

When a loved one dies: A Practical Guide













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Design: hrscreative.com

Introduction

When somebody dies there are many decisions to be made at a time when we may feel least able to do so.

To support you through this difficult time East Sussex Registration have produced this brochure to inform and guide you through the practical tasks and arrangements that need to be made.

You will find information about registering a death, arranging the funeral, dealing with the estate, who to inform and contact details for support services and organisations.

We understand the difficulties you may be facing at this time of bereavement and will do our best to provide an empathetic, compassionate, and professional service.

If you have any questions do not hesitate to contact us.

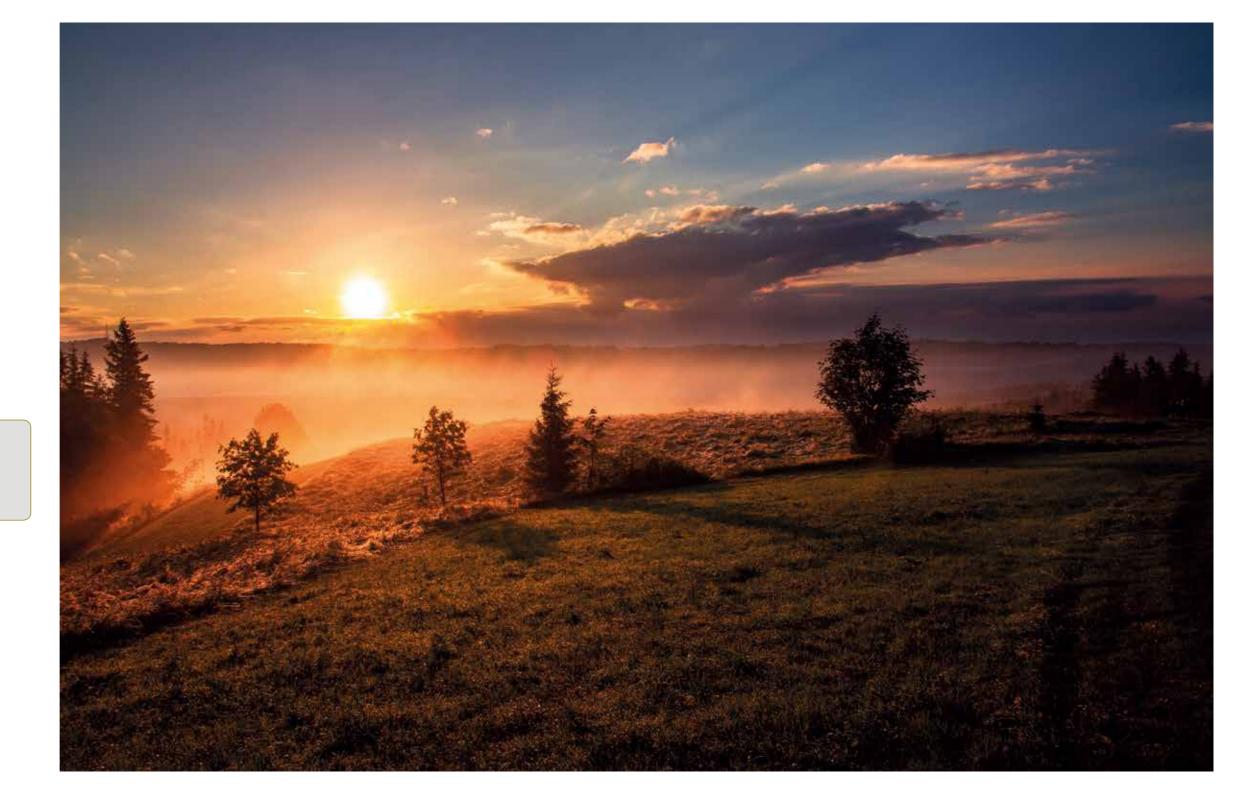
Contact us



0345 60 80 198



eastsussex.gov.uk/registration



Register Offices in East Sussex

Crowborough Register Office

Hookstead Goldsmiths Avenue Crowborough TN6 1RH registrar.crowborough@eastsussex.gov.uk

