



Helping you during a difficult time

Here's some practical advice
you may find useful



NatWest



At this difficult time it's not always so easy to see which way to turn. Which is why we've written this brochure in partnership with Cruse Bereavement Care. It's designed to help you deal with the emotional impact and the practical issues you might face when someone close has died.

Cruse Bereavement Care also offer face-to-face and group support from trained volunteers across the UK.

NatWest Bereavement Service

Our dedicated Bereavement Service Team are here to help if you have any questions about the bereavement process.

Turn to page 12 for more information or call on 0800 161 5903 (Minicom 0800 404 6161) (Monday to Friday 9am-5pm).

Date:

Reference number:

Alternatively, you always have the option to visit your local NatWest Branch.

What you may feel after someone dies

The death of someone close can be one of the hardest things we have to deal with. After a death you may feel shocked, numb, guilty, angry, afraid and full of pain. These feelings may change to feelings of longing, sadness, loneliness – even hopelessness and fear about the future.

There are no set stages or phases which everyone passes through during grief. Everyone's experience is different. But there are some common feelings which many people talk about.

“I just feel numb”

You may not feel anything at all. This is very common in the early days after someone dies. The shock can make you feel numb and you may find you can carry on almost as if nothing has happened.

“I feel such pain”

The pain of grief can often be overwhelming. It often comes in waves of very intense feelings and you may or may not cry a lot while you're experiencing this. You may have mood swings and feel as if you're on an emotional roller-coaster. It's also common to find yourself going over and over the events leading up to the person dying, and their final hours.

“I keep hearing their voice”

You may find yourself searching for the person you've lost. It's quite normal to see the person, to hear their voice, feel their presence or find yourself talking to them.



“I feel so guilty”

You may feel guilty. This can be about things which happened before the person died (such as regrets and lost opportunities) or it may be about what happened during the person’s last days or hours.

“I’m so angry all the time”

You may feel very angry. This can be:

- with yourself
- with those who you feel did not act properly towards the person who has died
- with other friends and family for how they treated your friend or relative or how they are responding now you are bereaved

Many people also feel angry with the person who has died.

“I feel sick and breathless, and I can’t eat or sleep”

Many people also find they experience physical symptoms. You may have trouble sleeping or need to sleep more than usual. You may feel sick or panicky. Feeling that you can’t eat and digestive upsets are also common.

You may experience some or all of the symptoms and feelings listed here – everyone is different. They’re not unnatural, or wrong. They’re all normal reactions to what may be the most difficult experience of your life.

You can read more about grief and bereavement at [cruse.org.uk/about-grief](https://www.cruse.org.uk/about-grief)

Helping yourself

It’s important that you take care of yourself after someone dies.

Talk to someone

One of the most helpful things you can do is to talk about the person who’s died and the impact of your loss. Many people talk to family and friends, and others find it also helps to talk to a faith or spiritual adviser, a GP or a support organisation such as Cruse.

Don’t isolate yourself or keep your emotions bottled up.

Look after yourself

Your mental and physical health are connected so try to eat properly and get enough rest (even if you can’t sleep). If you’re worried about your health speak to your GP.

People who use drugs and alcohol usually find any relief is temporary, so think carefully about what you use to help you cope.

Take one day at a time, and give yourself time and permission to grieve.

Ask for help

Ask for support if you need it. Friends and family may want to help but struggle to know how. Try making a list of things that need doing so that you have some suggestions ready if people ask what they can do.

Treat yourself gently

Remember that bereavement can be an overwhelming experience. It may be difficult to keep going or even find meaning in life. Don’t feel guilty if you’re struggling to cope, or think you’re weak for needing help. If you do need extra help you can find some contact details at the end of this brochure.

Bereavement at work

It’s good practice for employers to offer employees some paid leave after a bereavement but in practice what is offered does vary. If you’re in paid employment and need to take time off, a good first step is to ask if your organisation has a bereavement policy.

All employees are entitled to ‘time off for dependants’. This is a reasonable amount of unpaid time off to deal with unforeseen matters and emergencies involving a dependant. This includes leave to arrange or attend a funeral.

If you take time off after bereavement keep in touch with your employer as much as you can. If your employer is asking you to return to work and you don’t feel ready, you may need to speak to your GP.

