

# Peace of Mind List

## Ensuring that every last detail is remembered.

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When somebody dies, there are a number of practicalities which need to be taken care of. We understand that it can all be unfamiliar territory and an extremely daunting prospect at a time when you may feel least able to cope. We are here to help you along the way, but with our peace of mind list, you may also find some reassurance in knowing the main aspect to be considered and dealt with.

### **Obtaining the medical certificate**

The formal term for this is Medical Certificate of Cause of Death and it is the first piece of documentation that you need to obtain, because you will be unable to register the death without it. It will be issued by the regular GP or by the doctor in attendance at the care home or hospital, if the death occurred there. In the case of hospitals, the Bereavement Officer will usually be your point of contact and, if you know at this stage that a cremation will take place and let them know, they will often arrange for the doctors to complete the required paperwork.

If you contact us once you have obtained the medical certificate, which you need to pass onto us, we can then guide you through the next moves and, together, we can begin to plan the funeral arrangements. In the instance of a cremation, we will make sure that the crematorium receives the paperwork the required 48 hours before the service.

The issuing of the medical certificate is usually straight-forward, but if the death was sudden or unexpected, the Coroner may need to establish the cause and will arrange for a firm of funeral directors to remove the body for a post-mortem to be carried out. Once this has been carried out, the funeral can take place using your choice of funeral directors.

### **Registering the death**

If you are making the funeral arrangements with us, we can help you with this. To register the death, you will be asked for the following pertaining to your loved one:

Medical certificate (Medical Certificate of Cause of Death).

Medical card.

Any benefit books.

Marriage certificate, if there is a surviving husband or wife.

You will also be asked for the following information about them:

First name(s), family name and any maiden name.

Date and place of death.

Last permanent address.

Date and place of birth (a copy of their birth certificate is helpful, but not essential).

Occupation and name/occupation of any surviving husband or wife.

Details of benefits being received, including state and private pension income.

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The registrar will issue a death certificate. If your loved one had financial dealings with a number of organisations including banks, building societies and insurance companies, you may find it useful to obtain additional copies from the registrar. Many companies will require a certified copy of the death certificate (not a photocopy) when they are advised of the death.

You will also be issued with a certificate, which is commonly known as the green form. This gives permission for burial or cremation to take place and should be passed on to the funeral directors.

### **Dealing with the estate**

Your first step is to find out whether a will has been made. It may be being held by the family solicitor or bank. The will should name the person who will act as Executor.

**If there is a will** – depending on the circumstances, before the estate can be realised, including the assets being given to any beneficiaries and any debts repaid, a Grant of Probate or Letters of Administration may be needed.

**If there is no will** – the next of kin will need to apply to the Probate Registry for Letters of Administration, which will enable them to act as Executors.

If you do not already have a family solicitor to help you with dealing with the estate, you can find more useful information in our section on [estates and probate](#).

### **Passport**

This should be returned to the Passport Office.

### **Car insurance**

Cover ceases upon death, so the insurance company should be advised as quickly as possible and they will usually arrange immediate transfer of cover. The vehicle's registration documents need to be returned to the DVLA for transfer of ownership, along with the driving licence.

### **Life insurance policies**

You also need to notify insurance companies. They will require the original policy document together with a certified copy of the death certificate and proof of beneficiary identity. If the estate is worth more than £1,500, the insurance company may not release the money until probate has been obtained.

### **Unwanted direct mail and sales calls**

Many people find the receipt of direct mail and telephone calls to the family member they have lost distressing. When you register the death, you will be offered a free service called [The Bereavement Register](#). By completing and returning the form, your loved one's details will be added to the register, which will be used by many companies to remove the information from their databases and lists. You can record your wishes by completing the form below or we can make a note of them when we discuss your bespoke arrangements.

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