Eastbourne Register Office

Eastbourne Town Hall Grove Road Eastbourne BN21 4UG registrar.eastbourne@eastsussex.gov.uk

Hastings Register Office

Hastings Town Hall Queens Road Hastings TN34 1QR registrar.hastings@eastsussex.gov.uk

Lewes Register Office

Southover Grange Southover Road Lewes BN7 1TP registrar.lewes@eastsussex.gov.uk

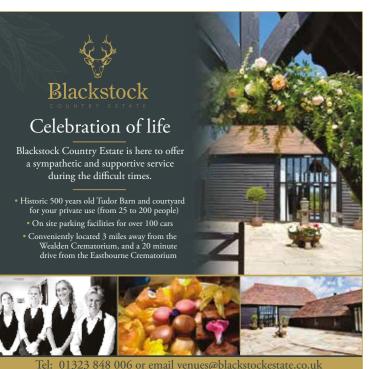


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(events@theviewhoteleastbourne.com

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4-13 Lansdowne Terrace, King Edward's Parade, Eastbourne BN21 4EE

01323 745485 bw-lansdownehotel.co.uk

Where to Start

When somebody dies there may be several things you need to arrange, documents to gather, people to inform and it can be difficult knowing what to do first. If you are a friend or relative, you will be able to do some of these things; others will need to be done by the executor or administrator of the deceased's estate.

One of the first things that needs to be done is to register the death. Unless the Coroner is involved all deaths should be registered within 5 days.

Deaths must be registered at a Register Office in the county or city where the person died*. The Registrar will require the Medical Certificate of Cause of Death (MCCD) before a death can be registered. The MCCD is issued by the hospital or Doctor directly to the Register Office.

Once you have confirmation that the Register Office have received the MCCD you can make an appointment to register the death. If the Coroner is involved, you will be contacted by the Coroner's Officer regarding the registration.

*If you are unable to attend an appointment in the area where the death occurred, please contact your local Register Office to discuss 'registering by declaration'.

Registering by declaration allows you to attend your local Register Office, to submit the necessary information. This is then sent to the relevant Register Office in the area where the person died so that the registration can be completed. More information about registering by declaration can be found on page 12.

As well as registering the death there are a number of other things you can do such as:

- Check to see if they had any specific funeral requests (such as a funeral plan).
- Contact the Funeral Director (if using one) and begin making the funeral arrangements.
- Contact the executor of the Will so that a probate application can be started, if necessary.
- Where there is no Will, a decision will need to be made about who will manage the deceased's affairs.

It may be useful to gather the following documents and information to help assist you in the coming days and weeks.

Documents you may need

- Birth Certificate
- Marriage/civil partnership certificate
- Will
- Passport
- Driving Licence
- Life insurance details
- Funeral plan
- Pension details
- Bank/loan/credit card details
- Mortgage/Tenancy agreement
- Savings/investments details
- Benefit statements
- Blue badge

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Registering a Death

Unless referred to the Coroner, a death must be registered within 5 days of the person dying.

A death can only be registered once the Medical Certificate of Cause of Death has been issued by the Doctor or Hospital and received by the Register Office. Please check this has been received before booking your appointment.

When a death has been referred to the Coroner, you should receive confirmation from the Coroner's Officer when the death can be registered.

If an Inquest is being held, you will not need to attend the Register Office to register the death. For more information see page 14.

All deaths must be registered in the county or city where the death occurred. However, if this isn't possible you can 'register by declaration' at any Register Office in England and Wales. For further information see page 12.

Information the Registrar will need

About the deceased

- Date and place of death
- Full name (and any previous names)
- Date and place of birth
- Occupation
- Marital status
- Full name and occupation of their spouse or civil partner (if applicable)
- Address

About the person registering

- Full name
- Relationship to the deceased
- Address

Who can register a death?

