VALOREN

Free institutional reference
Edition 2026 · valoren.uk
England & Wales

Bereavement First Steps

A calm, phased reference for the first weeks after a death — registration, the funeral, the bank, probate, and the people who can help.

B-01 · BEREAVEMENT

"Grief is hard enough without the search."

Almost nothing is urgent in the first day except telling the right people. What follows is the whole arc — the first 24 hours, the registration window, the bank, probate, the first year, and where to find support — set out in the order most families find workable. Pause where pausing helps.

How to use this.

Six phases follow the real timeline, from the first hours to the first year, then the support that's free at the point of use. Nothing here is legal advice — it is orientation, with cross-references to the free walkthroughs and calculators on valoren.uk where the detail lives.

What needs doing first

PHASE I · HOUR 0 TO 24

Almost nothing is urgent in the first day except telling the right people. Pause where pausing helps.

If the death was at home and was expected

Call the GP surgery. They will arrange for verification of death — usually a doctor visiting to confirm. Your loved one does not need to leave the home immediately. There is no statutory rush.

If the death was at home and

was unexpected

Call 999. Police and paramedics will attend. They may need to be taken to the coroner before a **death certificate** can be issued. This is normal procedure, not a sign of suspicion.

If the death was in hospital or hospice

The clinical team will issue paperwork — typically a Medical Certificate of Cause of Death (MCCD) within a day or two. Hospital bereavement officers (most large hospitals have one) will guide the practical steps that follow.

Telling close family and friends

Take this at the pace that feels right. The phone calls do not all have to happen today. A short text or an early-evening call is kinder than a rushed message at the moment of news.

What does NOT need doing today

Cancelling direct debits. Notifying the bank. Calling pension providers. Posting on social media. None of these are time-sensitive, and several are best done in a specific sequence later.

Registration and the funeral director

II

PHASE II · DAYS 2 TO 5

The death must be registered within five days in England and Wales (eight in Scotland). The window pauses for bank holidays and weekends.

Register the death

At the local register office where the death occurred. Book an appointment online via gov.uk. The registrar issues a Certified Copy of an Entry of Death — the green-edged document banks and institutions accept. Order multiple copies (typically **5–10** at **£12.50 each**) — each institution will want a sealed original.

Tell Us Once

At the registrar's, or within **28 days** afterward online. Tell Us Once notifies HMRC, DWP, DVLA, His Majesty's Passport Office, the local council, and the Veterans UK Pensions service in one submission. Saves dozens of separate phone calls. Available in nearly all UK local authority areas.

Choose a funeral director

The deceased may have recorded preferences (in a funeral wishes worksheet, a will, or a pre-paid plan). If not, take advice from family rather than the first directory listing. Compare quotes — the cost of a basic funeral varies by hundreds of pounds within a single town. The National Association of Funeral Directors and SAIF maintain searchable codes-of-practice registers.

Pre-paid funeral plan

If one exists, the plan provider must be notified — they coordinate directly with the funeral director. Since 29 July 2022, plan providers have been FCA-regulated; the FCA register confirms whether a provider is authorised. The plan reference often lives with the provider, not with you — a phone call with the deceased's name and date of birth is usually enough.

Notifications and the bank

PHASE III · FIRST WEEK

Sole-name accounts freeze on notification. Joint accounts pass to the survivor unaffected.

The order matters.

Notify the deceased's bank(s)

Take a sealed copy of the **death certificate**. Sole accounts will be frozen — direct debits stop, standing orders cease, no further payments can be made. Joint accounts pass to the surviving holder under the Rule of Survivorship. Banks will set up an "estate account" if needed for paying funeral costs and ongoing essentials.

Locate the will

It may be at home, with the deceased's solicitor, or registered with the National Will Register. The executor named in the will is the legal authority for handling the estate. If no will exists, the rules of intestacy apply and a close family member typically applies for **letters of administration**.

Pension providers and life policies

Each provider needs to be told separately. Death-in-service benefits (where the deceased was in employment) often pay out fast — sometimes within weeks. Life policies in trust pay out without waiting for probate. Policies not in trust form part of the estate and follow the probate timeline.

