

Fact-file: dealing with a bereavement

Introduction

Dealing with a mass of practical and administrative problems when you are already grieving is a stressful matter. In order to help those facing this situation, I offer my key pointers regarding what needs to be done.

For foreign readers, note that these details apply to the situation in Great Britain.

General guidelines

Certain things just have to be done as a matter of legal obligation. Furthermore, delaying certain notifications will result in additional bills to be paid later down the line. Thus determine to do the vital things as soon as possible, it will prevent additional work later.

Try to get help for anything that can be delegated. Just the house clearance will be an ordeal all on its own; the pressure of this can be reduced if you delegate jobs.

Get necessary items ready first for your trip to the deceased person's house (who may not have what you need). This will include things like: file wallets, pens (including large black felt tips for labelling), plastic folders, binders, stamps, notepaper, large envelopes, white labels, local directories, bin bags for refuse (you will need scores of these) and so on.

Prepare your needed contact details: addresses, phone numbers, email addresses, etc. Pre-draft pro-forma letters of notification so that, with slight manuscript amendment, they can be posted quickly.

Make a list of all the urgent things that you need to do; add to this list when something else crops up.

Keep a written record of everything; you may well be asked questions about something in the future and need the information, such as what date you did a certain thing. Have a specific file that you keep everything related to the death in. Never put off filing important data; it could easily get lost in the house clearance if not filed in the proper place.

Make sure that you keep an accurate record of all costs, disbursements and credits.

Personal Issues

Personal notifications

Notify all the necessary people that need to know about the death as soon as possible. This will include all family (even distant members), all friends and all professional contacts. The deceased person's address book will give you the necessary information.

It is best that the contact list, and items regarding the funeral service, should be prepared in advance by discussion with the relative involved. They should have the main say in how you conduct matters.

If there is a significant gap between the death and the funeral you will need to notify all the relevant people of the funeral /wake details as well as notifying them of the death.

Funeral arrangements

By far the easiest method is to pre-pay for a funeral plan with a local funeral director. This covers the service, transport, coffin and transfers of the body. Some factors may require additional payments, such as a printed order of service, flowers, special requirements, wake venue, catering etc.

Even though most of the details will have been arranged in advance, a personal meeting with the funeral director is necessary as certain forms need to be signed and final details arranged. This meeting is not short; prepare for it.

It is best to arrange the personal details of the funeral service in advance so that the deceased has their own choices planned, such as music, poems, who leads the service, who gives the tribute etc. The more you get organised in advance, the less stress you will have after the death.

Make sure that you notify all the necessary people regarding the funeral date, time and place, including the wake afterwards. This is very important, hence my repeating it.

Obituaries in newspapers are a waste of money today. Social Media is probably more important in notification.

The wake

Some funeral directors will provide a reception and catering service. If they do I would advise that you use this, as it will take away a raft of admin problems.

If you arrange your own wake, you will need a venue for the correct amount of people and catering. You really will not want to be organising a party when you are grieving. However, if a family member offers to do this for you, take the opportunity.

The wake does not need to be long or require huge amounts of food. A reasonable finger buffet is quite sufficient.

Urgent admin issues

Legal matters

Death certificate

Get the death certificate. Usually this is done by the hospital giving the executor a medical death certificate, which then needs to be taken to the local registry office. They will then provide a formal death certificate that is legally binding.

You should purchase additional copies of the death certificate, I would say six, because you will need them (cost is minimal). For instance, each bank and savings account will require an original death certificate (unless all the accounts are in the same bank).

The will

Locate the deceased person's will. In many cases this will be held by a solicitor, but some people may keep a will in a secure place at home.

You will need multiple copies of the will to transfer items to the executor, such as saving accounts.

Responsible actions

Identify all the pension providers, starting with the Dept. for Work and Pensions (DWP) and any associated group (e.g. Veteran's Office). All private pension providers must also be notified.

Notify all pension providers immediately. I advise doing this in writing but some may be dealt with by a 'phone call followed by a personal visit. Pension providers will need to see an original death certificate, which they will photocopy. If you fail to do this quickly you will receive a bill for payments made after the death, which will involve unnecessary work.