A relative of the deceased will usually register their death.

If a relative isn't available, the list below shows who else can register the death.

- Someone present at the death
- Occupier of the home/public building where the death occurred
- The person arranging the funeral

Once the registration has been completed it is important that you check the information carefully before signing the register page, as any corrections that need to be made may incur additional costs.

What documents should I bring?

A death cannot be registered without the Medical Certificate of Cause of Death (MCCD). The Doctor or hospital should issue the MCCD directly to the Register Office. Please check that the Register Office have received the MCCD before your appointment.

If the death has been referred to the Coroner, please wait for confirmation from the Coroner's Officer that the registration can take place.

To make sure the correct information is recorded it would be useful, although not essential, to bring supporting documents for the deceased, such as:

- Birth certificate
- Marriage or civil partnership certificate
- Passport
- Driving licence

Documents issued by the Registrar

Once the registration is complete the Registrar will provide you with various documents, including:

- Death certificates
 - Death certificates may be needed when informing certain organisations of a person's death. A statutory fee is charged for each certificate issued.
 - Future copies can be ordered from the East Sussex County Council website eastsussex.gov.uk/registration.
- Certificate for Cremation or Burial (the Green Form) This form authorises the Funeral Director to go ahead with the funeral. This will be issued directly to your chosen Funeral Directors.
- Tell Us Once registration details

Tell Us Once allows you to notify multiple government organisations about a death in one go. The Registrar will provide you with the necessary details to complete the application. Further information about the Tell Us Once service can be found on page 18.

Book an appointment at an East Sussex Register Office



eastsussex.gov.uk/registration



0345 60 80 198





Registering by Declaration

If you are unable to attend a Register Office where the death occurred, you can 'register by declaration' at any Register Office in England or Wales. Allowing you to attend your local Register Office which may be more convenient.

The Registrar will gather all the necessary information about you and the deceased and forward this to the Register Office in the district where the person died.

Once received, the Registrar from the receiving Register Office will complete the registration and advise you how to obtain copies of the death certificate.

Registering by declaration can cause delays in the issuing of documents, please keep this in mind when making funeral arrangements.

To register a death by declaration at an East Sussex Register Office call 0345 60 80 198.

To find your local Register Office visit gov.uk/register-offices

Deaths Abroad

When a person dies abroad the death must be registered with the relevant authority in that country. In many countries you can also register the death with the UK authorities. Visit gov.uk/register-a-death for further information.

Bringing ashes home

When leaving a country with human ashes you will usually need to show the death certificate and the certificate of cremation

Each country has specific rules when departing with human ashes and there may be additional requirements. Contact the relevant authorities in the country where the person died to find out what you need to do. It would also be advisable to contact your travel company for clarification on their policies.

You should not have a person cremated abroad if you want a Coroner to conduct an Inquest into their death.

Bringing the body home

To bring a body home you must:

- Get a certified English translation of the death certificate (if applicable)
- Get permission to remove the body, issued by the Coroner (or equivalent) in the country where the person died
- Tell a Coroner in England if the death was violent or unnatural

Once the body is home, contact a Register Office in the county or city where the funeral will take place to organise the necessary paperwork for the funeral.

Tell Us Once

The Tell Us Once service allows you to report a death to various government organisations in one go.

You can use Tell Us Once if the person who died:

- Normally lived in England, Scotland, or Wales
- Was abroad temporarily (e.g., holiday, business trip)

If you choose not to use the Tell Us Once service you will need to tell organisations about the death yourself.

Contact a Register Office to use Tell Us Once.

For further information about Tell Us Once see page 18.

Coroner Involvement

A death is referred to the Coroner when:

- It occurred after an accident or injury
- It occurred following an industrial disease
- It occurred during an operation or before recovery from an anaesthetic
- The cause is unknown
- It was violent or unnatural
- It was sudden or unexplained
- The deceased was not seen by a doctor after they died, or within 28 days before death

You will not be able to register the death if the Coroner is investigating. Registration can only take place once the investigation is complete. The Coroner's Officer will contact you to advise what is going on and when you will be able to register the death.

