

# When Somebody Dies

## – Guidance For Usdaw Members

When someone dies it can be a very difficult time for those of us that are left behind. This leaflet aims to provide some practical information on what you need to do and what help and support might be available to you.

### Register the Death

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One of the first steps you will need to take is to register the death with the Registrar of births, marriages and deaths. You will need to do this within the first five days of the death (unless the death has been referred to a coroner). To register a death you can go to any register office. To find your local office you can visit the government website at [www.gov.uk/register-offices](http://www.gov.uk/register-offices)

The Registrar can also help you inform other organisations and agencies who need to know about the death.

### The Funeral

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Next is the funeral. You may wish to approach a funeral director who can help you with this and the various forms which must be completed.

Some people now have 'do-it-yourself' funerals, however – which means more organisation from you but can be less expensive.

The Natural Death Centre provides information on all types of funeral choices, telephone on **01962 712 690** or visit [www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)

### Notifying The Death

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When someone dies there are a number of government departments who need to be notified. In England and Wales there is a 'Tell us once' service available.

When you register the death the registrar will explain this service to you and help you use it, or give you a unique reference number so that you can use the service yourself online or by phone.

### Check If There Is a Will

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**If there is a Will** the person who died will normally have appointed executors to deal with the estate. If there is no Will or executors, the court will appoint an administrator.

**If there is no Will** the person will have died 'intestate' and different rules will apply. Generally, the spouse or civil partner automatically inherits all their personal possessions and the first £250,000 of the estate – but these rules are complex and you should take advice if you are dealing with the estate.

If you are an Usdaw member, you are eligible for our Legal Plus service which can provide you with access to a solicitor to discuss these issues and you are also eligible for the free Will writing service we offer. Call **0161 249 2477** to speak to our Legal Department.

Another aspect of dealing with someone's death is understanding what financial support might be available to help you with the costs.

## Bereavement Support Payment

You may be entitled to a lump sum bereavement payment of up to £3,500 and 18 monthly payments of up to £350.

There are certain eligibility requirements but to find out more contact the DWP Bereavement Service telephone number **0800 731 0469** (Welsh **0800 731 0453**, NI **0800 085 2463**).

## Funeral Costs

If you are responsible for arranging the funeral and you are on a low income, you might qualify for a Funeral Expenses Payment to cover the various costs.

The rules are strict about who can get help and how much you can receive so we would recommend you go to: [www.gov.uk/funeral-payments](http://www.gov.uk/funeral-payments) to understand if you qualify and what the rules are regarding this.

After one year of membership, members of Usdaw may be entitled to a union funeral grant. Full details are on the Usdaw website: [www.usdaw.org.uk/CashBenefits](http://www.usdaw.org.uk/CashBenefits) or you can speak to your local office or rep.

## Means Tested Benefits

If you are struggling financially following someone's death you should check if you are eligible to receive additional help from the State. Age UK has an excellent guide *More money in your pocket* with lots of information and contact details regarding benefits (including versions for NI and Wales). Visit: [www.ageuk.org.uk](http://www.ageuk.org.uk) to find out more, there is also a benefits calculator to help you.

## State Pensions

You might be entitled to inherit a State Pension from your partner but the rules around this are complex. Check Usdaw's *State Pension Guide* and *Pension Credit* leaflets for more information.

Finally, there are many organisations which can offer support to you after someone has died. If you or someone you know might benefit from support, full details and contact information can be found in Age UK's Information guide *Bereavement - Coping with the death of a loved one*.

If you would like more information about any of the details in this leaflet, please visit Age UK's website in order to access a copy of *When someone dies - a step by step guide* which can be accessed here: <https://www.ageuk.org.uk/services/information-advice/guides-and-factsheets/guides-about-death-and-dying/>

If you would prefer to speak to someone, call the Age UK Advice Line on **0800 678 1602** to have the guides sent to your home for free.

