



**Prosperous  
Life** Plan today.  
Enjoy tomorrow.

## Practical Guide:

What to do when someone  
passes away...

at home..

at home, unexpectedly.

in hospital.

abroad.



We've created this useful guide to help your family and loved ones at a difficult time.

This will fully explain the process which should be undertaken at the time of need, and contains useful information for your loved ones when the time comes.

It is important you let your family know where to find all the documents relating to your Funeral Plan so when the time comes they know of your final wishes and what to do next.

## Time of need Procedure

When the time of need comes, your Next of Kin (NOK) should contact the allocated Funeral Director on your Plan Certificate.

They will then contact ourselves at Prosperous Life to report your passing. At that point we will advise the Funeral Director if the plan is paid in full or not.

If a different Funeral Director is contacted other than the one shown on your certificate for collection, there will be extra charges incurred.

Please note the below details regarding the status of your plan.

## Fully paid plans

If the entire cost of the plan has been covered, and the allocated Funeral Director has collected the deceased, the Funeral Director will guide your NOK through what happens next.

Prosperous Life will automatically pay the Funeral Director directly for all the items covered within your plan.

## Active plans (not fully paid)

If the time of need comes before your plan has been paid in full, we will advise the allocated Funeral Director not to go ahead with any arrangements until we have discussed options with your NOK.

We will then contact your NOK to advise them of the outstanding balance. The full balance will need to be paid to Prosperous Life before any arrangements can be made with the Funeral Director.

If at this time your NOK decides to cancel the plan, we will refund all payments minus the cancellation charge to your NOK and they will be responsible to pay the Funeral Director directly.

## Disbursements

An allowance towards disbursements is included within our plans, which increases annually with CPI from the plan start date.

If the amount is greater than the allowance, your NOK will be required to pay the shortfall directly to the Funeral Director.

## What to do when someone passes away at home

If your loved one died at home, the death was expected and a doctor had recently seen the deceased, you should call their doctor to inform them. The doctor will issue a medical certificate which will show the cause of death. This will either be given to you personally or you may be asked to collect it from the GP's receptionist.

This is needed to register the death.

If this is outside normal surgery hours, please call 111. It is important at this point to inform them that the death was expected, otherwise they will assume that it has been an unexpected death and will call the emergency services.

### Once the doctor has been

Call the allocated Funeral Director (details on the Plan Certificate) to arrange collection of the deceased. If the deceased is collected by a different Funeral Director other than the one on the Plan Certificate, this will incur extra costs.

## To register the death

(This needs to be done within 5 days in England/Wales, 8 days in Scotland)

Your NOK can go to any register office but if you use the one in the area where the person died you'll be given the documents needed on the day. An appointment may be needed to do this as it usually takes around half an hour.

A relative should register the death, however if this is not possible, another nominated individual can do it as long as they:

- were there at the time of death
- are an administrator from the hospital (if the person died in hospital)
- are in charge of making funeral arrangements



## What to take with you

The medical certificate showing the cause of death – It is vital this is taken.

Other documents to consider taking (if they are accessible) are the deceased's:

- Birth certificate
- Council tax bill
- Driving licence
- Marriage or civil partnership certificate
- NHS medical card
- Passport
- Proof of address (e.g. utility bill)

## You'll need to tell the registrar

- the person's full name at the time of death
- any names previously used, e.g. maiden name
- the person's date and place of birth
- their last address
- their occupation
- the full name, date of birth and occupation of a surviving or late spouse or civil partner
- whether they were getting a State Pension or any other benefits

## What you will receive

In England when the registration is complete you will receive:

- a Certificate for Burial or Cremation (the 'green form') – gives permission for burial or an application for cremation.
- a Certificate of Registration of Death (form BD8) – you may need to fill this out and return it if the person was getting a State Pension or benefits (the form will come with a prepaid envelope so you know where to send it).

In Scotland when the registration is complete you will receive:

- A certificate of registration (form 14) this will allow the funeral to go ahead.
- a social security of death (form 334/SI) – you may need to fill this out and return it if the person was getting social security benefits.
- On payment of fee, an extract of the entry recorded in the Register of deaths. This will be needed by the executor or administrator when sorting out the person's affairs.

In Northern Ireland when the registration is complete you will receive:

- A form GR021 giving permission for the body to be buried or for an application for cremation to be made.
- a Certificate of Registration of Death (form 36/BD8) – you may need to fill this out and return it if the person was getting a State Pension or benefits (the form will come with a prepaid envelope so you know where to send it).

You only get one free Death Certificate, but extra copies can be purchased – these will be needed for sorting out the person's affairs.

## What to do when someone passes away at home unexpectedly

If your loved one has died at home or in an accident and the death was not expected, you should dial 999 and ask for the ambulance and police services immediately.