What does the Coroner do?

The Coroner will decide either:

- The cause of death is clear
- A post-mortem is needed
- To hold an Inquest into the death

If a death has been referred to the Coroner, the Registrar cannot register the death until informed of the Coroner's decision.

If further investigation is needed, the Coroner may arrange for a post-mortem; this is a medical examination which helps confirm the cause of death. Once complete the Coroner will issue the necessary documents allowing the death to be registered (documents are usually sent directly to the Register Office).

In some cases, an Inquest into the death may need to be held. An Inquest is a legal inquiry into the cause and circumstances of a death.

Inquests are usually held when:

- A death is violent or unnatural
- It occurred in prison or police custody
- It was caused by a reportable industrial disease
- The cause is still uncertain after a post-mortem

The Coroner's Officer will liaise with you in these circumstances.

An Inquest can sometimes take weeks or months to complete, which can cause delays to the registration. The Coroner will issue you with an interim death certificate while the Inquest is taking place. This will allow you to deal with the deceased's estate and personal affairs.

Once an Inquest is complete the Coroner issues the necessary paperwork to the Registrar authorising the death to be registered. You will not need to attend the Register Office. The Coroner will provide details about how you can apply for copies of the official death certificate should you want to.

Information about the Coroner for East Sussex can be found online eastsussex.gov.uk/coroner





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Arranging the Funeral

A funeral is an opportunity to celebrate the deceased's life and can provide a chance to say goodbye. You can arrange the funeral yourself, or seek the services of a Funeral Director.

Before making any arrangements, it is important to check the deceased's Will or other written instructions to see if they had any specific wishes regarding their funeral, or what should happen to their body.

If you are unsure of their wishes, some of the decisions that you will need to make are things such as; the type of funeral, where the funeral will take place and whether to include any music, readings etc.

Using a Funeral Director

Although not compulsory many people choose to use a Funeral Director to assist with the funeral arrangements. Your Funeral Director will support and advise you on the various decisions to be made.

If using a Funeral Director, choose one who is a member of either:

- The National Association of Funeral Directors
- The National Society of Allied and Independent Funeral Directors (SAIF)

Some local councils also run their own funeral services. Contact your local council to enquire.

Arranging the funeral yourself

Although most people choose to have a Funeral Director make the necessary arrangements, you can arrange a funeral yourself.

If you decide to arrange the funeral yourself you will need to contact the Cemeteries and Cremation Department of the relevant local council.

Funeral Costs

Funeral costs for the same service may vary from one Funeral Director to another so do make sure to get more than one quote when choosing who to use. It is important to check how the funeral will be paid. If you are arranging the funeral, you will be responsible for paying.

A funeral can be paid for by a financial scheme the deceased had (e.g., pre-paid funeral plan, insurance policy or pension scheme), family and friends, or with money from the deceased's estate.

Help with funeral costs



If you have difficulty paying for a funeral that you are arranging, you may be eligible to apply for financial help towards the costs. Eligibility depends on your relationship to the deceased, your financial resources, and the value of the deceased's estate. For further information visit gov.uk/funeral-payments

Donating a body to Medical Science

In circumstances where the deceased wished for their body to be donated to medical science you should contact your local Department of Human Anatomy. The hospital or Doctor should help you arrange this.

The deceased must have made a written request to the Medical Science Department prior to their death in order to donate their body. For more information about donating a body visit hta.gov.uk

Tell Us Once

Tell Us Once is a free service that allows you to notify local and central government departments about a death in one simple step.

At the registration appointment the Registrar will provide you with a unique reference number. You will then have 28 days, from registration to complete the Tell Us Once application. This can be completed online or by phone. You must get permission from any person whose details you will be sharing.

Who will be notified?