Returning to work can be hard. If you’re finding it difficult to focus or concentrate talk to your line manager about how you’re feeling.

Helping others

If you know someone who's grieving the death of someone close you may wonder how best to support them.

Visit, write, phone or email

Bereaved people often feel like friends and acquaintances are avoiding them. It is important to let them know they're in your thoughts and you're ready to help. Keep in contact, but take the lead from them and don't feel put off if they're not ready to see people.

Listen

When people have lost someone who was important to them they often want to talk about the person who has died. One of the most helpful things you can do is simply listen, and give them time and space to grieve.

Think about what to say

Saying something is better than saying nothing but some clichés can be unhelpful. Don't make light of the bereavement and avoid statements like: "I know just how you're feeling"; "time will heal"; "pull yourself together"; "it must be a great relief for you".

Remember there is no one way to grieve – don't judge.

Offer help

Offer help if you're able to. Instead of "Is there anything I can do?" it can be useful to make specific suggestions. For example, "I could pick up some shopping", "take the children to the park", or "come with you to that appointment".

Stay in touch

Sometimes bereaved people tell us that offers of help seem to tail off after the first few weeks or months. A bereaved person is likely to be still grieving months and years after a death. You may like to note down potentially difficult dates (such as birthdays and the anniversary of the death) and make a point of getting in touch.

People grieve in their own time, and it's not helpful to tell them when you think they should be moving on. If you're worried about a friend or relation and the way they're coping, it can help to talk it over. You can call the Cruse helpline on **0808 808 1677**.

Employers and managers

Managers sometimes find it difficult to know how to respond when an employee is bereaved. As an employer there are things you can do to help both the member of staff and the organisation to cope.

Planning ahead is helpful: develop a bereavement policy and make sure key staff are properly trained. You can find more information at [cruse.org.uk/bereavement-at-work](https://www.cruse.org.uk/bereavement-at-work)

Children and grief

Children experience the same sorts of feelings as adults when someone they love dies. But children and young people may express their feelings differently.

Children's understanding of death and their possible reactions will depend on their age and developmental stage.

- A very young child won't understand that death is permanent.
- An older child or teenager may have a good understanding but may use denial to help them cope with the finality of bereavement.

Children may not grieve constantly and may seem to dip in and out of grief. They need to play and have fun as well as cry. This doesn't mean they don't care or they have 'got over it'. It simply means that they need time out from thinking and feeling so intensely.

It's important that children should feel able to grieve in their own way and their own time. The following suggestions may help you support them.

Tell them what has happened

When telling children about an illness or death be honest and clear. Use words like "dead" and "died" rather than "left us" or "gone to a better place". Ask the child what they think has happened so you know what they understand.

Reassure them

Reassure them that they're still loved. They need to know you're still there for them. It's OK to let them see that you're sad too.

Let them join in funerals and memorials

Where possible let the child or young person choose if they want to be involved in the funeral and any other memorial occasions. Explain to them what will happen so they can decide for themselves if they want to attend. If they don't come, you can find other ways to say goodbye.

Listen and help them remember

Don't try to force children to talk about their feelings, but be available to listen when they're ready.

Children can also share feelings through play, writing or drawing. You could help them collect a memory book or box with photos and special mementos of the person who's died.

Help them return to school

School is an important part of a child or young person's life, and you'll need to help them continue their routine. Time off school following bereavement is at the discretion of the head teacher.

- Tell the school about who's died and anything they may need to know about how it happened.
- Ask your child who they'd like to know (including friends) and how they should be told.
- Make sure there's someone in school your child can talk to if they need to.

You can find more information about how children may react and how to help them at cruse.org.uk/children

What you need to do in the first few days

To make the practical tasks easier to cope with, we've split them according to what needs to be done straight away and what can wait until you might feel more able to manage.

The three things you need to do first

- 1 Get a medical certificate from your GP or hospital doctor. This is so you can register the death.
- 2 Register the death within 5 days (8 days in Scotland). You'll then get the documents you need to arrange the funeral and advise banks and building societies so you can start to sort out the financial affairs.
- 3 Arrange the funeral – you can use a funeral director for this or sort it yourself. It can also be done before registering the death.

