

MONTHLY GATESHEAD HEALTH STAFF ADVICE BULLETIN

ISSUE 11: WHAT NEEDS TO HAPPEN WHEN SOMEONE DIES?

- **How is a death registered?**
- **Who needs to know about the death?**
- **How are debts handled?**
- **What financial help is available?**
- **What support is available?**

No-one likes to think about anyone dying, but for some people the uncertainty of what happens to a loved one's financial affairs when they have passed can be confusing and seem a daunting prospect. In this bulletin, your Citizens Advice Gateshead advice team explain some of the things that need to be done, and the services that are available to help.

There's no way we could cover every aspect of activity after a bereavement in one bulletin, but you can find out more about the processes and the arrangements for certain special circumstances (e.g. when someone dies outside of the U.K.) at the [Citizens Advice website](#)

Registering a death

Many of the services that happen after death require a Certificate of Registration of Death (form BD8) – a death certificate. A death is usually registered at a local register office. Local offices can be found [here](#).



The Government provides a [Register A Death](#) website that asks a few simple questions and then reports exactly what evidence needed to take along to the Register Office.

Who needs to know about the death?

To help settle the affairs of the person who has passed on, the companies and Government departments that they were involved with should be informed.



[Tell Us Once](#) is a government service that informs local services (council tax, libraries etc), the tax office, the DVLA, the UK Passport agency, DWP and HMRC. It is usually run through the local authority – if they do not have it, each one will need to be contacted individually. The person's passport and driving licence will have to be returned.

The DWP also runs a Bereavement Service, for those that do not want to use Tell Us Once. This will deal with all DWP benefits, and they can make an entitlement check find out if the next of kin can claim any bereavement benefit or receive a funeral payment (see below). They don't carry out a benefit check for other benefits.

Other services will need to be informed, such as utility providers, household services such as telephones and broadband, streaming and social media accounts, and financial services such as banks and credit card companies. There are free services such as Setld, Life Ledger and the Death Notification Service (for banking services), that can contact companies to inform them of the bereavement.



Two more services that can help are [My Lost Account](#) – a service that traces bank accounts that have been dormant for more than 3 years – and [The Pension Tracking Service](#) – that helps to find unclaimed pension pots.

What is an estate?

An estate is everything owned by a person who has died. The estate may include money (both cash, money in a bank or building society account and money paid out on a life insurance policy), debts owed to that person, shares, property, and personal possessions.

The estate of the person who has died is usually passed to surviving relatives and friends, either according to instructions in the will, or if the person dies without leaving a will, according to certain legal rules called the rules of intestacy.

If the person who died owes money to other people, including utilities and credit cards etc. this comes out of the estate.

Debts

The person who has died may have left debts. Their creditors should be contacted and a notice placed in [The Gazette](#), the official public record of legal notices in the UK. This will tell creditors they can make a claim against the estate to pay off the debt. If a notice is not placed and creditors come forward after the estate has been paid out, the executor might have to pay off the rest of the debt with their own money.

The person who died may have had an insurance policy that would pay off any of their debts on their death. However, in general, if there is not enough money in the estate of the person who has died to pay their debts their creditors cannot recover the amount still owed from anyone else, including that person's surviving relatives. Issues of debt may change depending on whether there were joint accounts or whether bills were shared with someone the person who died was living with.

What gets paid out first from the estate?

In the first instance, funeral expenses and the costs of administering the estate are paid out from the estate.

After that, debts which are not covered by insurance are settled. These are done in a specific order:

- Secured debts – e.g., Mortgage payments
- Priority debts – e.g., Income Tax and Council Tax
- Unsecured debts – e.g., utility bills and credit cards

Any monies that remain after these debts have been paid should be distributed as laid out in the deceased person's will or by the rules of intestacy.

Bereavement Benefits

Bereavement benefits are payments made by the DWP to widows and widowers or to a surviving civil partner. If they qualify for a Bereavement Support Payment, they can receive a tax-free lump sum payment or monthly payment.

If they receive qualifying benefits, they may also be able to get help to pay for the funeral of a partner, close relative, close friend or child they were responsible for. This can help with burial or cremation fees, travel to a funeral, death certificates and other costs.

As with all benefits, speak with your Citizens Advice Gateshead advice team to check about eligibility eligible and the possible impact this could have on other finances.

Redirecting and stopping unwanted mail

Mail sent to the person who has died can be redirected by filling in a special circumstances form and taking it to a local Post Office. This is one of the few services that cannot be accessed online, and there is a fee payable for this service. Unsolicited post can also be stopped by registering with the [Mail Preference Service](#) and the [Bereavement Register](#)

Dealing with the paperwork surrounding a bereavement is never easy. Remember you can get in touch with your Citizens Advice Gateshead team for impartial advice, information, and guidance.

Email qestaffswa@citizensadvicegateshead.org.uk or call 0191 490 4231 and we'll be back in touch with you within 1 working day Monday to Friday.