- HM Revenue and Customs (HMRC)
 - Tell Us Once does not deal with business taxes. such as VAT. You will need to contact HMRC separately if they have been self-employed or owned a business.
- Department for Work and Pensions (DWP)
- Passport office
- Driver and Vehicle Licensing Agency (DVLA)
- Local council

Tell Us Once will also inform some public sector pension schemes, to cancel future pension payments. Including:

- Civil Service
- NHS
- Armed Forces
- NHS Scotland pension schemes for NHS staff, teachers, and firefighters in Scotland
- Local authority pension schemes
- Veterans UK payments will be cancelled from:
 - Armed Forces Pension Scheme
 - War Pension Scheme
 - Armed Forces Compensation Scheme

Before using the Tell Us Once service you will need the reference number given to you by the Registrar, and the following details about the deceased:

- Full name
- Date of birth
- Address
- Date of death
- National insurance number
- Details of any surviving spouse or civil partner
 - Full name
 - Address
 - Date of birth
 - National insurance number
 - Telephone number
- Details of their next of kin if no spouse or civil partner
- Details of the person or company dealing with the estate
- Passport number and town of birth
- Driving licence number and any vehicle registration numbers
- Details of any benefits they were receiving
- Details of any council services they were getting
- Details of any public sector or armed forces pension scheme
- Details of any local government pension schemes

There is a different process to update property records if the person who died owned property or land.

For more information visit gov.uk/update-property-records-someone-dies

The information you provide will be used to update records and will not be used to start any new claims. If you need to make a new benefit claim you must contact the relevant organisation directly.

Organisations will contact you if they require additional information.

If Tell Us Once is not available or you decide not to use it, you will need to contact each organisation yourself.

To complete the Tell Us Once application visit gov.uk/tell-us-once



relayuk.bt.com interpreternow.co.uk/vrs

If you want to use the Tell Us Once service but are unable to register the death because an Inquest is taking place or the death happened abroad, you can still obtain a reference number from a Registrar to begin the Tell Us Once application.

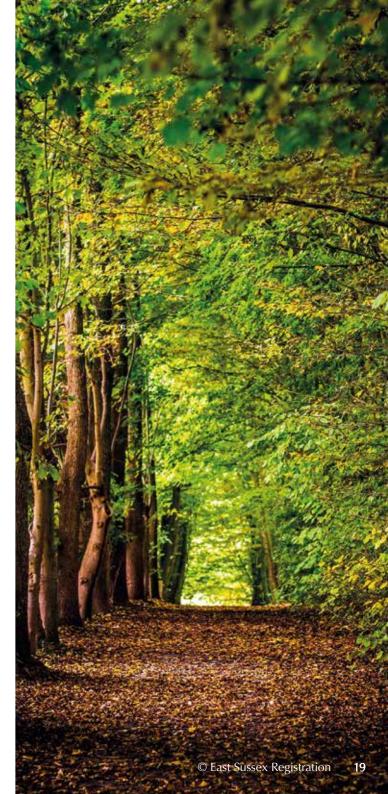
Contact us



0345 60 80 198



eastsussex.gov.uk/registration



Dealing with the Estate

When a person dies, somebody will need to deal with their estate (money, property, and possessions). This person is known as the executor or administrator. This person is legally responsible for the estate from the date of death until the date everything has been passed on to the beneficiaries. This is called the 'administration period'.

During this time, you may have to:

- Pay off any debts left behind by the deceased
 HMRC will tell you what taxes are owed or if any tax refunds are due if you use the Tell Us Once service.
- Sell assets such as property or shares
- Pay tax on any income the estate generates
- Report the estate value, income, and tax liability to HMRC

Once all debts and taxes have been paid the estate should be distributed according to:

- The Will
- The law if there is no Will

You may need to apply for probate before dealing with some assets.

Probate is the legal right to deal with someone's estate when they die. You should not make any financial plans or put property on the market until probate has been granted.

Check if probate is needed

Probate is not always needed to access a deceased's assets. This usually depends on the value of each asset, the type of asset and whether it was held in sole or joint names.

