Large print edition

VALOREN

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Following recent bereavement
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First-Week Pack

A gentle institutional companion for the first seven days after a death

B-02 · BEREAVEMENT

"The first task is not everything. It is the next thing."

FREE INSTITUTIONAL SAMPLE · NO CARD REQUIRED

PREPARED FOR

Margaret Whitfield

Following the death of Robert Whitfield on 24 May 2026 · Cheltenham, Gloucestershire

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Before anything else 1

Margaret — we are sorry. Robert's death is the loss it is. This document does not change that, and nothing in it asks you to be ready.

What follows is a quiet institutional companion for the next seven days. It exists because the period after a death asks a household to make small practical decisions at the worst possible time. The structure below is not a checklist. It is a record of what other households have found useful, sequenced by when each step actually becomes necessary. Skip what does not apply. Pause where you need to. Most of this can wait.

> **You do not have to do this alone.**
>
> Funeral directors handle most first-week practicalities. A close friend or relative can help with calls. Your GP can be contacted if you need rest medication or someone to talk to. There is no medal for doing this by yourself.

Day one and two — the only things that need attention 2

In the first 48 hours, only two practical things are time-sensitive. Everything else can wait.

E-01 · DEATH & ESTATE ACTIVATION

1 Wait for the medical examiner's confirmation

Robert died at home, so the GP who attended confirms the death and a medical examiner checks the cause. Their office sends the certificate to the registrar and tells you when you can register the death, which is needed for everything that follows.

WHEN	WHERE	COST
Usually a few days — the doctor, then the medical examiner	**GP surgery or hospital**	**No cost**

E-02 · INCAPACITY & MEDICAL PROXY

2 Contact a funeral director — they take care of the next several steps

The funeral director is your single point of practical support for the first week. They collect Robert from home, arrange the funeral, advise on registration, and handle most of the institutional contact. You can ring at any hour. Most have a 24-hour line. There is no obligation when you call — just ask what happens next.

WHEN	WHERE	COST
When you feel able	**Local funeral director**	**Discussed at meeting**

What can wait:

The will, probate, the bank, insurance, pensions, utilities, council tax. None of these need attention in the first 48 hours. They wait. Properly.

Day three to five — registration and first decisions

3

Once the medical examiner's office confirms, the death needs to be registered with the local register office. The funeral director will guide the timing.

E-03 · ABSENCE & CONTINUITY COVER

3

Register Robert's death at Cheltenham Register Office

Phone first to book an appointment — the death must be registered within 5 days, and those 5 days **include weekends and bank holidays**, so it is tighter than it sounds. The 5 days start when the medical examiner's office confirms you can register the death. Take Robert's NHS card if you have it, and his birth and marriage certificates if findable (not essential). The registrar will issue a **death certificate** and the green form (for the funeral director) and

forms for the Tell Us Once service. Order **8–10 copies** of the **death certificate** at this appointment — they will be needed by banks, pension providers, and insurers, and ordering later costs more.

WHEN	WHERE	COST
Within 5 days of the confirmation (incl. weekends)	**Cheltenham Register Office**	**£12.50 per copy**

The Tell Us Once service.

At the register office, the registrar will offer to set up Tell Us Once. This is a single government service that notifies HMRC, DWP, Passport Office, DVLA, local council, and several other departments of the death on your behalf. It is free and takes **20 minutes**. Many households find it the single most useful thing in the first week. The funeral director can also help you complete it later if you prefer.

Day five to seven — first financial steps

4

Once the death is registered and you have certified copies, a small number of financial contacts can be made when you feel able. None of this is urgent. All of it can wait until week two if needed.

E-04 · ACCESS LOSS & IDENTITY RECOVERY

4

Notify Robert's bank — but understand what NOT to do first

Important: joint accounts do not freeze on death — they transfer to the surviving holder automatically. Sole accounts in Robert's name will be frozen by the bank, and direct debits from those accounts will stop. Before notifying the bank of a sole account, take **30 minutes** to identify which direct debits run from it

(utilities, insurance, subscriptions). You may need to set them up again from your own account so essential services continue.

WHEN	BRING	COST
Week 2 or when ready	**Death certificate copy**	**No cost**

THE DIRECT DEBIT TRAP

The most common first-week mistake is notifying the bank of a sole account before identifying the direct debits running from it. When the account is frozen, every direct debit fails — utilities, insurance, mortgage payments, subscriptions — and re-establishing them takes weeks. The fix is simple: list them first, then notify. The funeral director can help with this if useful.

Looking toward week two 5

The first week is the funeral and the registration. Week two begins to touch the longer-running matters — the will, probate, and the pension paperwork. None of it is urgent.

When you feel able to look ahead, the following questions tend to surface around week two. There is no need to answer them now.

What week two often touches:

Where is Robert's will, and who are the named executors?

Has the funeral director helped you start Tell Us Once?

Is there a pension provider that needs notifying — and do you have the policy reference?

Are there friends or family who would help with phone calls if you ask?

On asking for help.

Many people find that the first week passes in a kind of structured fog. The most consistent feedback from households who have been through this: the people who offered help meant it. Saying yes to a meal delivered, a phone call made on your behalf, or company for the registration appointment makes a real difference.

Support and where to turn 6

The following organisations exist specifically for what you are going through. None of them require an appointment, and most will speak to you without a referral.

Cruse Bereavement Support

National helpline: 0808 808 1677 — Monday, Wednesday, Thursday and Friday 9.30am to 5pm; Tuesday 1pm to 8pm; closed at weekends. Trained bereavement volunteers. Free and confidential. Online resources at cruse.org.uk.

Samaritans

Helpline available 24 hours a day, **365 days** a year: 116 123. For anyone in emotional distress at any time. Free to call. No subject is too small. No question is wrong.

Your GP

Your GP can help with sleep difficulty, anxiety, grief that feels physically overwhelming, or simply someone to speak to. Bereavement is a recognised reason to request an appointment. Most surgeries can offer a same-week appointment if you say it is for bereavement.

POWERED BY VALOREN

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