



# What Comes Next?

Handling the Practicalities and Guiding you Through the Process After a Loss

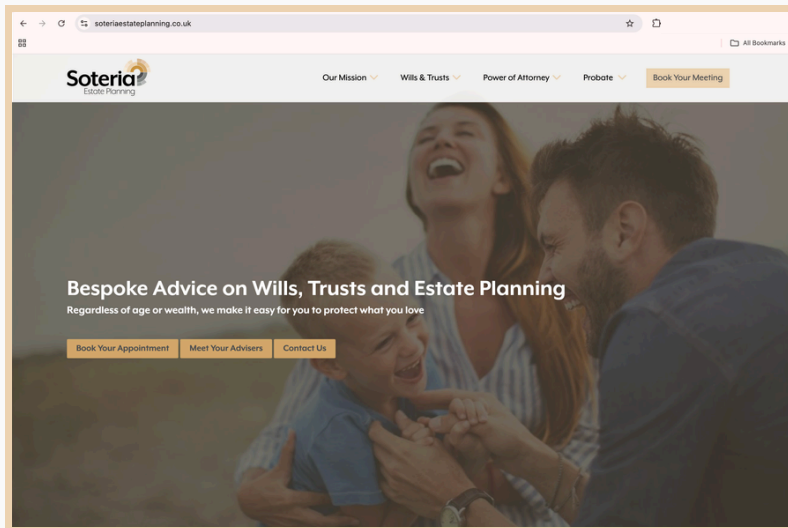
Losing someone close can feel overwhelming, making it hard to know what steps to take or where to begin. This booklet outlines the essential first actions and offers helpful information to support you during this challenging time.


# Where to Go from Here

Losing a loved one brings emotional challenges, along with the practical obstacles to overcome in the process. This can feel overwhelming during an already difficult time.

To ease the burden, we've created this practical guide to help you navigate the steps that need to be taken.

We understand how hard it is to manage everything during such a time. If you'd like to speak to someone, a member of the Soteria Estate Planning team would be happy to help you.



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# When a Loved One Dies, What Comes Next?

A medical professional confirms the death. The body is then transferred to a Mortuary or a Funeral Director



A doctor provides a medical certificate, or the death is referred to the Coroner based on the circumstances



The death must be officially registered



Locating the person's Will is essential, as it may include their funeral preferences or other important instructions



Arrangements for the funeral need to be made



The deceased's estate must be managed and administered

# 1 - Obtaining a Medical Certification of Death

In order to register the death, you need a medical certificate which will state the cause of death.

## What is the Process if the Death Happened in Hospital?

When someone passes away in a hospital, the staff will arrange for a doctor to issue a 'medical certificate of cause of death,' which records the following:

### time of death | date of death | cause of death

If a doctor is unavailable at the time of death, you may need to schedule an appointment to collect the certificate.

Please be assured that it is perfectly acceptable to ask enquire as to what the cause of death is listed on the certificate. Make sure you understand what's been documented, and don't hesitate to ask the medical staff if you have any questions.

In most cases, you can collect any belongings when you pick up the certificate. Afterwards, the deceased will typically be moved to the hospital mortuary before being transferred to the funeral director.

## What is the Process if the Death Happened at Home?

In most cases of deaths that occur at home (including in a care home or nursing home), the GP will issue the medical certificate. If the death occurred naturally, it is advised that you get in touch with the local doctor of the deceased. However, for sudden or unexpected deaths, it is advised to contact emergency services promptly.

## Before We Continue, Do You Have the Documents You Need?

*Before registering a death, you must have the following required documents:*

**Medical certificate with cause of death**

**Birth and marriage certificates**

**NHS medical card (if available)**

# 2 - Registering the Death - The Process

Registering the death must be carried out prior to beginning the process of making funeral arrangements.

## Who can register a death?

In most cases, it would be the responsibility of relatives to register the death. However, if the next of kin are unavailable, the Registrar may permit a non-relative to register the death. In these instances, the person registering the death could be someone who was present at the time of passing, a hospital representative, a resident of where the death occurred, or the individual arranging the funeral.

## Where do I register a death?

A death must be registered at the Register Office in the area where the person passed away. If this is not possible, you may register the death at any other Register Office, and the details will be forwarded to the Registrar in the location where the death occurred. Please note that this may cause a delay in processing the necessary paperwork.

## How do I register a death?

The simplest way to obtain the necessary documents is by visiting your local Register Office. In most cases, the registration process takes less than an hour. Where possible we recommend that you call ahead and schedule an appointment.

## What will the Registrar need from me?

- Date and place of death
- Home address
- Full name (this also includes their maiden name, former married names if applicable and any other names the deceased may have been known by)
- Date and place of birth (town or county is sufficient if the exact address the deceased was born is unknown. In an instance that the deceased was born outside of the UK then their country of origin is sufficient)
- Current occupation or former occupation if retired
- Details of their spouse or civil partner, including whether they predeceased them
- If the deceased received government pension

## How long do I have to register a death?

In England and Wales - up to five days to register the death.  
In Scotland - up to eight days to register the death.