Where to go for help

If you'd like more information, you'll find practical guidance at gov.uk/after-a-death

Who can register the death?

- a relative
- someone who was there at the death
- an administrator from the hospital
- the person making arrangements with the funeral directors
- an executor or legal representative (Scotland only)

How to register a death in England or Wales

Normally you'll need to register the death within five days, but if the coroner is involved you'll need to wait for their confirmation to register the death.

Once you have the medical certificate the next thing to do is make an appointment to register the death. You can do this at any Register Office – it'll only take around half an hour. If you go to one local to where the person died, you'll be given the documents you need to arrange the funeral and wind up their affairs straight away. Otherwise you may have to wait a few days. You might find it a good idea to ask for more than one death certificate, as many of the organisations you'll need to tell will ask for an original copy. You can always order more later, but it's cheaper to get them now.



What should you take with you?

It would be helpful to take as many of the following documents as you can with you when you go to register the death (don't worry if you can't find some – you can still register a death without them):

- the person's birth certificate
- marriage or civil partnership certificate
- driving licence
- passport
- NHS medical card
- council tax bill
- proof of address (like a utility bill)
- supporting documents that show your own name and address (like a utility bill)

What will the registrar ask you?

- the person's full name
- any names they previously used, like a maiden name
- their date and place of birth
- their last address
- their occupation
- their spouse's or civil partner's full name, date of birth and occupation
- whether they were getting a state pension or any other benefits

What documents will the registrar give you?

- a Certificate for Burial or Cremation (the 'green form'). This gives permission for burial or an application for cremation
- a Certificate of Registration of Death (form BD8). You may need to fill this out if the person was getting a state pension or benefits. The form will come with a pre-paid envelope so you know where to send it

You'll find more information at [gov.uk/register-a-death](https://www.gov.uk/register-a-death)

How to register a death in Scotland

In Scotland you have a little longer – eight days – to register the death, and you can do this at any Register Office. The undertaker, doctor or hospital will be able to tell you the address of your nearest one. A burial can take place before the registration, although a cremation can only take place afterwards.

What documents should you take with you?

- the medical certificate of cause of death
- the person's birth and marriage certificate
- their NHS medical card
- any documents about their pension or benefits

Don't worry if you can't find any of these as the registrar can still proceed without them.

What documents will the registrar give you?

- a certificate of registration of death which you'll need to arrange the burial or cremation and let other organisations know
- a Social Security registration or notification of death certificate which you'll need to arrange or alter Social Security benefits
- an abbreviated extract of the death entry (excludes cause of death and parentage details)

If you'd like to find out more, go to [nrscotland.gov.uk](https://www.nrscotland.gov.uk)

Tell Us Once

Most councils offer the 'Tell Us Once' service. It's really useful as it saves you having to tell lots of government departments – like the tax office, passport office, DVLA, and the pensions department – about what's happened.

Often the registrar will do this for you when you register the death, but if you don't have all the documentation to hand at the time, they'll give you a reference number so you can contact the Tell Us Once service yourself later. They'll provide you with all the details you need.

Arrange the funeral

There are lots of people there to help you organise the funeral – you're not expected to know exactly what to do.

If you're using a funeral director, for instance, they'll help you choose everything from readings to flowers.

If you're having the funeral in church, the vicar or priest will normally come to your house to talk about what you want and will give you any advice you need.

You can find a funeral director at the National Association of Funeral Directors or the Society of Allied and Independent Funeral Directors. And if you want to look into the alternatives, there are several organisations who offer help, like the Natural Death Centre and the charity Down to Earth.

If there's a Will, it's a good idea to look for it sooner rather than later because it may include details about the type of funeral the person wanted. It may also mention whether they wanted to be buried or cremated or if they had a pre-paid funeral plan. There's more advice on how to find their Will on page 14.

A word about costs

Funerals are usually an unexpected expense at short notice and can be costly. When you're struggling with grief your immediate instinct might not be to check prices or get quotes, but it's important to do this as prices can vary a lot. If you're using a funeral director, ask them for their lowest cost option.

