

# What to do after a death

Guidance for survivors of deceased NARPO members



## Key Points:

<b>Get the medical certificate</b>	The Doctor, GP or hospital doctor, will provide the free medical certificate that enables you to register the death.
<b>Register the Death</b>	The death should be registered within 5 days – this may not be possible but contact the Registrar for the district in which the death occurred as soon as possible. It is advised to obtain <b>4 certified copies of the death certificate</b> at the time of registration. Getting further copies later will incur more cost and delays.
<b>Contact a Funeral Director</b>	Whilst funeral arrangements should not be made until the death has been registered, early contact with a Funeral Director is helpful because they can advise on the necessary steps. The services of a Funeral Director are not essential, but advisable.
<b>Notify the Police Pension Scheme</b>	The Staffordshire Police Pension Scheme is administered by XPS Administration and they should be notified of the death as soon as possible. Their contact number is <b>03300 545505</b> .
<b>State Pension and other State Benefits</b>	There is an online system – GOV.UK Register a death tool ( <a href="https://www.gov.uk/register-a-death">https://www.gov.uk/register-a-death</a> ). The “Tell Us Once” service would be the best and it allows most government departments to be told in one go, <b>but note it does NOT cover Police or other occupation/personal pension administrators.</b>
<b>Other Police Related Payments</b>	The deceased may have made other payments by deduction from their pension. It is wise to check their pension payment slip to see if other deductions were being made. The likely ones are: -
<b><u>Staffordshire Police Widows and Benevolent Fund</u></b>  The Pension Payslip will show a deduction item: <b>BEN</b> or similar	A death grant is payable to the nominee, next of kin or estate if the deceased was a contributor to this Fund. The payment, made according to the contribution class, can be claimed by sending a copy of the death certificate to The Secretary, Staffordshire Police Widows & Benevolent Fund, Staffordshire Police Headquarters, PO Box 3167, Stafford, ST16 9JZ Currently Member Class A = £5000 Class C = £150
<b><u>Personal Accident Insurance (PAI)</u></b>	Contact the Staffordshire Police Federation on <b>01785 242215</b> .
<b><u>Police Mutual Assurance Society</u></b>	Notify the PMAS of the death and request a claim form by ringing 0845 882 2999.
<b><u>Credit Union Serve and Protect</u></b>	The contact number is <b>0121 700 1222</b> and advise will be given on how to access any savings held in the deceased’s name.
<b><u>NARPO</u></b>	Notify the Staffordshire Branch Secretary or your local Branch officers. Contact details are in the Staffordshire Knot or on the website. The spouse/partner of a NARPO member is a member in their own right and membership will continue (if desired) without any further membership contributions.
<b>Notify Executors of the Will</b>	The appointed Executor/s of the Will of the deceased should be notified, if not already aware.
The personal circumstances of the deceased may require other actions. Fuller guidance follows below and on the Staffordshire NARPO website <a href="https://narpo.org/branches/staffordshire/">https://narpo.org/branches/staffordshire/</a> and on the websites: <a href="http://www.gov.uk/after-a-death">www.gov.uk/after-a-death</a> and <a href="http://www.moneyadvice.service.org.uk">www.moneyadvice.service.org.uk</a> .	

# **What to do after a death**

Guidance for survivors of deceased NARPO members



I put together these notes for the benefit of my family who were very aware that I know what needs to be done following a death and that they did not. The notes, which have been adapted for members of the Police Pension Scheme, are based on my experience and the following references: [www.gov.uk/after-a-death](http://www.gov.uk/after-a-death) and [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk). I hope that the notes will be of help but please remember that they are not a definitive guide.

It is also very important to be prepared. Hopefully these notes will remind you that you should discuss your wishes and your financial affairs with your next of kin so that they can be better able to deal with these matters when required.

Rob Williams.

## **Get the medical certificate**

The Doctor, GP or hospital doctor, will provide the free medical certificate that enables you to register the death.

If the death needs to be referred to the Coroner because of one of the following reasons:-

Cause of death is unknown

Death was violent or unnatural

Death was sudden and unexplained

Person who died was not seen by a medical practitioner during their final illness

Medical certificate is not available

Person who died wasn't seen by the doctor who signed the medical certificate within 14 days before the death or after they died

Death occurred during an operation or before the person came out of the anaesthetic

Medical certificate suggests that the death may have been caused by an industrial disease or industrial poisoning.

The Coroner may decide that

The cause of death is clear. In this case the doctor will sign the medical certificate, which you can take to the Registrar. The Coroner will also send a certificate to the Registrar.

A post mortem is required, to which you cannot object but you must be told when and where it is taking place.

The medical certificate will not be issued.

After the post mortem, the Coroner will release the body for a funeral once that have completed the post mortem examinations and no further examinations are needed.

If the body is released with no inquest, the Coroner will send a form ("Pink form – form 100B") to the Registrar stating the cause of death.

