What to do when someone dies

We know it's difficult to know what to do and when. We're here to guide you through this, and we'll help you deal with the things you need to do right after someone's died, and up to the funeral arrangements. We're here for you.

There are some things that we legally must do when someone dies, we've put the list in the order that they should be done:

- Get a Medical Certificate of Cause of Death (contact the medical examining officer via NHS Helpline 111 or GP)
- The medical examining officer will tell you if the coroner needs to be informed.
- Register the death to get a death certificate
- Find out if the person who's died had any plans or wishes
- Choose and contact the funeral director
- Let people and companies know
- Manage tax affairs/benefits/pension
- Continue with non-urgent admin when you feel ready

Information you'll need

- National Insurance number
- NHS number
- Date and place of birth
- Date of marriage or civil partnership (if appropriate)
- Tax reference number
- Organ donor card (if registered)

1. Get the Medical Certificate of Cause of Death sent to the registrar

If the person died at home, you should call their doctor or NHS Helpline 111 straight away. The medical examining officer will determine the cause of death and issue the Certificate directly to the registrar, unless a coroner needs to be informed. You'll then have 5 days to register the death. If they died in a hospital or care home, the staff will contact the next of kin and arrange for a medical examining officer to send the Certificate to the registrar.

2. Check if a coroner needs to be informed

Sometimes, if the medical examining officer can't determine the cause of death or the person died suddenly and unexpectedly, it may be necessary to get the coroner involved. The medical examining officer will contact the coroner, and you'll have to wait until the coroner releases them before setting a date for the funeral.

3. Call the registrar and book an appointment

Once the medical examining officer has confirmed the cause of death, you need to call the local registrar of births and deaths to make an appointment to go and see them to register the death. We can support you by making the appointment if you'd like. By law, a death must be registered.

4. Register the death

You need to register the death within 5 days. People who can register are (in order):

- A relative present at the death
- Another close relative from the immediate family
- Anyone else present at the death
- The owner or occupier of the building where the death took place who's aware of the death, or:
- The person who'll be arranging the funeral

You'll get a Certificate for Burial or Cremation (the 'green form'): this provides permission for a burial or an application for cremation. You also receive a certificate called the Notification or Registration of Death. We recommend getting multiple copies, as you'll need to send them out to banks, mortgage providers etc.

5. Contact us

You can call your funeral director as soon as the person's been seen by a medical examining officer, or you can wait until you're ready. They'll come and collect the person who's died and keep them in their care until the funeral. When you first call, you'll be asked about the person who's died, where they are, if the examiner has certified the death, check whether a funeral plan is in place and what the plan number is, and whether you know if they want a burial or cremation. If they had a funeral plan, we'll ask you to call the Central Co-op Funeral Plans administration team who can confirm the plan with you and let you know what's included. You can give as much or as little information as you want, they can call you at another time if you're not ready.

6. Letting people and organisations know

You'll need to let other people and organisations connected to the person who's died know what's happened. You can use a company called Life Ledger who can help you notify all the companies you need to in one go, and free of charge. Apart from family and friends, these are examples of people who need to be told:

- Their employer
- Anybody providing help or care (such as meals on wheels, day centres, home-visit carers, and any other social services departments)
- Solicitor
- Accountant
- Their landlord, local authority, or mortgage provider
- Utility companies if they're in their name
- Royal Mail if you need post redirecting
- Any subscriptions
- Banks and insurance companies

7. Manage tax affairs/benefits/pension

You'll need to let HMRC know so they can stop any tax, benefits, and pensions. HMRC have a Tell us once service that lets you tell them about a death, and they inform most government agencies in one go. You'll need to be, or have permission from, the next of kin, executor or anyone who was claiming joint benefits with them.

8. Handle their estate

When someone dies, you need to sort out their property, money, possessions, and any other assets they own - known as their estate. Around half of estates need to go through probate, which can be time consuming and complicated. We work with a trusted partner, Co-op Legal Services, who can help you with a free, no obligation consultation.

Helpful contacts

Funeral helpline: 01543 421303 (you can call us anytime and we'll connect you to your local funeral home or answer any questions)

Central Co-op Funeral Plans plan administration team: 01543 421305

Our funeral prices and services: https://www.centralcoop.co.uk/funeralcare/prices-and-services

HMRC Tell Us Once: https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

Wills and probate support: http://www.centralcoop.co.uk/wills-probate

GriefChat free bereavement support: https://www.centralcoop.co.uk/griefchat

Central Co-op