

Bereavement

When someone close to you dies, you will need to determine who is responsible for dealing with the estate. There are a number of issues that might be useful to think about and certain processes that should be followed:-

Immediately after the death:-

- You will need to register the death with the registry office within 5 days and then notify other agencies who need to know such as HMRC, DWP, the DVLA, the passport office and the local council. You can do so using the 'Tell Us Once' service at www.gov.uk/after-a-death. If you do not use this service or it is unavailable at your local registry office, you will need to notify them yourself individually.
- A number of other organisations will need to know, including their GP and any providers of bank accounts, mortgages, pensions and insurance. You will need to get a death certificate from the GP. An original death certificate will be needed to access the financial information of the person who died.
- There is a list of all the information the Personal Representatives of the person who died will need to collect at www.nidirect.gov.uk/documents-and-information-needed-when-someone-dies. This will be the executors if there is a will, or administrators if there is no will or the executors appointed are unwilling to act. Ask Citizens Advice if you are unsure.

Funeral Arrangements

- You will need to choose a funeral director. They should be a member of the National Association of Funeral Directors, National Federation of Funeral Directors, or Society of Allied and Independent Funeral directors.
- If you receive Income Support, Pension Credit, Income-based JSA or ESA, Universal Credit or Housing Benefit, or if you are on a low income, you may be able to claim a funeral payment - see www.gov.uk/funeral-payments. Be aware that you'll usually have to pay this back from the person's estate if possible.
- For a religious funeral, you or your funeral director will get in touch with your local place of worship. If you need to arrange a non-religious funeral service, your funeral director may be able to help, or organisations such as the British Humanist Association humanism.org.uk/ceremonies/non-religious-funerals/.

Coping Financially and Emotionally

- If you lived with the person who died, your financial and housing circumstances will have changed. You will need to consider whether your current housing and employment situation is affordable. You can perform a benefit check on www.entitledto.co.uk or visit your local Citizens Advice for help. Citizens Advice can also help if you would like assistance with budgeting, dealing with debts, or any other financial issues that arise.
- If you have made sufficient National Insurance Contributions, you may be able to claim a Bereavement Payment (a one-off lump sum), Widowed Parents Allowance or Bereavement Allowance. See www.citizensadvice.org.uk for information on each one.
- You will need to explore whether there are any Occupational or Personal Pensions or Life Assurance Policies - you can use the Pensions Tracing Service for this, helpline 0845 6002 537 or <https://secureonline.dwp.gov.uk/tps-directgov/en/contact-tps/pension-tracing-form.asp>
- Guardians Allowance may be available if you have responsibility for children whose parents have died. See www.gov.uk/guardians-allowance/overview for information on claiming.
- Bereavement counselling and practical advice is offered by many organisations - see the back of this fact sheet for contact details.
- Remember you are not necessarily liable for your partner's debts. If you are struggling to establish whether you should pay a partner's debt you are being pursued for, seek advice. For example, you could contact National Debtline - 0808 808 4000.

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Other useful organisations and websites:-

www.citizensadvice.org.uk/relationships/death-and-wills/wills/ for more information on what to do, who to contact, inheritance and wills. Remember to update your own will if you have one.

DWP Bereavement Service 0845 606 0265.

HMRC Bereavement Helpline 0845 300 0627.

You can arrange to have the person's name removed from the mailing list

www.thebereavementregister.org.uk.

If the estate is insolvent it can be complicated to deal with - visit your local Citizens Advice for information on finding a solicitor, or use www.lawsociety.org.uk

Bereavement counselling and practical advice is provided free of charge by the charity Cruse on 0844 4779400. They have a dedicated phone line for young people on 0808 8081677.

You can also find help on the following websites:

www.cruse.org.uk - general bereavement counselling and advice

www.hopeagain.org.uk - a branch of Cruse for young people going through bereavement

www.samaritans.org.uk or helpline 0845 790909 - for emotional support

www.winstonswish.org.uk - for children who have lost a parent

www.lullabytrust.org.uk - for parents who have lost an infant child

Money Advice Service – visit www.moneyadvice.service.org.uk/en/categories/births-deaths-and-family for factsheets on managing financially.

If you are in urgent need you can apply for support from your local welfare scheme for possible help with fuel costs, white goods and food provision. Visit www.warwickshire.gov.uk/localwelfarescheme or Tel 0800 4081448 or 01926 359182.

Your local Citizens Advice should be able to tell you about any local charities that can help in your situation.

For more information:-

If you need further help with your financial situation, we can offer free and confidential advice to suit your personal needs and provide tailored solutions to suit your individual circumstances. We can give money management support e.g. budgeting and cost saving through fuel, housekeeping and insurance bills.

Please contact North Warwickshire Citizens Advice, The Parish Rooms, Welcome Street, Atherstone CV9 1DU on 01827 712852 or email admin@nwcab.org.uk for further information. We also run a drop-in advice session from 9:30-2:00 on Monday, Tuesday and Friday, and an evening drop-in session from 3:30-6:30 on Wednesday - no appointment required.

For Freephone access to North Warwickshire Citizens Advice and other local organizations, please see details of Community hubs in North Warwickshire – www.nwcab.org.uk/Community-Hubs.htm