

# When a Loved One Dies

Even if you are expecting the death of a loved one, and you are prepared for it, there is a lot to arrange and it can seem overwhelming. Making a list and breaking it into small steps can help. If you have a friend or relative who has been offering to help, sitting down together and making a plan of how you will tackle the admin can help.

We have prepared this leaflet to help you through the first few steps and where to go for further help and information.

## **Initial things to consider:**

- Has the person's GP been notified?
- Are there any dependents or pets to arrange care for?
- Was the person in current employment? If so, you will need to contact their employer to notify them.
- If you did not live with the person, the general security of their home.

## **There are 3 things you must do in the first few days after someone dies:**

1. confirm the medical certificate of cause of death (MCCD) has been signed off by the medical examiner and sent to the registrars. If the coroner has been informed these details will be sent to the registrar
2. register a death within 5 days of the paperwork being sent to the registrar
3. arrange a funeral - you can use a funeral director or arrange it yourself

## **Registering the Death**

You must register the death with the registrar of births, marriages, and deaths. You need to do this within five days of the death unless the death has been referred to the coroner.

Your local Registrar's Office is [Blandford Registry - 01305 225153](#). You will need the medical certificate of the cause of death (issued by the GP or hospital doctor), as well as other info, such as their date of birth. A relative will usually need to register the death, if possible, but others are allowed to do this in some circumstances.

## **Who Needs to Know?**

When someone dies, there are a number of government departments you must inform. You could use the [Tell Us Once](#) service to contact several departments in one go.

You may need to contact other organisations, including:

- personal or occupational pension scheme providers
- insurance companies

- banks and building societies
- mortgage providers, housing associations or council housing offices
- social services if the person was getting any community care services or equipment
- utility companies
- employers or trade unions
- GP, dentist, optician, and anyone else providing medical care

You may find the checklist at the end of this document helpful.

## Funeral Arrangements

When making the funeral arrangements, did the person have a prepaid funeral plan or leave any wishes regarding their service that might help you? You may want to look at what assets the person had such as savings and life insurance to ease any worries about paying for the funeral. If there are some financial difficulties, you can apply for funding to assist with the costs. Click [here](#) for more information.

Should you choose to use a funeral director, they will need the death certificate to make the necessary arrangements, and will work with you throughout the process, during this emotional time.

If there is a surviving spouse, they may also be eligible for a bereavement payment towards funeral costs together with a bereavement allowance. Click [here](#) for more information.

## Legalities

For help with wills, probate and power of attorney, the Citizen's Advice (click [here](#)) and government website (click [here](#) for POA and [here](#) for probate) are reliable sources of information.

The Bereavement Advice Centre has helpful information on the practicalities and legal procedures following a death. It also provides an outline of pertinent money and tax issues. Click [here](#) for more information.

## Coping with Bereavement

Dealing with the emotions of losing a loved one, making the necessary funeral arrangements and having to undertake the practical documentation side of a death can sometimes delay the bereavement process.

When all the practicalities are dealt with, it's then that you may find that you are struggling with your loss.

This is not something you have to deal with alone. There are various support networks that you can approach.

- [Age UK](#)
- [Bereavement Advice Centre](#)
- [Cruse](#)
- [The Good Grief Trust](#)
- [Mosaic](#)

Steps2Wellbeing is a free, NHS Talking Therapies service for adults over 18 years in Dorset, and they offer bereavement counselling. For more information or self-referral to the service, click [here](#).

In addition to the national support networks, our Social Prescribers at the surgery Kelly and Anna, may also be able to help. They can signpost or refer you to support and let you know of local bereavement groups.

Please contact the surgery and ask to speak with them, or send an email for their attention to [miltonabbassurgery@nhs.net](mailto:miltonabbassurgery@nhs.net).

**For more help and information:**

[Age UK Website Guide](#)

[Age UK Information Guide](#)

[Government Website – Step by Step Guide](#)

[The Cinnamon Trust](#) – For any pets left behind.



# Notification checklist

*This list has been created as a useful checklist or guide of all the third parties that may need to be notified following the death of a loved one.*

Mortgage Company	
Housing Association/Landlord	
Building Society	
Property/Contents Insurance	
DVLA	
Credit Cards	
Gas Supplier	
Water Supplier	
The Family Doctor	
Social Services - if involved	
School/College - if appropriate	
Council Tax	
Bank	
Life Insurance Company	
Car Insurance	
Store cards	
Mobile Phone Company	
Electricity Supplier	
Telephone Company	
Relevant Hospital Doctors	
Employer	
Union/Professional Organisations	
<b>Services:</b>	
Meals on Wheels	
General Appointments e.g. Dentist, Optician	
Newspapers	
Redirect mail if required	
Care/household services e.g. home help, cleaner, meals on wheels	
Medical appointments, tests, hospital scans etc.	
Milk if delivered	
<b>Items:</b>	
Medicines back to Pharmacy	
Driving Licence	
Library Books	
Mobility aids e.g. commode, walking stick, chair raisers, specialist cushions/mattress	
Passport	
Disabled Parking - Blue Badge	