Sue Ryder

Because no one should face death or grief alone

What needs to be done after someone dies

Contents

Introduction

First of all, breathe. This is a time to pause from what is going on around you. There is a lot of noise, a lot to do, a lot to feel. Pausing is necessary, even if just for a moment.

Even if you know someone is dying and can try to prepare yourself, it is hard to know how you might feel when they die. Some people feel shocked or numb, while others might feel overwhelmed with sadness, anger or despair. It is also normal to feel relief, particularly if it has been a long or difficult illness.

Although this is likely to be a very emotional time, there are still some formal things that need to be done and practical matters that need to be addressed. You might have been able to make some plans beforehand, but often people have not had the chance to think about these things, or might not have wanted to.

It can feel overwhelming, but remember that you do not need to do everything yourself. Friends or family may be able to help you by doing some of the more practical tasks – you might want to look through this booklet with them too.

As well as guidance around legal and financial matters and arranging the funeral, this leaflet also includes information about support available to you after someone has died.

For further information on the topics we cover in this leaflet, please visit **sueryder.org/after**

Registering the death

Registering your friend or relative's death is one of the first things you will need to do, and it will usually need to happen before a funeral can be held. Legally, you need to register a death within five days in England, Wales or Northern Ireland, or within eight days in Scotland.

Where do I register the death?

You can do this at a register office. It is usually best to contact the register office closest to where the person died, however, you can register a death at any register office – they will just need to contact the local office to get some of the necessary paperwork.

You may need to make an appointment to register the death, so it is best to contact the register office before you go to make sure.

The appointment will usually take around 30 minutes.

Who can register the death?

This will normally be a relative, but it can be someone who was present at the death, or the person responsible for making arrangements with the funeral directors. If you are not sure who can register the death, contact your register office.

You can search for the local register office at: **gov.uk/register-offices**

Medical certificate of cause of death

When someone dies, this needs to be confirmed by a trained healthcare professional – known as 'formal verification of death'.

A doctor will also need to complete a medical certificate of cause of death, or MCCD. This is needed to register a death, so if it is important that the funeral takes place promptly, please raise this with the healthcare team.

Depending where you live in the UK, the MCCD may need to be reviewed by a medical examiner (an independent senior doctor). They will contact you to discuss the cause of death, and also any questions or concerns about the care received.

What will I need for the appointment?

You will need the medical certificate of cause of death, or MCCD – in most cases, this will be emailed directly to the register office.

The register office may also want to see some documents belonging to the person who has died, including their:

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

You will need to tell the registrar:

- the person's full name at the time of their death
- any names previously used, such as a maiden name
- their date and place of birth
- their last address
- their occupation
- the full name, date of birth and occupation of a surviving or late spouse or civil partner
- whether they were receiving a State Pension or any other benefits.

You may also need to provide proof of your own identity.

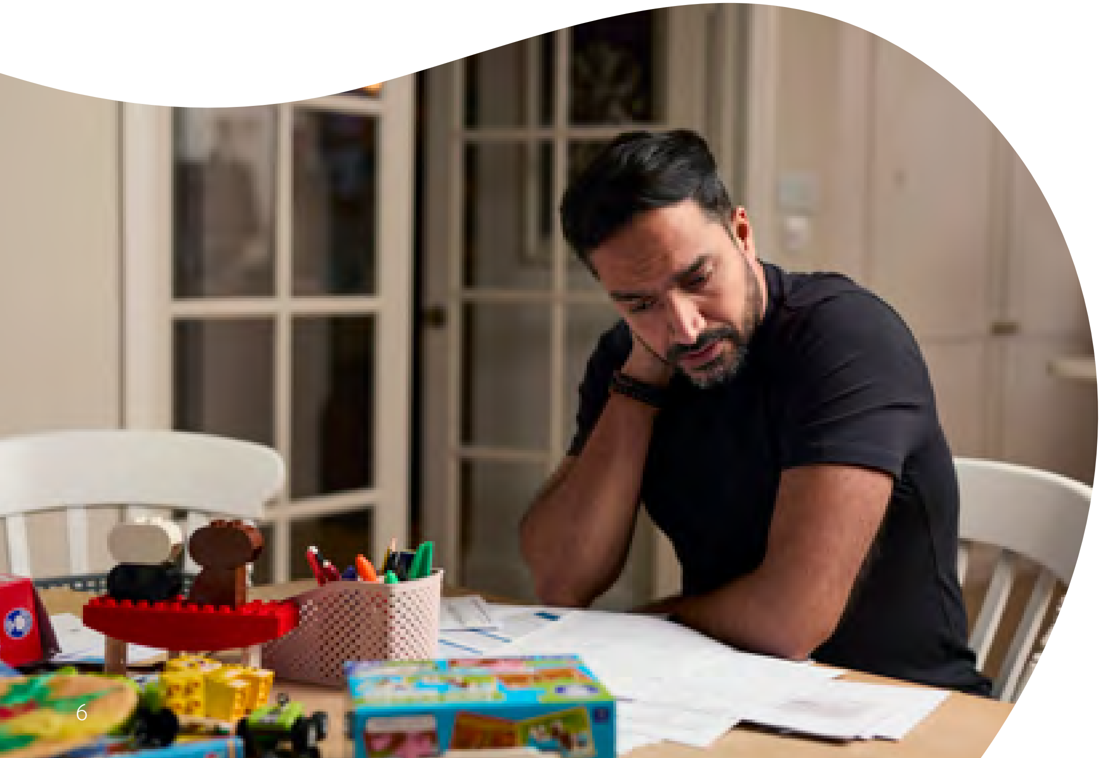
What will happen after the death has been registered?

