BEYOND PAPERWORK

Administrative, Bereavement & Benefit Support

Practical help for your next step.

A PRACTICAL GUIDE FOR FAMILIES

What to Do in the First Two Weeks After a Death

A plain-English practical guide for families in England and Wales

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Losing someone is hard enough without a mountain of paperwork on top of it. This guide focuses on the practical steps many families may need to consider in the first fortnight: what is urgent, what can wait, and where free government services may help.

Days 1–5: The Essentials

1. Register the death

The death normally needs to be registered within 5 days of being contacted by the medical examiner's office, not from the date of death itself. This includes weekends and bank holidays. The registrar can explain what documents and information you need.

2. Ask about Tell Us Once

The registrar can explain whether Tell Us Once is available and provide you with a unique reference number to access the service online. This free service allows you to notify multiple government departments in one go, but it must be used within 28 days of registering the death.

Tell Us Once can notify:

- HM Revenue and Customs (HMRC) – for personal tax, Child Benefit and Tax Credits
- Department for Work and Pensions (DWP) – to update benefits information
- Passport Office – to cancel a British passport
- Driver and Vehicle Licensing Agency (DVLA) – to cancel a driving licence and remove registered keeper details
- Public sector or armed forces pension schemes – to update pension records
- Your local council – for Council Tax, Housing Benefit, Blue Badge, electoral register, library services and more

3. Obtain certified copies

You are likely to need certified copies of the death certificate when dealing with organisations. Ask the registrar about the number of copies that may be useful for your circumstances. You can buy death certificates at the register office when you register the death, or order them online.

4. Contact the funeral director

If arrangements have not already begun, contact the funeral director to discuss the next steps and the information they need from you. You will also receive a Certificate for Burial or Cremation (often called the 'Green Form') from the registrar, which the funeral director needs before the funeral can proceed.

5. Understand responsibility for funeral costs

If you arrange a funeral, you will be personally responsible for paying the bill. Most funeral directors require payment before probate is granted, so it is worth checking where the money will come from. The bank account of the person who has died will be frozen (unless it is a joint account), though in some cases the bank may agree to release funds to pay for funeral costs.

Days 3–10: Tell Us Once, and Know Its Limits

Tell Us Once

Tell Us Once is a free government service that can notify a number of government departments and local authority services about the death. It can be a useful first step.

You may still need to contact organisations yourself

This can include:

- Banks and building societies
- Mortgage providers
- Workplace and private pension providers
- Insurance companies
- Utility providers
- Landlords and housing associations
- Subscriptions and memberships
- Other organisations

There are free services that can help you notify multiple organisations at once. Many families use these alongside professional support, or ask us to handle the notifications on their behalf. Here is what each one covers and where it stops:

Death Notification Service
Notifies major banks and building societies with one form. It does not cover insurers, utilities, or pension providers.

LifeLedger
Notifies over 700 companies including insurers, utilities, and telecoms. You still need to supply account details and follow up on anything that does not resolve.

Settld
A free service for notifying private-sector organisations such as utilities and telecoms. It covers many organisations, but not all.

These services can reduce the number of calls you need to make. Many families still find it helpful to have someone gather the information, make the notifications on their behalf, and keep track of what has been done. If you would like that support, we can discuss what that looks like.

Keep a simple record	Note the organisation, date contacted, person spoken to, reference number and what happens next. You may be asked for the same information more than once.

Week 2: Sorting the Practical and Financial Threads

Start a simple list

As you find statements and paperwork, make a list of accounts, policies, pensions, benefits, subscriptions and other regular commitments. This can become the backbone of the estate paperwork.

Find the will

If there is a will, identify the executor or executors named in it. If you cannot find a will or are unsure what needs to happen next, professional advice may be appropriate.

Check benefits and pensions

If the person was receiving benefits or pensions, check what needs to be reported and whether any payments or entitlement may change.

Consider Bereavement Support Payment

If you were married to or in a civil partnership with the person who died, you may be able to claim Bereavement Support Payment. This consists of a first payment of £2,500 (or £3,500 if you have dependent children or were pregnant) followed by up to 18 monthly payments of £100 (or £350). Claims can be made if your spouse or civil partner died in the last 21 months.

Consider Funeral Expenses Payment

If you are on certain benefits and need help with funeral costs, you may be able to claim a Funeral Expenses Payment. This is means-tested and recoverable from the estate.

Redirect or hold post

If the property will be empty, consider whether post needs to be redirected or held.

What Can Wait

You do not have to do everything immediately

There is no need to rush decisions about property, possessions or the estate simply because the death has occurred. Separate your list into: Do now, Do soon, and Can wait.

Give yourself some space

Some matters will have deadlines; others can be dealt with gradually. Keeping a written record can make the process feel more manageable.

A Note About Probate

Some estates require further legal or professional steps

Probate is usually not needed if:

- Assets were held jointly and passed automatically to a surviving joint owner
- The estate is small enough that banks release funds on a death certificate alone (thresholds vary by bank, typically £5,000–£50,000)

Probate is usually needed if:

- There is property held in the deceased’s sole name
- There are substantial assets held individually

If you are unsure about the legal process, the will, property ownership, tax or the estate, speak to a solicitor or other appropriately qualified professional.

You Do Not Have to Do This Alone

There is a lot to deal with after someone dies, but you do not have to organise everything at once. Beyond Paperwork provides practical, personal support with bereavement administration, correspondence, benefits and paperwork. We can help you work through agreed practical tasks, keep track of what has been done and help keep things moving, while you focus on what matters to you.

This guide is intended as general practical information for families in England and Wales. It is not legal, financial or tax advice. Individual circumstances vary and appropriate professional advice should be sought where needed.

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