

A Guide to Dealing with Bereavement

The first few days after someone dies can be very difficult, and the practical arrangements that must be made can seem overwhelming. Although much of the administration of the estate can wait until after the funeral there are some actions that need to be taken as soon as possible.

How a Solicitor can help

We can:

- Notify all the banks, institutions, utilities and companies where the deceased had assets or owed money.
- Arrange valuation of all the assets
- Advise you whether you need Grant of Probate
- Confirm whether any inheritance tax is due and calculate the amount and any tax relief available
- Prepare all the paperwork needed by the Probate Court and Inland Revenue

Registering the death

This must be done within 5 days.

The death is usually registered by a relative, but non-relatives may also be able to do so for example if they were present at the death, or are arranging the funeral.

Call the register office in the district where the person died to make an appointment and to check what information and documents you will need. It is best to obtain more than one death certificate if there are several assets to deal with.

Finding the Will

Look in the deceased's papers for the most recent Will, or a copy of it. The Will might contain guidance as to what kind of funeral the person who has died wanted and will also state who the Executors are. If you cannot locate the Will, check with the deceased's solicitor or bank.

The House and Contents

If the house is now unoccupied make sure it is secure and let the house insurer's know that the house is empty. You may wish to remove items of particular value to a safe place, although if you are not an Executor do not do this without checking with an Executor first.

The Funeral and beyond

The funeral will usually be paid for out of the deceased's assets but if you are going to pay for the funeral you may be able to get financial assistance from the Benefits Agency – check with them before you make the arrangements.

If you can, take a death certificate into the deceased's banks and building societies as soon as possible to make sure that the accounts are frozen so that money can't go in and out.

You may prefer to instruct a Solicitor to deal with the administration of the estate, rather than deal with it yourself, particularly if there are more than one asset, if there is no Will or the Will is homemade. If you are an Executor your duties include collecting all the assets, paying the liabilities and distributing the estate to the beneficiaries of the Will or the people entitled to the estate under the intestacy rules. Your solicitor can help.

- Advise on the effect of the Will or Intestacy Rules
- Deal with all kinds of practical issues like clearing the house and notifying all the utility companies
- Claim any pension or life insurance payouts due
- Deal with sale of any house
- Distribute the estate

and much more.

A Useful Checklist

- Has the death been registered? Remember to obtain more than one death certificate if necessary.
- Have family & friends been notified?
- Have you found any Will?
- Who are the Executors?
- If Solicitors are appointed Executors contact them as soon as possible.
- Has the funeral been arranged?
- Is the house empty and if so is it secure?
- Have you notified the house insurers?
- Have you notified the banks & building societies?
- Do you need help from a Solicitor?

In Conclusion

Bereavement can be very traumatic. Although you do not need to deal with all the practical issues at once there are some things that will need to be done before the funeral, if possible. Your Solicitor can help you at every stage and can do much of the work for you.

Contact	Telephone	Email
Finula Allen	0845 620 9444	finulaallen@needhamandjames.com
Shirley Rabbetts	0845 630 8806	shirleyrabbetts@needhamandjames.com
Ben Sharp	0845 620 9446	bensharp@needhamandjames.com
Debbie Wilkes	0845 620 9445	debbiewilkes@needhamandjames.com
Rebecca Bradley	0845 630 8808	rebeccabradley@needhamandjames.com



Needham & James LLP
Needham & James House
Bridgeway
Stratford-upon-Avon
CV37 6YY

Needham & James LLP
One Colmore Row
Birmingham
B3 2BJ

Needham & James LLP
The Assembly Rooms
Church Street
Shipston-on-Stour
CV36 4AT

Needham & James LLP
Compton House
High Street
Moreton-in-Marsh
GL56 0AX

Telephone: 0845 630 8833

www.needhamandjames.com

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