



# A practical guide to what to do when someone dies\*

## Immediately following the death

- Death is confirmed by a professional.
- The deceased is moved to a mortuary or funeral home.
- You will need to get a Medical Certificate (which will include the cause of death) to enable you to register the death, unless a Coroner is involved which will slow this or a very similar process down.

## Registering the death

- A death must be registered by a Next of Kin within 5 days before a funeral can be arranged.
- Visit [www.gov.uk/register-a-death](http://www.gov.uk/register-a-death) or contact a local Registry Office. It is important to have all of the correct documentation and information with you to register the death.
- Collect a Death Certificate (we recommend buying 1 x copy per financial institution from the Registrar, dependent on assets, but we can advise).
- Collect a Certificate for Burial or cremation (green form) to give to the Funeral Director.
- Collect a Certificate of Registration of Death (white form) if the deceased was entitled to benefits or a state pension.

## Locating a Will and paperwork

- The appointed Executor or Administrator (if there is a Will) or a Next of Kin (when there is no Will) will need to take ownership of this next stage.
- A valid Will may contain funeral wishes and will make managing an Estate less complex for the Executor.
- Without a valid Will dealing with the deceased's Estate may be more complex. If a Will cannot be easily located you can try to contact solicitors and Will writers local to the deceased. Also try searching national Will registers online.
- Legal requirements are different for administering an Estate without a valid Will.
- Birth, Marriage and Death Certificates, plus NI number, pension details and bank/building society account numbers will all be helpful too and should be kept safely together.

## Arranging and paying for a funeral

- The deceased may have left a written record or told family/friends about their funeral wishes.
- Funeral fees can vary considerably and so unless a pre-paid funeral plan is in place it is advisable to shop around.
- We would recommend using a Funeral Director belonging to a trade body such as the National Society of Allied and Independent Funeral Directors (SAIF) or the National Association of Funeral Directors (NAFD) – you can search for these online.
- An Executor may be able to access funds from the deceased's bank account to pay for the funeral directly. Alternatively, expenses may need to be reimbursed from the estate later to cover costs. Financial help may be available to those unable to cover the cost of a funeral.

## Estate Administration

Dealing with an Estate can be a difficult task as there are many factors which could complicate matters, especially when you are grieving.

Estate Administration includes matters that may need to be addressed by an Executor, including:

- Closing bank accounts and paying debts
- Dealing with shares and investments
- Dealing with business assets
- Re-homing pets
- Insuring unoccupied property
- House clearance and sale of high value belongings
- Selling property
- Inheritance tax and forms
- Applying for a Grant of Representation (Probate) from the courts

The personal representatives - Executors, Administrators or Next of Kin - are personally, legally and financially responsible for administering the Estate correctly. This includes ensuring HMRC compliance and acting in the best interests of beneficiaries.

\* It is important to remember that everyone's circumstances are different and so this process may vary.



## Finding out about Probate

Dealing with an Estate can be a difficult task as many factors can complicate things.

If the deceased had assets in only their name, Probate may be required to enable these assets to be distributed.

Many people choose to apply for Probate themselves, although it can be complex. It is important to be honest about whether you have the necessary ability and time to do it yourself or whether you need help from a professional organisation.

If you do consult a professional firm, expect clear and straightforward costs in advance of commencing the case.

Each case is unique and Probate is not always required. For your FREE 'Do I need Probate' check, call Laurelo – the Probate specialists.

## Frequently asked questions

**Q: What is Probate?**

A: Probate is the administrative process that proves the validity of the Will of a deceased person and allows their personal representatives to legally handle the estate and assets left behind.

**Q: Do I need Probate if there is a Will?**

A: A Will does not determine if Probate is needed. The size of the deceased's sole assets determines that.

**Q: How long does Probate take?**

A: This is determined by the amount of administration necessary. Once compiled, verified, and sent to HMRC the process thereafter is approx. 12 weeks, however this can be achieved sooner in some circumstances.

**Q: Can I apply for Probate myself?**

A: Absolutely! One of our service offerings is free help and advice to those applying for Probate themselves. We would be happy to assist with any advice you may need. Our full Administration service supports those navigating a challenging time or those with more complex cases.

**Q: How much will it cost to appoint Laurelo?**

A: Our fixed fee is based upon the amount of Administration required for the Estate. Unlike some high street solicitors we do not charge by the hour or any disbursement fees. Our costs are clear, transparent, and agreed prior to our engagement.

For further information, please visit  
[www.laurelo.co.uk](http://www.laurelo.co.uk) or call 0203 058 2329