

What to do if Someone Dies



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The Law and Grieving

Someone you know may have died suddenly or after a long illness, they may have been young or relatively old, and they may have been very close to you or an estranged family member. Everyone experiences death in their own way, and some may find it very difficult indeed to move on. Unfortunately, legal and financial issues find their way into the grieving process and can make everything more complicated, and more frustrating.

If You are the Next of Kin

Wills and finances need not be taken care of straight away; we must grieve. The first official step is getting a death certificate and then [registering the death](#). A family doctor, the hospital, or a coroner will arrange this and talk you through the next steps. From here you can arrange the funeral; if you are worried about costs you can find out if you're eligible for [Funeral Payments](#) help. [Tell Us Once](#) allows you to report a death once, alerting the major government agencies.

Further financial help can be claimed through a [Bereavement Allowance](#), a [Bereavement Payment](#), or [Widowed Parent's Allowance](#). The Bereavement Allowance is for married couples or people in a civil union, and lasts up to 52 weeks. The Bereavement Payment is a one off £2,000 lump sum for spouses of the deceased. You can claim the Widowed Parent's Allowance if you're widowed below State Pension age and have at least 1 dependent child. This will stop when you stop receiving Child Benefit.

If the person has died abroad, then you may already be facing some difficult issues. The death must be registered in the country where they died, and if you register it at the British Embassy then a copy will always be available in the UK. The UK government promises to do everything in its power to ensure that the next of kin are told before the media releases any details.

The government provides a very useful [leaflet](#) explaining everything they are able to do, the sort of costs involved in such a time, and what they can offer if the death has occurred under suspicious circumstances.

If You are the Parent

The death of one's child is a crushing event that can affect the rest of your life. It is important that you look after your mental health and seek out medical help if you require it.

[HMRC](#) provides information about how Child Benefit is affected in the event of your child's death, and how to get in touch if there are any financial issues.

"How can I go on?" is a question that many ask in such a situation. It is vital that you seek help, lean on loved ones, on medical professionals, and support groups during this time.

What Happens to My Pension?

The [HMRC](#) once more lists out some useful information. It states that normally, a lump sum will be paid if the person has died before claiming their pension. Different contracts will have different systems for payment; it is important to check the plan you are paying into.

Some schemes will pay a dependant's pension, be they a spouse, or a child or other physically dependant person. Inherited pensions may also be subject to tax; more information can be found at the [Pensions Advisory Service](#).

You can find specific information if you are in the [armed forces](#), in the [police](#), the [NHS](#), the [fire service](#), the [civil service](#), or if you are a [teacher](#).