The register office will give you a **Certificate for Burial or Cremation** (the 'green form') for the cemetery or crematorium. This gives permission for burial or an application for cremation.

You will also be able to purchase a **death certificate** from the registrar, which is proof that a death has been registered. You will probably need to buy several copies in order to notify banks and other organisations that your friend or relative has died.

You may receive a **Certificate of Registration of Death** (form BD8) if the person who has died was in receipt of a state pension or other benefits.

The registrar will also tell you about the **Tell Us Once** service, which allows you to report a death to most local and central government departments in one go. For more information on this service, **see page 8**.



Who to tell

Sharing the news that your friend or relative has died is one of the most immediate responsibilities. This can feel overwhelming, but it may help to make a list of people and organisations you need to notify in order to keep track of who you have contacted, and so you can share some of these responsibilities with friends or family.

Notifying organisations

Some of the people you are likely to need to contact are:

- banks, building societies and credit card companies
- utility companies, who provide their home with gas, electricity, water, telephone or internet
- landlord or housing association
- mortgage provider
- insurance companies (including car insurance, particularly if anyone else is a named driver on their policy)
- employer and colleagues
- pension providers
- GP or healthcare providers
- government departments
- the local council
- any companies that you think owed money to your friend or relative or were owed money by them
- any clubs or organisations they were part of
- Royal Mail
- social media companies and digital services

Some organisations will require a copy of the death certificate, which can be purchased from the registrar, and possibly proof that you are authorised to act on behalf of the person who has died.

‘Tell Us Once’ service

In England, Wales and Scotland, the Tell Us Once service allows you to report a death to most local and central government departments in one go.

The registrar will explain the service when you register the death and tell you which departments will be notified. You may be able to complete this in an appointment with your registrar, or they will provide a unique reference number for you to complete the service over the phone or online.

Tell Us Once will notify:

- HM Revenue and Customs (HMRC) – to work out any tax issues
- Department for Work and Pensions (DWP) – to cancel their State Pension or other entitlements
- Passport Office – to cancel a British passport
- Driver and Vehicle Licensing Agency (DVLA) – to cancel a driving licence and end vehicle tax
- the local council – including housing and other services
- some public sector pension schemes.

Visit: **gov.uk/tell-us-once**

MoneyHelper

MoneyHelper's 'What to do when someone dies' information includes further guidance on who you will need to notify.

Visit: **moneyhelper.org.uk/death-and-bereavement**

Settld

Settld provides a free service which allows multiple companies to be contacted in one go – including banks, utilities and insurers to TV, broadband, mobile and social media.

Visit: **settld.care**

Telling friends and family

There may be some people that you want to inform urgently, before making a list of others to contact, and planning how you will do so.

It can be very hard to be the one who has to pass on the news, so it might help to think through what you're going to say first. You may want to tell some people yourself, or you could ask close relatives and friends to inform other people as appropriate.

Managing their affairs and estate

If your friend or relative has a Will, this should say who will be responsible for managing their 'estate' – which might include money, property and personal belongings – and formally notifying people and organisations.

The people responsible for dealing with the estate are called 'executors'. Their role is to pay off any taxes and debts, and find and distribute money, possessions and property in accordance with the Will.

Before doing this, the executors may need to get permission to deal with the estate, which is called a 'grant of probate' (or 'confirmation of the estate' in Scotland).