If you're on a low income or getting certain benefits, you may be entitled to claim a Funeral Payment from the government. Check whether you qualify before committing to spending the money. If you're successful the payment is unlikely to cover the full costs.

Our funeral payment service

You might feel you have enough to deal with right now, so if you want us to handle the funeral payment, let us know. Our funeral bill payment service can arrange a payment directly from the bank account of the person who's died. If there's not enough money in the account to cover it, we could take part payment, and you could make up the rest.

What we'll do to help you

Our Bereavement Service Team will talk you through the process, answer any questions you have and arrange an appointment at a branch most convenient to you. This service is free and we'll provide you with a reference number to ensure our team can liaise with you promptly and efficiently.

Call our dedicated team on **0800 161 5903** (Minicom **0800 404 6161**) (Monday to Friday 9am-5pm). If you prefer, you can notify us using our online form. Please visit <https://personal.natwest.com/personal/life-moments/bereavement.html>

Alternatively, you always have the option to visit your local NatWest branch.

When you notify us that a friend or relative has passed away, we'll provide support and information relating to the closure of their account(s) and other practical issues.

We will do the following:

- Stop payments going into and out of the deceased's account(s)
- Take photocopies and certify relevant identification documents for our records
- Ask if you need any help with the administration of the deceased's estate and explain how our Estate Administration Service can manage this process for you. This service is provided by Hugh James Solicitors and is available for a fee
- Offer you the option to open an executor/administrator account, to make it easier to send and receive payments on behalf of the estate

- Offer to pay the funeral bill from the deceased's account(s) with us, if there are sufficient funds

We will endeavour to carry out these steps promptly and efficiently during the notification meeting.

What we need from you

To help us ensure everything is dealt with correctly and efficiently, we will ask you to provide the following information if you are able to. Please don't worry if you can't provide it all right away – we will do everything we can to help.

We will require the following:

- Your name and contact details
- Personal identification and address verification documentation from you and the executor may be required
- The deceased's name and other personal details, such as last known address
- The deceased's account number(s) and sort code
- The original death certificate
- If available, knowledge of any items held in safe custody at the bank
- The deceased's Will (if there is one)
- Grant of Representation or Confirmation, if appropriate
- The funeral invoice if you want us to pay that from the deceased's account.

What happens next?

Depending on the precise circumstances, we will do the following:

- Our team will send a letter detailing the balances of the account(s). You will need these if you are applying for Grant of Representation or Confirmation
- If you have chosen to use our 'Estate Administration Service' our team will contact you to arrange an initial appointment
- The last step is to close the account(s) of the deceased – account closure is generally completed within 1 to 12 weeks providing the required documents are available and may vary depending on individual circumstances.



What to do as soon as you're able

Start gathering the documents you need to sort out the estate

After the first few days – and only where you're ready – there are still some important administrative tasks to get to. Here are some of the things relating to the person's 'estate' (their property, money and possessions) that will need doing – together with details of where to go for help if you need it.

Letting companies know

As well as informing friends and family, there are organisations and companies that you may need to notify.

You can usually write, telephone or email, although this may depend on the specific organisation. The following are some that may need to be contacted:

- Mortgage, Credit Card, Loan and Insurance providers
- Utility companies
- TV Licence Office
- Mobile phone operators
- Doctor, Dentist and Optician

Find the Will if there is one

The Will should tell you who the person wanted their estate left to (the beneficiaries). It may also name the executor (the person they wanted to organise this). If there's a Will, it may be stored with a solicitor, at a bank or at home.

What to do if you can't find the Will

- If the person had a solicitor, it's possible they hold it or know where it is. They can also check for you if one exists.
- If you're not able to locate a Will with a solicitor, check to see if a family member knows where it is or if it's held at the person's bank.
- If you still can't find one, you can also try searching the UK Professional Will Registry at ukprofessionalwillregistry.co.uk. This is a free service but it will only show the Will if it was drawn up by a registered professional.

What if there's no Will?

If the person didn't leave a Will, they're said to have died 'intestate'. Under intestacy rules, the next of kin can apply for a Grant of Letters of Administration in England and Wales, or Confirmation in Scotland, to deal with the estate.

Apply for the legal right to administer the estate

The accepted term for this is 'Grant of Representation' in England or Wales, or 'Confirmation' in Scotland.