# 3 - What Do I Do if the Coroner Is Involved?

When a death is reported to the Coroner, they will issue all necessary documents once their investigation is complete.

If the cause of death remains **uncertified** or if it is concluded that the death was from non-natural causes, an **inquest will be held**. In such cases, the Coroner will provide an interim death certificate.

While the Coroner's investigation is ongoing, **preservative work in preparation for the funeral cannot be carried out**. It is also recommended **not to book a specific funeral date** until the investigation has been concluded, although **you can still proceed in planning the ceremony**.

If a post-mortem examination determines the death was due to natural causes and no inquest is required, the body will be released by the Coroner. The death can then be registered, and therefore the funeral may now take place.

## What can I expect the Registrar to give me?

### Certificate of Registration of Death

Often called the 'white form,' this certificate is issued if the deceased was eligible for a state pension or benefits. Fill out the required information and send it to the address on the back of the form.

### Death Certificate

This document confirms that the death has been officially registered. It must be purchased, with costs varying by local authority. We recommend purchasing multiple copies—one for each bank account, pension, or insurance policy the deceased held. Ordering additional copies later can be more expensive, and photocopies are generally not accepted.

### Certificate of Burial or Cremation

Commonly referred to as the 'green form,' this certificate must be provided to the Funeral Director before the funeral can proceed.

## 4 - The Will - How do I handle it?

Your next step will be finding out whether the Deceased left a valid Will. This document may contain specific funeral requests.

If their Will cannot be located, we recommend conducting a thorough Will search by contacting Will Writers and Solicitors local to where the Deceased resided. We also suggest searching national Will Registers, such as Certainty ([certainty.co.uk](http://certainty.co.uk)).

Identifying a valid Will is crucial for handling the Deceased's affairs, as the legal requirements for administering the estate differ if there was no valid Will written.

## 5 - Locating the Important Paperwork

At this point, you should have:

- Certificate of Birth
- Certificate of Marriage (if applicable)
- Certificate of Death

Other key paperwork, such as pension information, insurance policies, and details of bank or building society accounts, will be valuable later, especially if you need to apply for a Grant of Probate (or Confirmation in Scotland).

It is vital to ensure that you know where these are so we suggest that they are kept somewhere safe until you need them.

# 6 - Making Funeral Arrangements

## You may find yourself in one of the following situations:

- You may have found the funeral wishes of the Deceased in writing
- The Deceased may have shared their funeral wishes with family and friends
- The Deceased already has in place a pre-paid funeral plan.

**It is recommended that you verify whether any of these arrangements exist prior to reaching out to an independent Funeral Director.**

Many families choose to entrust funeral arrangements to a professional Funeral Director, who can offer expert guidance and support during this difficult time. Funeral costs can vary significantly, so it's advisable to explore different options and request a detailed breakdown of fees. Personal recommendations from family and friends can also be valuable when making a decision.

When selecting a Funeral Director, it's worth ensuring they are a member of a recognised trade association. Most reputable professionals are affiliated with either the National Association of Funeral Directors (NAFD) or the National Society of Allied and Independent Funeral Directors (SAIF).

If the deceased did not express any specific funeral wishes during their life, the family will need to make decisions regarding the funeral arrangements.

These may include:

- Choosing between burial or cremation
- Selecting the location for the funeral service
- Deciding on floral arrangements
- Selecting readings for the service

## Paying for the Funeral

**In some cases, you may be able to access funds from the deceased's bank account to cover funeral costs directly.**

However, this is not always possible. If you need to cover any reasonable expenses yourself, these can typically be reimbursed from the estate at a later stage.

If the estate does not have sufficient funds to pay for the funeral, financial assistance may be available. For further details, you can contact your local Social Security Office. It's also important to be mindful that there may be deadlines for applying for support.

# 7 - Estate Administration

Every estate requires some level of administration.

Estate administration is the process of managing a person's legal and financial affairs after their passing.

This involves handling assets such as property, investments, and personal belongings, settling outstanding debts, paying any applicable Inheritance Tax and Income Tax, and distributing the remaining estate to beneficiaries. Estate administration can be a complex process and is necessary after every death, regardless of whether a Will is in place.

If you are named as an Executor in a Will, or are the next of kin in the absence of a Will, you may need to manage the following responsibilities:

- Closing bank accounts and settling outstanding debts
- Handling shares and investments
- Redirecting mail
- Selling property and other assets
- Completing Inheritance Tax & Income Tax forms
- Managing specialist legal matters
- Distributing funds to beneficiaries

These are just a few of the tasks you may need to manage. While some individuals choose to handle estate administration themselves, it can be a time-consuming and complex process, particularly if you are unfamiliar with it.

If you decide to manage the estate personally, it's important to be aware that you personally will be legally liable for any errors, such as mistakes in tax returns or legal documents. Due to these potential challenges, many people prefer to engage a specialist legal firm to handle the process on their behalf.



**At Soteria Estate Planning, we are here to help you**  
Bespoke advice on Wills, Trusts & Estate Planning



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