Notify all necessary authorities. This will include:

- Notify the deceased's GP.
- RM Customs and Excise (tax office). They will probably be informed by the Dept. for Work and Pensions but they need to know who the executor is and their address. You will need the deceased person's National Insurance number.
- Notify the local council to amend their records on the electoral roll, plus terminate council tax bills. Councils are usually notified of a death by the DWP.
- Any benefits agencies if applicable, such as Attendance Allowance agency.
- If necessary, notify the passport office, the DVLA and the TV licence agency.
- Notify all carer agencies (if applicable). Any personal alarm facilities will need to be returned. Telephone the company and they will arrange post.
- If necessary, arrange for Mediquip to collect any orthopaedic appliances.
- Notify the landlord if the house is rented. This will usually require a form being filled in and a copy of the death certificate, with a date given for the termination of the tenancy.
- Notify the mortgage holder if the house is still being paid for. Usually life insurance will pay the remaining mortgage.
- Wait to notify utility companies, as you may well need the services up to the tenancy end.
- When necessary, notify all utilities: water, electricity, gas, telephone, internet etc. Check the electricity and gas meter readings.
- Notify all insurance companies used by the deceased. If necessary, begin the process to claim life insurance.
- Notify all charities supported by the deceased.
- In short, notify all direct debit companies appearing on the bank statement.
- Notify all mail shot companies to stop the next addressee getting unwanted mail.
- You can arrange for a mail redirection if necessary to cope with agents that you missed.

Banking matters

Current account

Notify the deceased person's current account provider. This can usually be done initially by telephone. However, they will later need to see the death certificate, and many will require a copy of the will to identify the executor (not all, some will accept answering security questions). Once informed they will freeze the bank account and deal with the admin. They will then send you a letter asking for contact details so that any credits can be paid to the executor.

Ensure that all their requirements have been met; mistakes are common. Usually formal identification is required before they will credit the account of the executor. This is usually either a passport or a driving licence (i.e. something authoritative with a photograph on it).

If the deceased had credit cards separate to their current account, notify the providers.

Savings accounts

Notify the providers of all savings accounts, bonds, stocks etc. If an account has credit over £20k it will need to go to the probate court and you will need a solicitor. If less than this, solicitor costs will be about £125, unless there is an unusual problem. If probate is involved it will be about £700. The solicitor will need a separate original death certificate for each account.

Complex probate issues can take months to get sorted out. If there are costs that need to be paid, it is best to ensure before the death that there is sufficient cash available to be disbursed by the executor awaiting probate resolution.

If you wish, you can arrange for a solicitor to deal with all administrative issues, but it is expensive.

House clearance

This can be stressful but it has to be done. Grit your teeth and get on with it, but get as much help as you can.

If the deceased owns the house there is less pressure, but more admin. The deeds will have to be changed and the house sold or occupied after a decision by the children and beneficiaries.

If the house is rented then you are on a ticking clock. The landlord must be notified and you will want to stop paying rent as soon as possible. Determine the tenancy end and work to that timetable; most landlords require a month's notice to end the tenancy.

Arrange to give to charity all that is possible: clothes, possessions, brick-a-brac etc. Some charities (like the Heart Foundation) will take large items like furniture while some may even clear the whole house at a cost. However, they often need several weeks notice; this can be a problem.

There will inevitably be dozens of bin bags full of rubbish that you will store in the garden. New EU rules regarding council tips are punishing, requiring sifting of rubbish, charges for some rubbish and only three visits to the tip every day. Some may demand to see a local utility bill. You may choose to pay a local contractor to take all the rubbish in one go. A typical cost is £190 for thirty bin bags (this reflects regulation changes; the cost used to be about £30).

When everything is removed then anything left must be cleared by a private company and it will cost hundreds of pounds. A typical price is around £300 for all furniture and appliances in a two-bedroom house. This will include, all large appliances, such as washing machines, fridges, tumble dryers, cookers etc, but in most cases it will also require removing all fitted wardrobes, curtains and all carpets. Some landlords may even require removing sheds and large garden furniture.

Under new EU regulations disposal of carpets is now complex; for example they cannot be burned any longer. Removal of carpets can be expensive. A typical example is: the removal of three fitted carpets in a small bungalow costs £165.

Make sure that you involve all family members that are affected by the death in distribution of valuables. Try to avoid any competition for items. Regarding sensitive possessions, it is advisable that the will mentions these specifically so that the intention of the deceased person prevails.

If the whole family is involved in the house clearance then there can be amicable local discussion regarding who gets what. However, sometimes this is not possible. What is important is that the executor does not favour any individual but acts with neutrality.