You should contact each financial organisation to find out if you will need probate to access assets held with them.

Not everyone can apply for probate. Who can apply depends on whether the deceased left a Will. Where there is a Will this will be down to the executors. An executor is a person(s) named in a Will as having responsibility of carrying out the instructions in the Will and dealing with the estate.

Where there is no Will, the closest living relative can apply. Probate can be applied for online or by post.

You can seek professional legal advice to deal with an estate. You should consider this if the estate has a lot of assets or includes things like trusts, for example.

For more information visit gov.uk/applying-for-probate



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Who to Notify

When somebody dies there will be several organisations that need to be informed. You can use the following list as a guide. Some organisations may require a copy of the death certificate; however, it is always worth checking what is required before sending anything off.

- HM Revenue and Customs (HMRC)*
- Department of Work and Pensions (DWP)*
- Passport Office*
- Driver and Vehicle Licensing Agency (DVLA)*
- Car insurance this will need changing as you will not be legally insured to drive if the policy is in the deceased's name
- Local Council*
- Veterans UK*
- Civil Service Pension*
- NHS Pension*
- Teachers Pension '
- Police Pension*
- Armed Forces Pension*
- Private Pensions
- Doctors/Hospital/Private Health Care Provider
- Employer
- School/College/University
- Utilities gas, electric, water, telephone etc
- Credit Card/Loan Providers
- Bank and Building Societies
- Investments/Shares/Premium Bonds
- Insurances (life, home, medical)

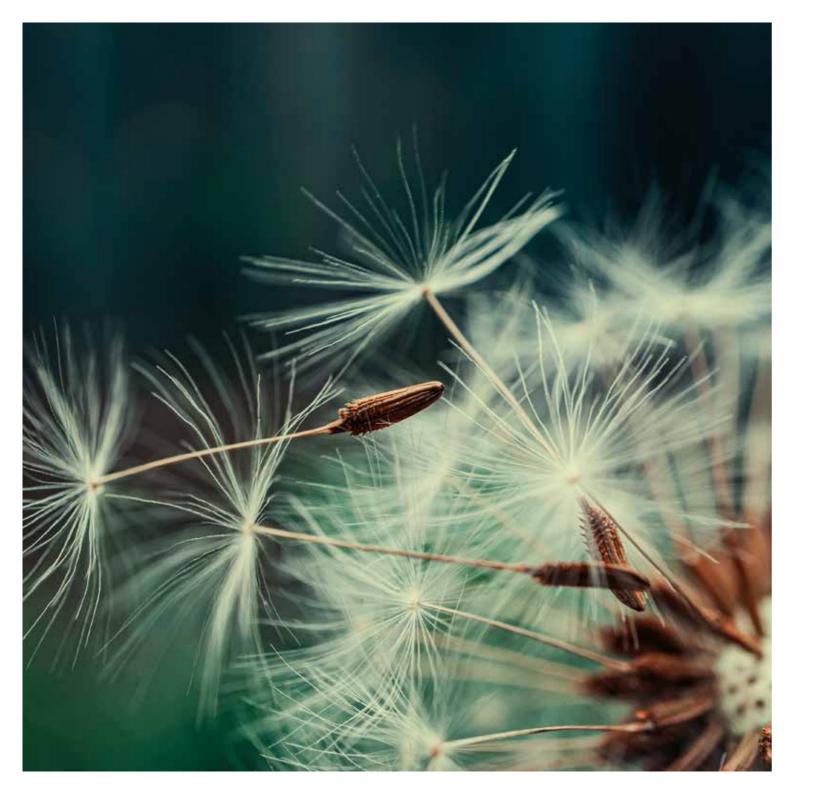
- Solicitor
- Store Cards & Loyalty Cards
- Mortgage Provider
- Letting Agent/Landlord/Lady
- TV Licence
- Phone Provider (mobile/land line)
- Internet provider
- Royal Mail arrange redirection of mail
- The Bereavement Advice Centre to use their 'junk mail suppression service' bereavementadvice.org
- Email account providers
- Social Media Sites
- Monthly Subscriptions Netflix, Amazon Prime, Magazine/Newspaper etc
- Clubs/Social Groups
- Library
- Church/Place of Worship

If the deceased owned land or property, there is a different process to update the property record. For more information visit gov.uk/update-property-records-someone-dies





^{*} If you have used the Tell Us Once service this organisation will be notified automatically, and there will be no need to contact them separately.