The Coroner will also send a "Certificate of Coroner – form Cremation 6" if the body is to be cremated.

# **What to do after a death**

Guidance for survivors of deceased NARPO members



The Coroner must hold an inquest if the cause of death is still unknown or if the person possibly died a violent or unnatural death or if the person died in prison or police custody.

You cannot register the death until after the inquest issued and the Coroner is responsible for sending the relevant paperwork to the Registrar.

However, the Coroner can provide an interim death certificate to prove the person is dead. This can be used to arrange the funeral, to notify organisations and apply for Probate.

When the inquest is over, the Coroner will tell the Registrar what to put in the register.

## **Contact a Funeral Director**

Whilst funeral arrangements should not be made until the death has been registered, early contact with a Funeral Director is helpful because they can advise on the necessary steps. This may include where the body is kept until the funeral and the current timetables for cremations etc.

## **Register the Death**

The death should be registered within 5 days – this may not be possible but it is important to contact the Registrar as soon as possible.

There is an online system – GOV.UK Register a death tool (<https://www.gov.uk/register-a-death>) – so it may be possible to do it all on line but the more likely way is to make an appointment with the Registrar.

The “Tell Us Once” service would be the best and it allows most government departments to be told in one go.

When you book the appointment, the Registrar will tell you if the service is available and give you a phone number and unique reference number to use the service online or by phone, but it can also be done with the Registrar in person.

Registering is free and in addition to the Certificate from the Doctor, you will need to take, if possible:

- Deceased’s birth certificate
- Deceased’s marriage certificate
- National Insurance Number
- NHS Medical Card

You will also need:

- Full name (including previous names)
- Date of birth
- Town and County of Birth
- Last address
- Occupation
- Full name, date of birth and occupation of the surviving spouse

# What to do after a death

Guidance for survivors of deceased NARPO members



When you register the death, it is advisable to get some extra copies of the Death Certificate. It is more difficult to get them later if you need them. **I would suggest 4 copies** in all (the original certificate stays with the Registrar). This is particularly useful when the deceased has various accounts for savings, investments and insurance policies to be dealt with.

If you are offered the “Tell Us Once” service a member of the Registrar’s staff will explain the process and tell you which departments will be notified. A letter of confirmation will also be provided.

In addition to the information previously mentioned you will need to know

- Driving Licence Number
- Passport Number
- State Pension Details
- Name and Address of the Next of Kin
- Name/s and Address/s of the Executor/s.
- Public Sector Pension Details

This is a list of the Departments that are currently relevant: -

Department for Work and Pensions	State Pension
HM Revenue and Customs	Personal Taxation
Passport Service	UK Passport
DVLA	Driving Licence
Local Authority	Council Tax
	Electoral Services
Public Sector Pensions	Occupational Pension (e.g, Local Government Pensions, Military Service Pensions)
Department of Social Security	Attendance Allowance
	Carers Allowance

## **Notify the Police Pension Scheme**

The Police Pension Scheme is now administered by XPS Administration and they should be notified of the death as soon as possible. “Tell US Once” Service does not include this pension administrator. The XPS contact number is **03300 545505**.

They will need to see and copy of the death certificate and the marriage certificate where a spouse pension is payable. Original copies will be returned to you and the survivor will receive written details of the short and long term pensions. The short-term pension is paid for 3 months at the deceased’s rate of pension after which the survivor spouse will receive the long-term pension.

Please note that the survivor will be taxed at the basic rate until a new tax code is calculated.

Using the “Tell US Once” Service will initiate the process of providing you with the right tax code. If the service is not used, contact will need to be made with Her Majesty’s Revenue & Customs, (HMRC). ***Please be aware that the “Tell US Once” Service does not notify XPS, or any other occupational pension administrator of a death.***

# **What to do after a death**

Guidance for survivors of deceased NARPO members



## **Arranging the Funeral**

The Funeral Director will advise on what needs to be done.

Payment for the Funeral is often required up front and an approach can be made to the Deceased's Bank or Building Society to see if they would release sufficient funding to meet this cost.

Please notify the NARPO Staffordshire Branch Secretary, or your local branch officers (see website or latest Staffordshire Knot) of the arrangements if you would like the information passed to the deceased's former colleagues.

## **Death Abroad**

All the above information is based on a death in the UK. If the death occurs abroad, I would advise looking on the GOV.UK website for advice in such situations.

## **Other Police Related Payments**

The deceased may have made other payments by deduction from their pension. It is wise to check their last pension payment slip to see if other deductions are being made.

The likely ones are: -

### **Staffordshire Police Widows and Benevolent Fund**

A death grant is payable to the nominee, next of kin or estate if the deceased was a contributor to this Fund. The payment, made according to the contribution class, can be claimed by sending a copy of the death certificate to The Secretary, Staffordshire Police Widows & Benevolent Fund, Staffordshire Police Headquarters, PO Box 3167, Stafford, ST16 9JZ. Currently Member Class A = £5000 Class C = £150

### **Personal Accident Insurance (PAI)**

Contact the Staffordshire Police Federation on **01785 242215**.

