WHAT TO DO AFTER A BEREAVEMENT

Dealing with bereavement

We understand that a death in the family is a very distressing time. We provide a sympathetic approach while advising on how best to proceed. This takes the burden of administration off the shoulders of the Executors. Our conveyancing department can assist in selling property whilst our financial services team can help you collect in investments or assist in managing your inheritance.

After a death, it is important that you:

Register the death

The death should be registered within five days with your local Registrar. Get additional copies of the death certificate (there is a small charge) as several organisations may need to see proof of death.

Contact relevant authorities

Use the list below to give you a checklist of organisations to contact. Choose those organisations which are relevant.

- Social Security office (state pension, benefits)
- Work pension scheme(s) or employer
- Local social services (meals on wheels / home help)
- Other council departments (council housing, housing benefit, council tax benefit)
- Bank/Building Society (contact all organisations paid by direct debit from bank account)
- Mortgage lender (may still hold deeds, once mortgage is paid off)
- Solicitor (may hold original copy of will)
- Gas, electricity, telephone services providers
- TV Licensing
- Inland Revenue
- Life insurance company
- Other insurers, including car
- Financial companies: debts - credit card, personal loans, other creditors

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- Financial companies: assets - savings schemes, unit trust companies, etc
- Post Office: redirect mail to personal representative.

**Apply for probate**

For small estates probate may not be necessary. Otherwise probate must be obtained before assets can be collected in, debts paid, tax dealt with and the estate distributed.

**Paying for the funeral**

Check to see if there is a special savings plan or funeral plan to cover the costs. If not, many bank or building societies will pay the funeral director direct from the deceased’s account (assuming there’s enough money in it). Otherwise if there is no money to pay for the funeral then you can apply to the local council for financial assistance.