Registering a Stillbirth

If a baby is born without sign of life after the 24th week of pregnancy, it should be registered as stillborn.

You should register within three months. You can do this at a Register Office in the district where the stillbirth happened.

A medical certificate of stillbirth will be issued by the midwife or doctor, and sent directly to the Register Office. If no midwife or doctor was present at the stillbirth, you will need to contact your GP.

Who can register?

- If you are married or in a civil partnership, either parent can register and both parents' names will be recorded.
- If you are not married or in a civil partnership, the mother must complete the registration. If you want to have both parent's names recorded then both parents will need to be present at the appointment.

Documents issued by the Registrar

- Stillbirth Certificates
 Once the registration is complete the Registrar will issue a stillbirth certificate. East Sussex County Council will not charge you for stillbirth certificates.
- Certificate for Cremation/Burial
 An order for burial or cremation will be sent directly to the crematorium or burial ground.

For further information visit **gov.uk/register-stillbirth**

Registering the death of a child

The process of registering a child's death is the same as that of an adult. The only difference is that their parents' names and occupations will be recorded on the registration.

See page 10 for information about registering a death.

Following the death of a child or a stillbirth, parents may still be entitled to:



- Maternity pay and leave
- Maternity allowance
- Paternity pay and leave
- Parental bereavement pay and leave
- Child Benefit
- Tax Credits

Support Services

There are a number of organisations providing support to those who have experienced the loss of a child, some of which are listed on page 26.

Support Services

Bereavement Advice Centre

bereavementadvice.org 0800 634 9494

Child Bereavement UK

childbereavementuk.org 0800 02 888 40 helpline@childbereavementuk.org

Child Death Helpline

childdeathhelpline.org.uk 0800 282 986

Child Funeral Charity

childfuneralcharity.org.uk 01480 276088 enquiries@childfuneralcharity.org.uk

The Compassionate Friends Supporting bereaved parents and their families

tcf.org.uk 0345 123 2304 helpline@tcf.org.uk

Cruse Bereavement Support

cruse.org.uk 0808 808 1677

Grief Encounter

griefencounter.org.uk 0808 802 0111 grieftalk@griefencounter.org.uk

Hope Again

hopeagain.org.uk 0808 808 1677 hopeagain@cruse.org.uk

The Lullaby Trust

Supporting families bereaved by cot death (sudden infant death syndrome SIDS)

lullabytrust.org.uk 0808 802 6868 support@lullabytrust.org.uk

Macmillan Cancer Support

macmillan.org.uk 0808 808 00 00

Mind

mind.org.uk 0300 123 3393 info@mind.org.uk

Samaritans

samaritans.org 116 123 jo@samaritans.org

Sands

The Still Birth and Neonatal Death Society

sands.org.uk 0808 164 3332 helpline@sands.org.uk

The Silver Line

Free confidential support service for older people

thesilverline.org.uk 0800 4 70 80 90

St Michaels Hospice

stmichaelshospice.com 01424 456361 bereavement@stmichaelshospice.com

St Peter & St James Hospice

stpjhospice.org 01444 471598 enquiries@stpjhospice.org

St Wilfred's Hospice

stwhospice.org 01323 434257 hospice@stwhospice.org

Tommy's

Together, for every baby

tommys.org 0800 014 7800 midwife@tommys.org

Winston's Wish Helpline

Supporting children and young people after the death of a parent or sibling winstonswish.org 08088 020 021 ask@winstonswish.org

















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