Conclusion

It is common that people wear themselves out dealing with all the implications of a death in the family. Try to pace yourself and try to ensure that you get sufficient rest. Make sure that you eat properly, even if you don't feel like it.

If organised properly, the ramifications can be sorted out within a few weeks; however, I have heard of people taking a whole year to finalise details because they were not organised. This causes a long period of unnecessary stress; it can also lead to unnecessary bills or even legal repercussions.

Frequently, the executor and others will be so busy that they have no opportunity to grieve properly. This can lead to a period of depression and new feelings of bereavement about three months after the death. Some may benefit from bereavement counselling at this time. The local mental health (NHS) team and some charities can arrange this. Your GP could advise you on the options.

If you have to deal with the repercussions of a death on your own, try to ensure that you get some kind of support, whether it is counselling, clinical advice or something else. In most cases an executive's children, and other family, will be the main support network.

Glossary

Executor [executrix (feminine)]

A person or institution appointed by a testator to carry out the terms of their will.

Legacy

An amount of money or property left to someone in a will.

Probate

The formal confirmation of a will granted by the appropriate authority to the person (the executor) entrusted with distribution of the assets of the person making the will (the testator). This is normally granted on application by the executor. Where a will is disputed, proof must take place in a formal probate action. In some jurisdictions there is a specific Court of Probate, but in England the High Court is responsible.

Solicitor

A lawyer engaged directly by a client to carry out legal administrative work (such as conveyancing or drafting of wills), or to give advice on the law. A solicitor has a right of audience in inferior courts, but in higher courts, must instruct a barrister to represent the client. Under reforms enacted in 1990, however, solicitors who have the relevant advocacy qualification have rights of audience in the higher courts.

Testator

A person who has made a will or given a legacy.

Will

A document setting out the intentions of a person (the testator) regarding the disposal of his or her property after death. In England, this must be signed by the testator and the making of the signature verified by two witnesses. A will is revocable at any time before death, and in some cases is automatically revoked by the divorce or marriage of the testator. On the testator's death, an executor is appointed who, after obtaining probate, distributes the property in accordance with the will.

Tick list of necessary tasks

Personal

- € Notify all relatives, friends and colleagues of the deceased that the death has occurred.
- € Notify all relatives, friends, colleagues about the funeral / wake date and place.
- € Get the formal death certificate, plus copies.
- € Locate the will. Make several copies.
- € Notify the deceased's GP.

Funeral

- € Arrange the funeral with the chosen funeral director.
- € Arrange the wake and catering.

Banking

- € Notify providers of all accounts: current account, savings, accounts, stocks and shares holdings, ISAs, bonds etc. Death certificates will be required and possibly copies of the will.
- € Notify credit card providers if different to current account provider.
- € Arrange transfers of all credit to the executor.
- € Involve a solicitor if probate is necessary (over £20k).

Agencies

- € Notify all pension providers, including the DWP.
- € Notify any relevant benefits agencies.
- € Notify the tax office (Customs and Excise Agency). The tax office will take eight weeks to determine if any tax is owed.
- € Notify the local council regarding electoral roll and council tax.
- € Notify any carer agencies and orthopaedic appliance suppliers.
- € If necessary, notify the TV licence agency.
- € If necessary, notify the passport office.
- € If necessary, notify the DVLA.

House

- € Notify the landlord if the house is rented, a death certificate will be required. Arrange an end of tenancy date. On that date hand in keys and any rent owing.
- € If the house is owned but there is still an outstanding mortgage, notify the mortgage provider.
- € If there is no mortgage, notify the Land Registry agency when the new owner is appointed or put the house up for sale.
- € Notify all insurance companies involved: house contents, house building, services (e.g. external water supply, electricity etc.), internal appliances insurance etc. If the house is going to be sold, keep the buildings insurance running until the sale is complete.
- € Claim life insurance if applicable and pay off the mortgage if necessary.

Utilities

- € Notify all providers of services: water, gas, electricity, telephone, cable services, Internet etc.
- € Pay outstanding bills; bank any credit.
- € Notify any mobile 'phone contractors.

Misc

- € Close all subscriptions and mail shots.
- € Notify all charities that were sponsored by the deceased.
- € Give unwanted possessions to charity shops.

House clearance

- € Arrange removal of all rubbish and waste.
- € Arrange removal of all furniture, fittings and appliances.
- € Arrange removal of carpets and curtains (and possibly garden sheds).
- € Arrange disposal of personal and valuable items to family members and beneficiaries.

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