Employer (if applicable)

HR will manage final salary, accrued holiday pay, death-in-service pension, and any group life cover. Most employers handle this with kindness; some send paperwork that feels mechanical. Either is normal.

What can wait

Subscriptions, social media accounts, mobile phone contracts, utilities not in joint names. None are statutory; all can be done in the second or third week without penalty.

Probate and the estate IV

PHASE IV · FIRST MONTH

The probate process begins around the third or fourth week. The work runs months, not weeks.

Decide on professional help

DIY probate is realistic for organised estates with no IHT due, single executor, no contested issues. Hybrid (executor + solicitor on the regulated bits) suits estates where the documentation needs review. Full-service is appropriate for complex estates, contested issues, or where the executor lacks time. The free Probate Cost Calculator on valoren.uk shows the order of magnitude.

Inheritance tax form

If the estate is below the **nil-rate band** (**£325,000**) and no IHT is due, a short-form return suffices. If IHT is due, **IHT400** plus supplementary pages must be submitted within **six months** of the end of the month of death. **Late filing attracts interest.** The free IHT Calculator on valoren.uk shows the position.

Apply for grant of probate

Online application costs **£526** (estates over **£5,000**). HMCTS digital probate currently averages **4.3 weeks**; paper applications average around **16 weeks**. A sealed grant unlocks each remaining institution — banks holding sole accounts, share registrars, foreign authorities.

Bereavement Support Payment

If the deceased was a spouse or civil partner who paid sufficient National Insurance, the survivor (with dependent children, or under State Pension age) may claim BSP. Form **BSP1**, available on gov.uk. Claim within **3 months** for the maximum backdated lump sum. The full claim window is **21 months** from the date of death.

Estate administration runs months

V

PHASE V · FIRST YEAR

From grant of probate to final distribution typically takes 6–12 months. Complex estates run longer.

Notify outstanding institutions

Once the grant is sealed, each remaining provider — share registrars, brokers, foreign banks, premium bond holders, NS&I — releases assets against a sealed copy of the grant. This is tedious but mechanical. Expect to send 5–10 sealed copies during the year.

Pay debts and taxes

Estate debts must be paid before beneficiaries receive anything. The executor publishes a statutory notice (the Section 27 notice, in The Gazette) to give creditors **two months** to come forward. After that period, the executor is protected against unknown claims. Income tax to date of death and any remaining IHT is settled.

Distribute to beneficiaries

Once debts and taxes are settled, the executor distributes per the will (or rules of intestacy). Final estate accounts are prepared — beneficiaries may ask to see them. Once distribution is complete, the executor's role ends.

First-anniversary considerations

Income tax for the executors' year, capital gains on any sold assets, and claims under the **Inheritance (Provision for Family and Dependants) Act 1975** — which must be brought within **six months** of grant. None of these are urgent in the first weeks; all matter in the first year.

You don't have to do this alone

VI

PHASE VI · SUPPORT

Bereavement support is widely available, free at the point of use, and confidential. Reaching out is not weakness; it is the structure that gets people through.

Cruse Bereavement Support

Free national helpline: 0808 808 1677. Trained volunteers, available across England, Wales, and Northern Ireland. Same-day callbacks for urgent need. cruse.org.uk

The Good Grief Trust

Directory of regional and specialist bereavement services — child loss, sibling loss, suicide bereavement, sudden death. thegoodgrieftrust.org

Marie Curie

Free support line for anyone affected by terminal illness or bereavement: 0800 090 2309. mariecurie.org.uk

Your GP

Bereavement is a recognised reason to see a GP. Sleep, appetite, anxiety, intrusive thoughts — all are normal reactions, all are worth mentioning. Your GP can refer onward to NHS Talking Therapies or local bereavement counselling.

Cost-of-living help

Bereavement Support Payment (above) is the main DWP support. Local councils may have hardship funds. The funeral director can apply for a Funeral Expenses Payment on the family's behalf if specific benefits qualify.

POWERED BY VALOREN

Bereavement First Steps — a calm, phased reference for the first weeks after a death: registration, the funeral, the bank, probate, and who can help. Free reference from the Valoren estate administration series.

Accurate for England & Wales as of June 2026. Not legal or financial advice.

© Standard Index Group.