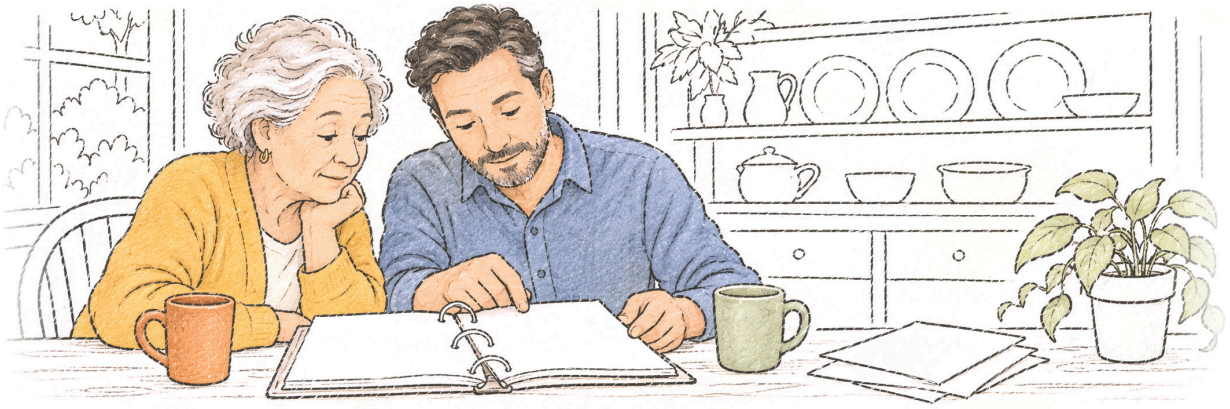
What to do when someone dies: the checklist

37 steps in 5 time bands, from the first hours to the first year. Almost none of it is urgent. Tick each line as you go.



NAME OF THE PERSON WHO DIED _____

DATE OF DEATH _____

TOLD WE CAN REGISTER ON _____

REGISTER OFFICE APPOINTMENT _____

TELL US ONCE REFERENCE _____

FUNERAL DIRECTOR _____

RIGHT NOW, THE FIRST HOURS

DATE DONE

- [ ] If the death was expected and at home, call the GP surgery, or 111 out of hours. If it was sudden or unexpected, call 999. In a hospital, hospice or care home, the staff will guide you.
- [ ] A doctor, nurse or paramedic confirms the death. That is not the medical certificate, which comes later.
- [ ] If faith or custom asks for a quick burial, tell the doctor and the funeral director straight away.
- [ ] Contact a funeral director when you are ready; they can bring the person into their care while you decide.
- [ ] If the death happened abroad, contact the travel insurer, then the Foreign Office on 020 7008 5000, 24 hours a day.
- [ ] If they lived alone, lock up the home, and make sure any pets are looked after.

> **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.

THE FIRST WEEK

DATE DONE

- [ ] Wait for the medical examiner's office to tell you that you can register. In England and Wales you never collect the medical certificate: it goes straight to the registrar.
- [ ] If a coroner is involved, the coroner's officer will contact you. Ask for an interim death certificate if there is to be an inquest.
- [ ] Register the death within 5 days of being told you can. In Scotland it is 8 days from the death; in Northern Ireland, 5 days.
- [ ] Buy certified copies of the death certificate while you register: £12.50 each in England and Wales.
- [ ] Use Tell Us Once with the reference the registrar gives you, within 28 days. It is not available in Northern Ireland.
- [ ] Find the will and the executor, and check for a pre-paid funeral plan or written wishes.
- [ ] Choose a funeral director. Each must show a standard price list; ask two or three for an itemised quote.
- [ ] On a low income? Check the Funeral Expenses Payment before you sign: claim within 6 months of the funeral.