The Will may be accompanied by a 'letter of wishes', which is not legally binding but provides guidance to people dealing with the estate.

If there is no Will, or if the Will is invalid for some reason or doesn't deal with their entire estate, then there are intestacy laws that determine how the estate will be distributed. Sorting out the estate will be managed by an 'administrator', who is often a close relative, or can be a nominated solicitor.

For more information on sorting out someone's money or estate, please visit the MoneyHelper website:
moneyhelper.org.uk/death-and-bereavement

Planning the funeral

Arranging a funeral can feel stressful and overwhelming at an emotional time. However, a funeral does also offer the opportunity to gather with those who cared about the person who has died, celebrating their life and supporting one another too.

Where should I begin?

Some people leave instructions for their funeral in their Will or an accompanying 'letter of wishes', though these are not legally binding. Alternatively, they may have written some informal notes, talked through their wishes with someone close to them, or recorded their preferences in their Advance Care Plan.

This might outline whether they would like to be buried or cremated, whether there is a particular place they would like the service to be held, and any special wishes – such as readings or music.

If they have not left any instructions, you may want to talk with family and friends about these different choices.

You will also need to consider what is appropriate and practical, how the funeral will be paid for, and what your budget is. It doesn't have to be expensive or extravagant – the most important thing is that the funeral feels right to you for the person who has died.

This is a time when emotions are often very raw, and the funeral can be the focus through which people express some of their grief. It is common for family members not to completely agree on what the funeral should be like – try to remember that everyone is dealing with their grief in their own way and that these differences are normal.

Do I need a funeral director? How can I find one?

Most people will choose to use a funeral director, however you do not have to – it is possible and legal to arrange the funeral yourself with a burial ground or crematorium, or at least make some of the arrangements.

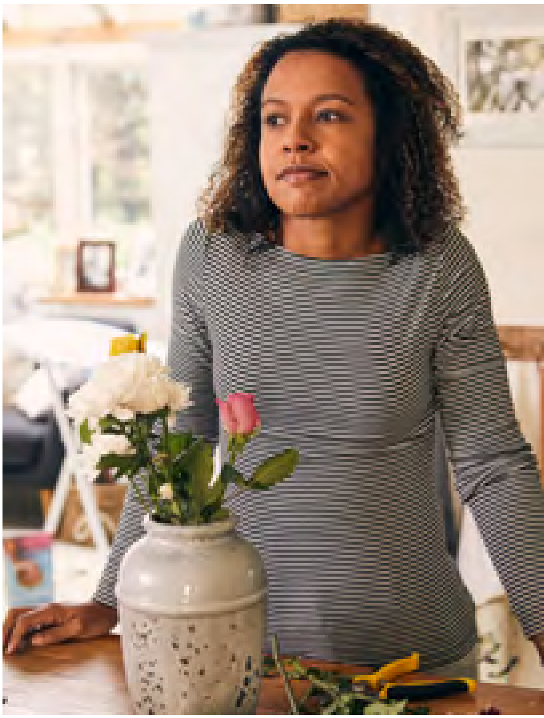
A funeral director will take care of the necessary arrangements according to your wishes, which can make things a bit easier, although it's usually more expensive.

You can find a funeral director through the National Association of Funeral Directors or the National Society of Allied and Independent Funeral Directors. You may also want to ask for recommendations from friends or a local faith leader.

You can contact several funeral directors to compare prices and options – a friend or relative may be able to make initial enquiries on your behalf. Funeral directors should respect your choices, give you a full range of options, and not put you under pressure to spend more than you can afford.

Basic costs will generally include care and transportation of the person who has died, a hearse to the crematorium or cemetery, and all necessary arrangements and paperwork. However, there are a range of additional optional elements, such as flowers.

You can find more information on planning a funeral, including doing so without a funeral director, at:
goodfuneralguide.co.uk



What should a funeral include?

People often have ideas about what they think a funeral ceremony should be like or must include, but in reality every person and every family is different.

The funeral may involve religious rites or rituals conducted by a faith leader, or a multi-faith ceremony officiated by an interfaith minister or celebrant, or it could be a non-religious or humanist service.

The ceremony is often held at a place of worship, cemetery, crematorium or natural burial site, but can also be held at a community venue.

Planning the ceremony with a funeral director or the person conducting the service can help you feel confident that t will be a personal and authentic reflection of your friend or relative.

You might also want to consider a ‘direct cremation’, where the cremation is unattended and takes place without a ceremony.