How to get Grant of Representation in England or Wales

- The first thing to do is call the Probate Registry helpline on 0300 123 1072 (9am – 5pm, Monday to Friday). They'll be able to give you the phone number and address of the Probate Registry closest to you.
- Contact the Probate Registry who will send you the forms you need. If you're the executor these will be for 'Grant of Probate'; if there isn't an executor or there isn't a Will, the forms will be for 'Letters of Administration'.
- After you've filled these in and returned them, the Probate Registry will set up an appointment to guide you through the process.

How to get Confirmation in Scotland

If you aren't using a professional administrator, contact your local Sheriff Clerk who'll be able to give you advice on how to fill in the forms. For details of your local Sheriff Clerk, call the Scottish Court Service on **0131 444 3300**.

When a Grant of Representation may not be needed

You don't normally need a grant if the estate either:

- passes to the surviving spouse/civil partner because it was held in joint names, eg a savings account
- doesn't include land, property or shares

Consider opening an executor/administrator bank account

This is a special account which allows payments to be sent and received on behalf of the person who's died, like utility bills, house maintenance costs or proceeds of the sale of their house. You don't have to set up an executor account, but it's a good idea to be able to keep money belonging to the estate separate from yours – even if you're a beneficiary – until the estate is all wound up and distributed. If you'd like an executor account, we can open one for you – you'll just need to have a Grant of Representation (if you live in England or Wales) or Confirmation (if you live in Scotland).

Value the estate

Before you can get your Grant of Representation you'll need to work out exactly how much the estate is worth.

- Work out the total value of all the money, property and possessions the person has left. It's best to get a professional valuation for anything over £500.
- Deduct all their debts, funeral expenses and any gifts of money or possessions they made to family and friends, or charities.
- Remember to keep records (you'll need a full inventory for the Confirmation in Scotland).

Finalise the tax situation

When someone dies, there may be tax implications which can affect the amount of money that can be passed on.

- There may be income tax that needs paying before the estate is distributed or the estate may be due a rebate.
- You might have to think about inheritance tax if the estate is worth more than £325,000 when the person dies.
- One final tax you might have to consider is capital gains tax, but this will only be an issue if you sell an asset (like a property) that has increased in value between the time you inherited it and the time you come to sell it.
- Tax can be complicated so you might want to get independent advice from [gov.uk/tax](https://www.gov.uk/tax)

If you don't want to do any of this yourself, help is available.

Although many people choose to administer the estate themselves, not everyone wants to or feels up to it. You may not want to do it alone, especially if the estate is particularly large or complicated. That's why it's important to remember that there are lots of organisations around who can help you as much or as little as you want. For instance, you might choose to use a solicitor to act on your behalf when applying for a Grant of Representation or Confirmation, or you could employ an estate administration service to sort everything out for you.

Our estate administration service

Our estate administration service can help you with everything from dividing and distributing the assets to collecting payments, paying taxes and handling all the paperwork. This service is provided by Hugh James Solicitors and we make a charge for this service. If you'd like to find out more, ask for a copy of our estate administration service brochure at any branch, or download it online at natwest.com/bereavement



As time goes by

There's no set timetable for starting to feel better after someone dies. Over time your feelings should become less intense, but you can't predict when it will happen, or force it to come sooner.

Remembering those who have died

When someone dies, your bond with them does not end. You may find it helpful to think of your own ways to remember the person you have lost and keep your connection alive. You may like to visit their grave or other special place. There are also many other things you can do such as:

- creating tributes in pictures or writing
- collecting favourite pictures
- putting together a memory box
- planting a tree or setting up another memorial
- donating to charity in their memory

Anniversaries and special days

You may be particularly affected when the anniversary of the death comes round, or on a loved one's birthday, wedding anniversary or other special times of year such as Christmas and holidays. Some people find these times painful even many years later.

It helps to accept that there are some occasions which will be very difficult and then to work out how best to manage them. Spend some time trying to work out in advance what works best for you and the others who share your loss.

You may feel it is important to mark the day in a way that is special for you and for the person who has died. Some people find comfort in religious and cultural practices. Others find their own ways to help them remember the dead and celebrate their lives and work. Others prefer to maintain routines and normal life.

