

What to do when someone dies

If you find yourself responsible for making arrangements after the death of a relative or friend, here are some things to consider.

What to do when someone dies at home:

- When someone dies at home, if the death is expected, you should contact their family doctor.
- If the death was unexpected, it may be necessary to contact Police Scotland. In this scenario, you should not touch or remove anything from the house.
- You may also wish to contact their nearest relative(s) to inform them of the person's death.
- If the person was religious, you may wish to contact the relevant religious leader.

Next Steps:

- Contact a Funeral Director. The Funeral Directors will take the body into their care.
- The Funeral Director will give you time to say goodbye to your loved one.
- The Funeral Director will also talk you through the different types of funerals which they can provide and help you make arrangements.
- The medical authorities will send an electronic death certificate to the Register of Births, Deaths and Marriages who will contact you for further information about the person.
- You will then be required to register the death. For more details on what is involved please see the 'Registration of a Death' leaflet from William Purves.
- Once the death has been registered, you will be given an extract death certificate. It can be helpful to obtain a few copies of the full death certificate as you may need to show these to various people/organisations.
- When you register the death, you will be given the option to use the 'Tell Us Once Service'
 This is an online form which informs government agencies of the death (e.g. driving
 licence, DWP, HMRC, Passport etc).
- The funeral arrangements can be made before the death is registered, but the funeral itself cannot go ahead until the death is registered.
- To pay for the funeral, you can take the funeral invoice to the person's bank. Although
 they will freeze the person's bank accounts (other than joint accounts) once they are
 notified of the death, they will arrange payment of a funeral invoice. You should take the
 death certificate with you to the bank.
- You should find out if the person has a Will and/or a pre-paid funeral plan. These
 documents may contain information about the person's funeral wishes so it is important
 to check this early on.

Post Funeral:

- The Will should also tell you who is responsible for administering the person's estate. They are called the 'Executors'. If the person did have a Will, it is likely to be with their Solicitor, who you should contact for further advice.
- The Will should also say how the person's estate is to be distributed. It is the Executor's duty to make sure that the estate is distributed in terms of the person's wishes.
- If the person died without a Will (intestate), you or another relative may need to apply to the local Sheriff Court to be appointed as Executor of the person's estate.
- · Where the person died without a Will, the law on intestacy in Scotland will determine who should benefit from the person's estate.
- It is important to speak to a Solicitor about the estate process, as an Executor can be personally liable where the estate is distributed incorrectly. More information can be found on this dedicated Gillespie Macandrew web page: Executry Administration
- It can be helpful to pull together any paperwork in relation to the person's finances, to take to your first meeting with the Solicitor. This will give them an idea of what is in the person's estate. You should also tell them about the person's family tree.
- If the deceased has a Financial Adviser then get in touch to let them know of the death and provide them with a copy of the death certificate. This way, they can inform the relevant organisations who hold investments of the date of death.
- The Executors should take responsibility for checking and securing their property and inform any Letting Agent involved.
- If the deceased was a Landlord or Tenant, it is important to understand the obligations under the lease. Please see the following information leaflets from Chapmans:

Death of a Tenant and Death of a Landlord

- · You should ensure that you contact any insurance providers to let them know that the person has died. It is particularly important to let a home insurance provider know that a property is now unoccupied. If you fail to let them know, this may invalidate the policy. This should be done as quickly as possible.
- · You may need someone to talk to if you are struggling after the death of a loved one. You may wish to contact a local counselling or support group who can offer help. If you cannot find a local service, the funeral provider, a health care provider or your local Citizens Advice may be able to point you in the right direction.

ECF are here to help and often advise families and friends of those who have lost loved ones. For more information on how we can help see WHAT WE DO on the ECF website.

Our members...









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