THE FIRST MONTH

DATE DONE

- [ ] Tell the banks and building societies; the Death Notification Service tells many at once.
- [ ] Tell pension providers, life insurers, and the person's employer about final pay and any death-in-service benefit.
- [ ] Tell the home insurer the home is empty. Rules for unoccupied homes are common in home insurance, and cover can change after 30 or 60 days.
- [ ] Redirect their post with Royal Mail, from £45 for 3 months; use its Special Circumstances form to apply for someone who has died.
- [ ] Add their name to the Bereavement Register, free, to stop most advertising post.
- [ ] The passport: if you used Tell Us Once you need do nothing more; otherwise cut the bottom right-hand corner off the cover and the details page, and send form D1 by email or post.
- [ ] The driving licence: if you used Tell Us Once, DVLA has been told; otherwise write to DVLA and enclose it. You do not need to send a death certificate. Tell DVLA separately if you keep or sell their car.
- [ ] A Blue Badge goes back to the council that issued it.
- [ ] Tell the council about council tax. A home left empty since the death may be exempt until probate, and then for a further 6 months in England, or 12 months in Wales (where the exemption before probate ends 2 years after the death). It depends on occupation, ownership and the exemption rules.
- [ ] Cancel subscriptions and phone contracts, and tell the gas, electricity and water suppliers.

- [ ] If they had a lasting power of attorney, send the original and every certified copy to the Office of the Public Guardian.
- [ ] A husband, wife, civil partner or partner with children: claim Bereavement Support Payment within 3 months.
- [ ] Memorialise or close their social media and email accounts.

THE MONTHS AFTER

DATE DONE

- [ ] Value the estate and check whether you need probate.
- [ ] Apply for probate if you do: £526 for estates over £5,000, nothing below that.
- [ ] Pay any Inheritance Tax by the end of the sixth month after the month of the death.
- [ ] Place a deceased estates notice in The Gazette (from £96.55 + VAT), and in a local newspaper too if the estate includes a house or land, and wait 2 months before sharing out the estate. In England and Wales this protects you against certain unknown claims, not ones you have notice of when you share out the estate.
- [ ] Tax for the person who died: HMRC will tell you if a final Self Assessment return is needed, and it goes back by post by the date in HMRC's letter. HMRC's bereavement line: 0300 322 9620.

THE FIRST YEAR

DATE DONE

- [ ] When the grant arrives, send a sealed copy to each bank, share registrar and provider still holding money. Extra sealed copies cost £2 each when you apply.
- [ ] Pay the debts, then share out what is left, and keep a record of every payment.
- [ ] In England and Wales, a claim against the estate by family or dependants must normally be brought within 6 months of the grant.
- [ ] Prepare the estate accounts: what came in, what was paid, and who received what. Beneficiaries may ask to see them.
- [ ] Keep the accounts, receipts and letters together once the estate is finished.

TIME LIMITS AT A GLANCE

WHAT	TIME LIMIT	SOURCE
Register the death (England and Wales)	5 days from the medical examiner's office saying you can	GOV.UK
Register the death (Scotland)	8 days from the death, where possible	mygov.scot
Register the death (Northern Ireland)	5 days	nidirect
Use Tell Us Once (not in Northern Ireland)	28 days from the registrar giving you the reference	GOV.UK
Claim Bereavement Support Payment	3 months from the death for the full amount; usually nothing after 21 months	GOV.UK
Claim a Funeral Expenses Payment	6 months from the funeral	GOV.UK

WHAT	TIME LIMIT	SOURCE
Pay any Inheritance Tax	By the end of the sixth month after the person died	GOV.UK
Send HMRC the estate's full details, if Inheritance Tax is due	Within 12 months of the death, and before applying for probate	GOV.UK
Wait after the notice in The Gazette	At least 2 months before sharing out the estate	Trustee Act 1925

The dates that cannot slip, in the order they come. Each checked 11 November 2026 on the official page its row links to.

YOU DON'T HAVE TO DO THIS ALONE

Bereavement support is widely available, free at the point of use, and confidential.

Cruse Bereavement Support

Free national helpline: 0808 808 1677. Trained volunteers, across England, Wales and Northern Ireland. In Scotland: Cruse Scotland, 0808 802 6161. cruse.org.uk/helpline · crusescotland.org.uk

Marie Curie

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

The Good Grief Trust

A directory of regional and specialist bereavement services: child loss, sibling loss, suicide bereavement, sudden death. thegoodgrieftrust.org

Your GP

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

At any hour

Samaritans answer day and night, free, on 116 123. samaritans.org/how-we-can-help/contact-samaritan

NOTES

valoren.uk/what-to-do-when-someone-dies/checklist

The same checklist on screen, with the official page behind every line. Checked against GOV.UK, mygov.scot, nidirect and each organisation's own page on **16 November 2026**. It follows England and Wales and marks where Scotland and Northern Ireland differ. Not legal or financial advice; rules and figures change, so check at source before you rely on one.

POWERED BY VALOREN

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