### **Police Mutual Assurance Society**

Notify the PMAS of the death and request a claim form by ringing **0845 8822999**.

### **Credit Union Serve+Protect**

The contact number is **0121 700 1222** and advice will be given on how to access any savings held in the deceased's name.

### **NARPO**

Notify the Staffordshire Branch Secretary or your local Branch officers. Contact details are in the Staffordshire Knot or on the website.

The spouse of a NARPO member is a member in their own right and membership will continue, (if desired) without the need to make any further membership contributions. A new member number will be issued.

# **What to do after a death**

Guidance for survivors of deceased NARPO members



## **State Pension**

Stopping the deceased's state pension (and other benefits) and recalculating the surviving spouse's entitlement are dealt with by the Department of Work and Pensions.

If the death was registered without using the "Tell Us Once" Service, contact will need to be made with the DWP.

## **Dealing with the Estate**

If the deceased has left a Will, the Executors are responsible for collecting together and distributing the Estate per the instructions in the Will. The Executors may be family members, friends or Solicitors.

If the deceased did not leave a Will, a member of the family will need to deal with the Estate and having collected all the assets together, distribute them according to the Laws of Intestacy.

Probate may not be required if the deceased's assets are all in joints names or under £15,000.00. If required, the Executors will need to apply for Probate and, in the absence of a Will, a family member will need to apply for Letters of Administration.

Solicitors and Banks will offer to undertake this process for you but it is possible to make a personal application for both Probate and Letters of Administration.

In both cases the process requires the completion of 2 forms. The first identifies the deceased, the presence of a Will or not, the details of the Executors or the members of the deceased family.

The second form is for Inheritance Tax purposes and requires listing the deceased's sole assets, their joint assets and their debts. This gives a value of the Deceased's Estate on which Inheritance Tax can be charged.

Please remember that there is no tax payable if the Estate is passed to the deceased's spouse.

The completed forms are then sent off to the Probate Registry and, once checked, an appointment will be made for the applicant to attend the Registry and take an affirmative oath that the information is correct. After payment of the fee, the Grant of Probate or Letters of Administration will be forwarded to the applicant by post.

Once this is received, the paperwork can be used to gather together the assets for distribution according to the Will or laws of Intestacy.

A personal application will be much cheaper and quicker than using a Solicitor but it is entirely a matter of personal choice.

For more information, please check out the website, [www.gov.uk/wills-probate-inheritance](http://www.gov.uk/wills-probate-inheritance) or ring either the Birmingham District Probate Registry on 0121 681 3401.

Please note that there is an agreed process for the surviving spouse to transfer the money in the Deceased's Cash ISA to their own ISA, but Organisations may need to be pushed to do this.

# **What to do after a death**

Guidance for survivors of deceased NARPO members



In the case of jointly owned property, a copy of the Death Certificate will need to be put with the Deeds of the house in due course.

## **Details of Accounts that need to be contacted**

All bank and building society accounts will need to be informed, (there is no great rush to do this) and each will want to see a copy of the Death Certificate and possibly the Will.

Joints Accounts can continue to operate and will be changed into the surviving spouse/partner's name in due course. Accounts in the sole name of the Deceased will be frozen until the transfer of funds is agreed. Some organisations may insist on Probate being obtained.

Utilities, (electricity, gas, water, telephone, TV Licence, house and contents insurance) are in one person's name so those that are in the deceased's name will have to be contacted and put in the surviving spouse/partner's name. The transfer of the Council Tax will have already been dealt with by the "Tell Us Once" registration process.

## **Car Insurance**

It is important that the car insurer is notified of the death because the insurance policy in the name of the deceased becomes invalid upon death. Even named drivers are not covered. The insurance company will usually provide the necessary cover for the vehicle to be transferred or sold.

## **Life Insurance**

Any existing life insurance policy providers should be notified and will want to see a copy of the Death Certificate and possibly the Will.

## **Other Occupational Pensions**

Other Occupational pension providers need to be informed. The Registrar will have identified any public sector pension provider that they will have notified, e.g. Local Government Pension Scheme.

It is still advisable to notify the pension provider of any other pensions so that the arrangements for the setting up of any surviving spouse's pension payments can be completed as soon as possible.

## **Internet and Social Media**

Many members now have Internet and Social Media accounts. Contact the relevant service provider to obtain guidance on closing, memorialising, or transferring any accounts.

## **Called to Higher Service**

Membership of NARPO brings with it access to the resources and assistance of the organisation to spouse/partner and next of kin. Dealing with bereavement is a difficult and emotional situation for which we offer help and support. Please let your Branch Secretary know if you need any further assistance.