If you don't feel better

Sometimes it is just when you think you should be feeling better that you feel as if you're falling apart. Friends and family, who may have rallied round in the early days, may start to step back.

There's no time limit on grief. If you feel that you're struggling with your emotions or that you're not coping with life, then it may be time to seek help and support.

Getting extra help

There are people who can help, whatever your situation; whether someone has died recently, or months or years ago. Most people find they can cope with bereavement with the help of family and friends. But some people need more help to cope with life after a loss, and many others can find it helpful to talk to someone.

You may need to ask for some extra help if many months after someone dies you are still:

- struggling to cope with the tasks needed for day-to-day living
- constantly overwhelmed with difficult feelings
- isolating yourself from friends and family

You may also need help or advice if your financial situation has changed.

Coping emotionally

If you need reassurance, or information, or simply to talk to someone, call the Cruse national helpline on **0808 808 1677** or email helpline@cruse.org.uk. Information about Cruse in Scotland is at crusescotland.org.uk

Cruse offers face-to-face support individually and in groups through a network of local services. This support is delivered by trained volunteers and is confidential and free. To find out what's offered where you live visit cruse.org.uk/cruse-areas-and-branches. Or call the helpline, who can also help you find out about other local services.

If you're worried about your mental or physical health make an appointment with your GP. Your GP may also be able to help signpost you to other specialist services.

It's normal to feel intense and overwhelming emotions in the weeks and months after someone dies. It isn't unusual to find yourself thinking about your own death, or even thinking of taking your own life. Although it's common, it's important to find someone to talk to about these feelings. You can call the Cruse helpline on **0808 808 1677**. If you think you might act on your feelings talk to Samaritans on **116 123** (email jo@samaritans.org).

Help for a child

Many Cruse local services offer support for children and young people. You can find contact details for your local service at cruse.org.uk/cruse-areas-and-branches

Our website hopeagain.org.uk is a safe, interactive space where those aged 11-18 can share their stories and find a listening ear.

You can find a list of other sources of help for bereaved children at childhoodbereavementnetwork.org.uk/help-around-a-death

Coping financially

Money can be a huge source of worry at this time. You may have lost a source of income, or have to find additional costs and help with care, or the person may have left debts or had no Will.

If you need advice on financial matters, your local NatWest branch may be able to assist with a financial review.

You may be eligible for some extra benefits and payments after a death including:

- Bereavement Allowance (previously Widow's Pension)
- Bereavement Payments
- Funeral Payments
- Widowed Parent's Allowance

Find out more at gov.uk/browse/benefits/bereavement

Citizen's Advice may be able to offer further help on legal issues or coping with debt. Find out more at citizensadvice.org.uk



Glossary of commonly used terms when dealing with bereavement

Administrator (Executor-Dative in Scotland)

A person appointed by the court to administer the estate of a deceased person where there's no Will, where no executors have been appointed in the Will, or where appointed executors are unable or unwilling to act. The legal authority of an Administrator is confirmed through the issue of a Grant of Letters of Administration (in England and Wales) or Confirmation (in Scotland) by the court.

Codicil

A document that amends, rather than replaces, a previously written Will.

Confirmation

In Scotland, Confirmation is a document issued by the court which confirms the authority of the person(s) named in it to deal with the estate of the deceased person.

Estate

A general term used to describe the combined value of a person's assets, less any debts.

Executor

In England and Wales, a person is nominated as 'executor' in the deceased's Will. The legal authority of an executor is confirmed through the issue of a Grant of Probate by the Court.

In Scotland, there are two types of executor:

Executor-Nominate – a person nominated as 'executor' in the person's Will.

Executor-Dative – A person appointed by the court to administer the estate of a deceased person where there's no Will, where no executors have been appointed in the Will, or where appointed executors are unable or unwilling to act.

The legal authority of an Executor-Nominate or an Executor-Dative is confirmed through issue of Confirmation by the court.

Grant of Representation (England & Wales only)

A Grant of Representation is a document issued by the court which confirms the authority of the person(s) named in it to deal with the estate of the deceased person.

There are different types of Grant of Representation.