This is a simpler, lower cost option, with no public farewell where the person’s body is present.

However, people opting for direct cremation will often plan a separate memorial event at a time and venue of their choosing.

You may want to think about the following:

- Would you like someone to read out the story of the person’s life?
- Would you like people who knew and loved the person to speak about them?
- Is there someone who isn’t comfortable speaking, but who might write down something that the celebrant can read out, or share a meaningful poem or piece of music?
- Is there particular music that the person loved that you would like to be played at the funeral?
- Would you like to include some quiet time for people to reflect or say their own prayers?

How much will it cost?

A funeral can cost several thousand pounds, but can be much more or less than this. A simple funeral can be just as dignified and fitting, so don't feel that you or your family need to spend more than you want to or can afford.

Sometimes the person who has died will have a prepaid funeral plan or insurance which may cover some of the costs. The costs may also be covered by the estate, if the funds are available. It may be possible to have funds released from the bank or building society of the person who has died to help pay for the funeral.

If you're on a very low income and struggling to pay for a funeral for a partner, close friend or relative, you can apply for a Funeral Expenses Payment (or Funeral Support Payment). This will usually need to be repaid from the estate.

For more information on funeral costs, visit:
moneyhelper.org.uk/funeral-costs

How will I cope?

Funerals can feel very overwhelming at a time when your emotions are at their most raw. It is completely normal to worry about being upset at the funeral and whether you will be able to cope. Often people feel supported through the funeral by others who are there, but some of the things that can help you are:

- getting someone – a friend, relative, or the person conducting the funeral – to walk with you to your seat
- thinking about where people will sit and making sure you have the right people around you to support you
- playing joyful music or asking people to wear bright colours
- planning the service with the person conducting the ceremony according to what you feel you can manage.

Should children come to the funeral?

Whether it feels right for a child to go the funeral will depend on a range of factors such as their age, relationship to the person who has died, and whether they want to go. There is no right or wrong answer, but offering a child the option to go is one opportunity for them to say "goodbye" to a special person.

There are lots of ways you can involve children, whether they go to the funeral itself or not – such as choosing readings or music, writing something to be read out, or writing a card.

Talking to children and young people about death can be difficult. For advice and guidance on this, please visit:
sueryder.org/YoungPeople

Accessing support after someone has died

Grief support

Sue Ryder's bereavement services are there for people living with grief and their families and friends. We want everyone who is grieving to be able to reach out and access bereavement support and advice when they need it.

Sue Ryder Online Bereavement Community – a forum for people who are grieving to ask questions, share their feelings and support one another.

