
The First Week

What to do in the seven days after a death — in the order it actually unfolds. Almost nothing has to happen tonight.

B-04 · BEREAVEMENT

"The correct order matters more than speed."

The first week after a death is the most procedural week — but it is shorter than it looks, and almost nothing is urgent in the first hours. This is the seven days set out in the order most families find workable: the first hours tonight, the three pieces of paper that carry everything forward, the funeral and the first notifications, then the pause before the slower work begins.

How to use this.

Four phases follow the real timeline — Today, Days 2–3, Days 4–5, Days 6–7 — then a quick-reference panel and the helplines worth keeping by the phone. Nothing here is legal advice; it is orientation, with cross-references to the free walkthroughs and calculators on valoren.uk.

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Today — the first hours

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PHASE 01 • THE FIRST HOURS

Almost nothing has to happen tonight. The list below is shorter than it looks. Most of it can wait until tomorrow.

If the death was at home and expected

Call the GP surgery (or NHS 111 out of hours). They will arrange a doctor to verify the death and complete the Medical Certificate of Cause of Death (MCCD). You do not need to call 999.

If the death was at home and unexpected

Call 999. The paramedics will assess; the police may attend as a matter of routine. The death will be referred to the coroner. This is procedural — it does not mean anything is wrong.

If the death was in hospital or a hospice

The staff handle the immediate paperwork. They will tell you when the MCCD is ready to collect, usually within 24–48 hours. Your loved one will be moved to the hospital mortuary; you do not need to do anything tonight.

Don't move them before the doctor or paramedics arrive

If the death was at home, leave them where they are. The doctor or coroner needs to see the scene. Once the doctor has been, the funeral director (whom you can call tomorrow) will collect them with care.

Tell the immediate family

That is enough for tonight. Wider notifications can wait. Banks, employers, the council, friends — none of that is urgent. Sleep if you can.

Days 2–3 — get the paperwork moving

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PHASE 02 • THE THREE PIECES OF PAPER

Three pieces of paper carry everything forward — the Medical Certificate, the Death Certificate, and the Green Form. You collect them in this order. Everything else, including the bank and the council, queues behind these.

Collect the MCCD (Medical Certificate of Cause of Death)

From the GP if death was at home, from the hospital bereavement office if it was in hospital. This is the document that lets you register the death. The doctor signs it; you collect it.

If the coroner is involved

You cannot get the MCCD until the coroner releases the case. They may need a post-mortem. They will issue a Form 100A (no inquest needed) or interim certificate (if an inquest is opened). Registration proceeds from there. The coroner's officer is your contact — they will call you.

Book a registrar appointment

England & Wales: must register **within 5 days**. Scotland: **8 days**. Northern Ireland: **5 days**. Book online via gov.uk → "Register a death". Slots are usually available within 48 hours. Take the MCCD with you.

What you'll need at the registrar appointment

MCCD, the deceased's full name (and any maiden name), date and place of birth, last address, occupation, and details of any surviving spouse / civil partner. Their NHS number, passport, and birth certificate help if you have them — not essential.

Order extra death certificates while you're there

£12.50 each in England & Wales (£10 in Scotland). Most families need 5–10. Banks, pension providers, life insurers and HMRC will each want an original. Cheaper to buy them now than to come back.

Collect the Green Form (Certificate for Burial or Cremation)

Issued by the registrar after registration. This is what the funeral director needs to proceed. Without it, no funeral can be held. Keep it safe — it has one job.

Ask about Tell Us Once

The registrar will offer this. It's a single online form that notifies HMRC, DWP, DVLA, the Passport Office, your local council, and the electoral register all at once. Saves about ten phone calls. The reference number is valid for **28 days**.

Days 4–5 — funeral + first notifications

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PHASE 03 • FUNERAL ARRANGEMENTS AND FIRST NOTIFICATIONS

By now the paperwork foundation exists. The funeral director starts coordinating; you start telling the people and institutions that need to know.

Choose a funeral director and pass them the Green Form

Two or three quotes is reasonable, not five. Look at SAIF or NAFD member directories for accredited firms. Funeral plans (pre-paid) — check whether the deceased held one before booking; the provider's policy is in their paperwork.

Look for the will

Common locations: with their solicitor, at their bank, in a home safe, with the will-keeper if they used one. If you can't find it, the National Will Register (Certainty) is searchable for **£65**. No will means *intestacy rules* apply — gov.uk has the explainer.