- A Grant of Probate is used where the deceased person leaves a Will. A Grant of Probate is the legal document issued by the court confirming the authority of the executors named in the Will to deal with the person's estate.
- A Grant of Letters of Administration is used where the person doesn't leave a Will (i.e. dies intestate) or the executors appointed under the Will don't act. The Grant of Letters of Administration is the legal document issued by the court confirming the authority of the persons named in it to deal with the person's estate. They're usually beneficiaries of the estate and there's an order of priority that the court applies in deciding who to appoint.

Her Majesty's Revenue and Customs (HMRC)

Her Majesty's Revenue and Customs is a non-ministerial department of the UK Government, responsible for the administration of UK taxes and the payment of some forms of state support.

Intestacy

To die without having left a legally valid Will. If there is no valid Will, the estate is administered in accordance with the rules of intestacy.

Next of kin

The next of kin would normally be the person's closest living relative. Sometimes it's a person nominated as the next of kin by the deceased. (This might be a spouse, civil partner, children or parents.)

Personal representative

Collectively executors and administrators are called personal representatives.

Register Office

This is where the death is registered.

You can search for your local Register Office at gov.uk (enter the term 'registering a death' in the search box to navigate to the correct page).

Will

A legal document setting out what a person would like to happen to their estate after they die.

Useful contacts

Counselling and support

National Debtline – Helpline for people with debt problems in England, Wales and Scotland. Their service is free, confidential and independent.

☎ 0808 808 4000

🌐 nationaldebtline.org

StepChange Debt Charity – Free debt advice and a number of free solutions for people who are looking to resolve financial issues.

☎ 0800 138 1111

🌐 stepchange.org

Cruse Bereavement Care – A charity that helps bereaved people come to terms with their loss.

☎ 0808 808 1677

🌐 cruse.org.uk

Bereavement Register – This organisation will help reduce the amount of direct mail sent to their address, stopping painful daily reminders by registering the deceased's details.

☎ 0800 082 1230

🌐 the-bereavement-register.org.uk

Care for the Family – This charity supports parents who have lost a child of any age and in any circumstance.

☎ 029 2081 0800

🌐 careforthefamily.org.uk

Widowed and Young – Support group for young widowed men and women across the UK, married or not, with children and without.

☎ 0300 012 4929

🌐 widowedandyoung.org.uk

Samaritans – Confidential support for people who are despairing or suicidal, lines open 24 hours a day.

☎ 116 123 (UK)

🌐 samaritans.org

Benefits, Pensions & Tax

Department for Work and Pensions (DWP) – Public Enquiry Office handles state and work pensions as well as a range of other benefits.

🌐 dwp.gov.uk

GOV.UK – A public service website with information and contacts from registering a death to understanding pensions.

🌐 gov.uk

HM Revenue and Customs – Help and advice with practicalities and legalities of probate and inheritance tax. They can also provide the details of your local probate office.

☎ 0300 200 3300

🌐 hmrc.gov.uk

Legal

Law Society – They can help you find an accredited solicitor in your area (England & Wales).

☎ (+44) 020 7320 5650

🌐 lawsociety.org.uk

The Law Society of Scotland – They can help you find an accredited solicitor in Scotland.

☎ 0131 226 7411

🌐 lawscot.org.uk

Funeral

National Association of Funeral Directors – Is an independent Trade Association and can provide contacts of associated funeral directors in your area as well as funeral arrangement support.

☎ 0121 711 1343

🌐 nafed.org.uk

Natural Death Centre – This organisation offers guidance to terminally ill and bereaved people on environmentally friendly funerals.

☎ 01962 712690

🌐 naturaldeath.org.uk

Handling the paperwork

Baby Mailing Preference Service – Prevents mail about baby products being sent to parents of children who have died.

☎ 020 7291 3310

🌐 mpsonline.org.uk/bmmps

NatWest Bereavement Service Team 0800 161 5903

Customers with hearing and speech impairments can contact us by Minicom number **0800 404 6161** (Lines are open Monday-Friday 9am-5pm)

Date:

Reference number:



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If you would like this information in another format, call us on **03457 888 444** (Minicom 0800 404 6161).

Calls may be recorded.