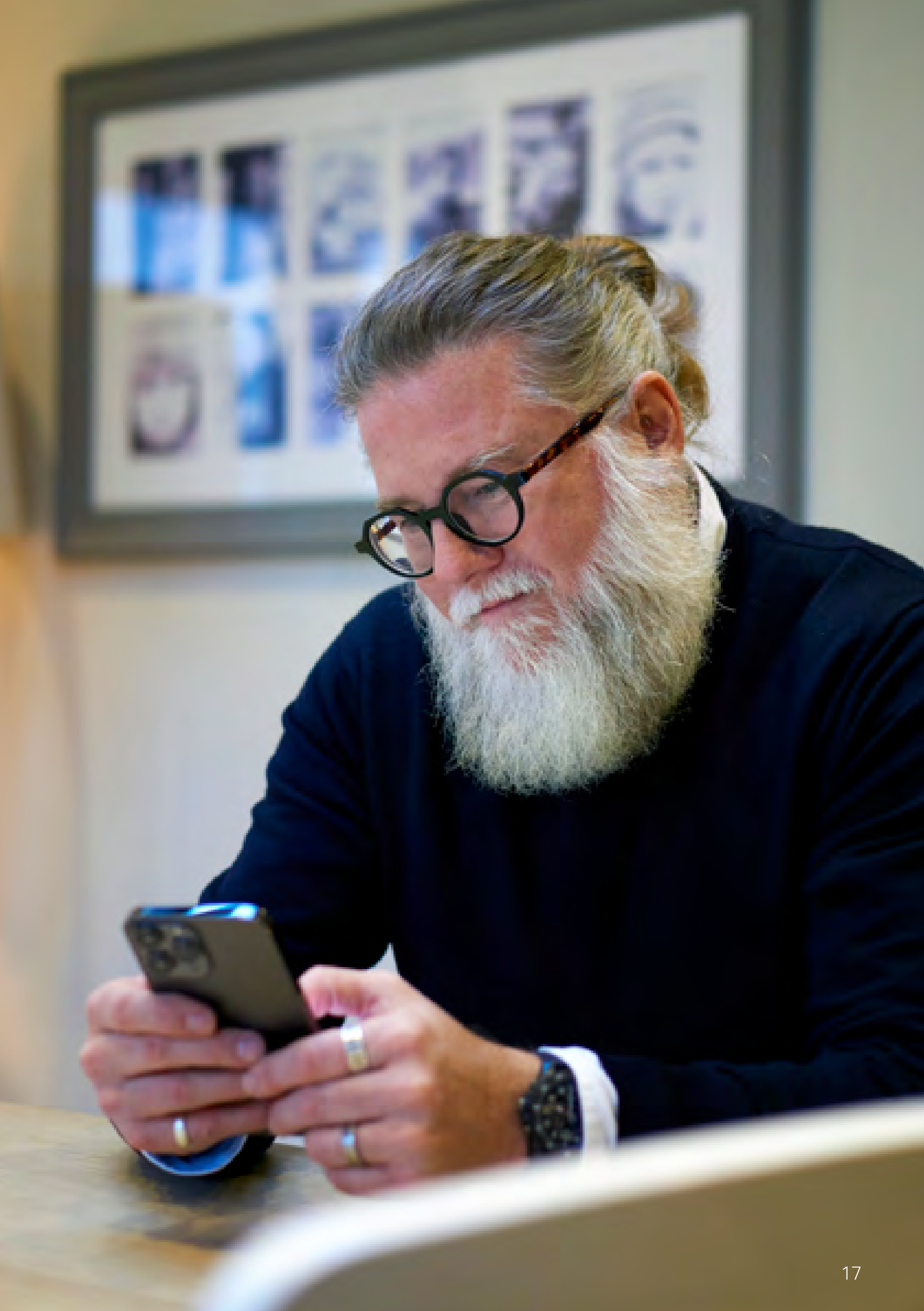
Sue Ryder Grief Guide – an online self-help platform to help people understand their bereavement and feelings.

Sue Ryder Online Bereavement Counselling Service – free video counselling delivered by professional counsellors (subject to eligibility).

Urgent help

If you feel unsafe or in need of urgent help, please call **999**. Shout offers text-based support 24/7 to anyone in crisis – text SHOUT to **85258**. Samaritans are also available 24/7 on **116 123**.

For more information, please visit:
sueryder.org/support



Financial support

If your partner has died, you may be able to claim Bereavement Support Payment. It is not means-tested, which means your income or savings won't affect the amount you receive.

There are also other benefits you might be able to claim if you are struggling financially after your partner's death, such as Universal Credit. You might also be able to claim extra pension payments from your partner's pension or National Insurance contributions.

The MoneyHelper website sets out the different benefits you may be entitled to and how to claim them: **moneyhelper.org.uk**

Bereavement leave

If you are employed, you should be entitled to some bereavement leave from work when someone close to you dies.

Some employers will have a bereavement policy in place, which outlines what employees who have been bereaved are entitled to, such as days off or changes to workload and shift patterns. If they don't have a policy, this will be at their discretion – you might still be entitled to time off by law, or have the option to take unpaid leave.

It's best to let your employer know as soon as you can that you need time off work, but it's up to you how much you wish to share with them about your friend or relative's death. You might also want to tell them whether you want them to inform others at work.

You can access impartial, independent advice on workplace rights and rules relating to bereavement with Acas: **acas.org.uk/bereavement**

We also have specific advice for employers on the Sue Ryder website: **sueryder.org/EmployerSupport**

For more information about these topics, visit: **sueryder.org/after**

Returning to work

There's no right or wrong way to return to work after a bereavement, so if things start to feel like they are moving too quickly, or too slowly, try to speak to your employer about how you're feeling.

Your GP can also support you in deciding what you can manage. If things are getting too much, they can provide you with a fit note (also known as a statement of fitness) where they can suggest changes to how you work until you are fully ready to return to your role.

Although your role might still be the same, life can feel very different after a bereavement. It's important to recognise that, and make sure you're getting the support you need.

For more advice on managing your return to work, please visit: **sueryder.org/cope**

Sue Ryder is alongside people through terminal illness, death and grief. We provide expert palliative and end-of-life care and grief support, offering hope, dignity, and kindness.

For more information

visit: **sueryder.org**

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Information correct at date of publication (March 2026).

This document is available in alternative formats on request.

To give feedback on this leaflet, please email:
healthandsocialcare@sueryder.org