Notify the bank(s)

Most banks have a dedicated bereavement line. They will freeze the account, release funds for funeral costs (against the invoice from the funeral director), and start the executor process. Take a **death certificate** to a branch, or post a copy via secure delivery.

Notify the employer or pension provider

Salary may need to be repaid. Pensions vary: defined benefit schemes often pay a lump sum to nominated beneficiaries; SIPP's and personal pensions need an expression-of-wish form to be in place. The HR department or the scheme administrator handles this — you don't need to.

Notify life insurance

Each policy needs its own claim. The provider asks for a **death certificate** (original) and a claim form. Payouts usually arrive within **4–8 weeks** once the paperwork is complete.

Cancel the obvious things on direct debit

Streaming subscriptions, gym memberships, mobile phones. Don't worry about utility bills yet — the property still needs to be lit and heated, and you may need to keep insurance in force until probate is granted.

Days 6–7 — the first week of the rest 4

PHASE 04 • THE PAUSE BEFORE THE SLOWER WORK

By day seven you should have the funeral booked, the basic notifications sent, and a clearer view of what's needed for the longer process. None of the next steps are urgent.

Secure the home if it's now empty

Tell the building insurer — many policies require a home not to be vacant for more than **30 days**. Stop incoming post (Royal Mail's Bereavement Redirection service is free for **12 months**). Empty the fridge.

Hold the funeral

Most UK funerals happen **1–3 weeks** after death. The funeral director will guide the choreography. You don't need to make every decision yourself — they will offer a default order of service and you can deviate where it matters.

Start thinking about probate (do not start filing yet)

Probate takes 16+ weeks from application. There is no rush in the first month. What's useful now: gather the deceased's papers — bank statements, latest pension statement, property deeds, share certificates, ISA statements. The valuation work that eventually feeds the IHT400 starts here. There's a free calculator at valoren.uk/tools/probate-cost-calculator if you want to know roughly what's ahead.

Look after the people, not just the paperwork

Grief comes in waves and rarely arrives on schedule. Children especially can seem fine for weeks, then suddenly aren't. Cruse Bereavement Support (0808 808 1677) is free, UK-wide, and good at this. You don't have to be in crisis to call.

Pause

The first week is the most procedural week. After this it's mostly slower work — probate, accounts, distribution, the second-Christmas grief that nobody warned you about. You don't have to read ahead. You can put this document down.

THE FACTS MOST OFTEN NEEDED

Coroner involvement

Sudden, unexpected, suspicious, during surgery, or unexplained deaths are referred. The coroner takes priority — registration cannot proceed until they release the case. The coroner's officer is the family-facing contact.

Tell Us Once

Single notification covering: HMRC (income tax), DWP (state pension, benefits), DVLA (driving licence), Passport Office, local council (council tax, electoral register, blue badge), Veterans UK if applicable. Reference number is valid for **28 days** from issue.

Bereavement Support Payment

DWP benefit for a surviving spouse / civil partner of working age. Up to **£9,800** over **18 months** for those with dependent children, less without. 3-month deadline for full backdate; 21-month total claim window. Form BSP1 — walkthrough at valoren.uk/tools/bsp1.

Inheritance Tax thresholds (FY 2026–27)

£325,000 **nil-rate band** per person (transferable between spouses), plus **£175,000** residence **nil-rate band** when a home passes to direct descendants. Estate tax (40%) only applies above the combined threshold. The IHT Calculator at valoren.uk runs the exact numbers.

Probate online vs paper

Online application is faster and cheaper for most estates. **£526** court fee. Paper PA1P (with will) or PA1A (without) for complex cases. The PA1P walkthrough is at valoren.uk.

If you're an executor and feeling stuck

There's a longer free reference — The Executor's Companion at valoren.uk/executors-companion — ten chapters covering the first hour, the first day, the first month, and the months that follow. No email required, prints to A4.

Helplines worth keeping by the phone

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FREE, CONFIDENTIAL, NO REFERRAL NEEDED

Samaritans116 123

24/7, free from any UK phone, for any kind of distress

Cruse Bereavement Support0808 808 1677

Mon, Wed–Fri 9.30am–5pm; Tue 1pm–8pm; bereavement-specific

Sudden bereavement helpline (Brake)0808 8000 401

For sudden / traumatic deaths, particularly road

Child Bereavement UK0800 02 888 40

Mon–Fri 8am–8pm, families with bereaved children

NHS 111111

Out-of-hours medical questions, including verifying a death at home

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