled to Child Benefit. You should claim within three months of your spouse or civil partner's death. The amount you get depends on your spouse or civil partner's National Insurance contribution record. You might qualify if all of the following apply:

- you're under State Pension age
- your spouse or civil partner paid enough NI contributions, or died as the result of an industrial accident or disease
- you're entitled to Child Benefit for at least one child, and your late spouse or civil partner was their parent. There may be exceptions.

You won't be able to get Bereavement Allowance if you were divorced, living with another partner, or married to someone else at the time the person died. You can claim Widowed Parent's Allowance and Bereavement Payment if you qualify for both.

### **Effect of bereavement benefits on other benefits**

If you're claiming other benefits, such as Pension Credit, these may be affected if you claim bereavement benefits. Call the Independent Age Helpline ([0800 319 6789](tel:08003196789)) or The Bereavement Service ([0345 606 0265](tel:03456060265)) for advice.

**Future Changes:** A new Bereavement Support Payment is being introduced from April 2017 for new claims, and will replace the current Bereavement Payment, Bereavement Allowance and Widowed Parent's Allowance.

### **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 ([0345 606 0265](tel:03456060265)). Alternatively, try our online benefits calculator ([independentage.org/benefit-calculator](http://independentage.org/benefit-calculator)) or call us for a free benefits check on [0800 319 6789](tel:08003196789). 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](tel:0800991234) to check if you qualify.

## Boosting 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](tel:08007317898).

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 boosting your income, order a copy of our free guide **Moneywise** by calling [0800 319 6789](tel:08003196789) or download it from [independentage.org/moneywise](http://independentage.org/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](tel:08003196789)).

### **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: 0345 606 0265

Textphone: 0345 606 0285

### **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](http://thebereavementregister.org.uk)

### **British Consulates**

Find a British embassy, high commission or consulate

[gov.uk/government/world/embassies](http://gov.uk/government/world/embassies)

### **The Cinnamon Trust**

For help caring for pets whose owners have died

Telephone: 01736 757 900

[cinnamon.org.uk](http://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](http://citizensadvice.org.uk) or check the phone book

## **Councils**

Find local bereavement services from your council

[gov.uk/find-bereavement-services-from-council](http://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](http://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/Pages/Category/down-to-earth](http://quakersocialaction.org.uk/Pages/Category/down-to-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](http://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](http://gov.uk/browse/births-deaths-marriages/death)

Tell Us Once service: [gov.uk/after-a-death/tell-us-once](http://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

[moneyadvice.service.org.uk/en/articles/what-to-do-when-someone-dies](http://moneyadvice.service.org.uk/en/articles/what-to-do-when-someone-dies)

### **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](http://samaritans.org)

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Independent Age would like to thank those who shared their experiences as this information was being developed, and those who reviewed the information for us

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