The paramedics will carry out resuscitation or will confirm the death. Leave the area untouched apart from any attempt at resuscitation.

The police will arrange for the body to be moved by a Funeral Director, your NOK will need to advise them about the plan and ask them to contact the Allocated Funeral Director on the Plan Certificate.

## A doctor may report the death to a coroner if:

- the cause of death is unknown
- the death was violent or unnatural
- the death was sudden and unexplained
- the person who died was not visited by a medical practitioner during their final illness
- the medical certificate isn't available
- the person who died wasn't seen by the doctor who signed the medical certificate within 14 days before death or after they died
- the death occurred during an operation or before the person came out of anaesthetic
- the medical certificate suggests the death may have been caused by an industrial disease or industrial poisoning

The coroner may decide a post-mortem is needed to find out how the person died. This can be done either in a hospital or mortuary.

You can't object to a coroner's post-mortem – If you wish to know when and where the examination will take place, the coroner will be able to provide you with this information.

## After the post-mortem

The coroner will release the body for a funeral once they have completed the post-mortem examinations and no further examinations are needed.

If the body is released with no inquest, the coroner will send a form ('Pink Form – form 100B') to the registrar stating the cause of death. The coroner will also send a 'Certificate of Coroner – form Cremation 6' if the body is to be cremated.

## Inquest

Inquests are to be held if the cause of death is still unknown, or if the person:

- possibly died a violent or unnatural death
- died in prison or in police custody

The death can't be registered until after the inquest but the coroner can give you an interim death certificate to prove the person has passed away. This can be used to let organisations know of the passing and apply for probate. When the inquest is over the coroner will tell the registrar what to put in the register.

## What to do when someone passes away in hospital

When someone passes away in hospital the administrative staff will give the Next of Kin the Medical Certificate which is needed to register the death.

It is important to call the allocated Funeral Director on the Plan Certificate to arrange collection of the deceased. If a different Funeral Director other than the one on the certificate collects the deceased there will be extra costs incurred.



## To register the death

(This needs to be done within 5 days in England, 8 days in Scotland)

Your NOK can go to any register office but if they go to one in the area where the person died they will be given the documents needed on the day. They may need to make an appointment to do this.

A relative should register the death, however if a relative can't register the death, someone else can do it if they:

- were there at the time of death
- are an administrator from the hospital (if the person died in hospital)
- are in charge of making funeral arrangements

## What to take with you

- The medical certificate showing the cause of death – It is vital you take this with you.
- Other documents to consider taking (if you have them) are the deceased's:
  - Birth certificate
  - Council tax bill
  - Driving licence
  - Marriage or civil partnership certificate
  - NHS medical card
  - Passport
  - Proof of address (e.g. utility bill)

## You'll need to tell the registrar:

- the person's full name at the time of death
- any names previously used, e.g. maiden name
- the person's date and place of birth
- their last address
- their occupation
- the full name, date of birth and occupation of a surviving or late spouse or civil partner
- whether they were getting a State Pension or any other benefits
- You should also take supporting documents that show your name and address (e.g. a utility bill) but you can still register a death without them.

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Your NOK will only get one free Death Certificate but extra copies can be purchased – these will be needed for sorting out the person's affairs.

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You can use this to let organisations know of the passing and apply for probate.

When the inquest is over the coroner will tell the registrar what to put in the register.

## What do do when someone passes away abroad

If the death occurs overseas, the registration process in that country must be followed in order to obtain a death certificate.

Your NOK must contact the British Embassy, High Commission or Consulate. If you're on a package holiday they should tell your package organiser's representative in the resort as soon as possible. Some of the bigger tour operators have welfare teams who will be able to help them with arrangements.

When registering the death, your NOK should take information about themselves and the person who has died including:

- full name
- date of birth
- passport number
- where and when the passport was issued
- details of the next-of-kin, if you're not their closest relative.

## Bringing them home

If your NOK would like their loved one brought back to the UK, this is known as repatriation, they must contact Prosperous Life as soon as possible so we can contact our International Undertakers, who specialise in repatriation. Before they can bring the body home, they'll need the following documents (The British Embassy will be able to help them obtain these):

- a certified English translation of the foreign death certificate from the country in which the person died
- authorisation to remove the body from the country
- a certificate of embalming.

The cost of repatriation is not included within any of our plans and these costs will need to be paid directly to the Funeral Directors. Your NOK should contact the travel insurance company as soon as they can. If you are covered, the insurance company will usually employ a local assistance firm who will arrange an international undertaker.

When a body is returned to the UK, your NOK will need to inform the local Register office who will provide them with a Death Certificate which will allow a burial to take place. If cremation is chosen, the Home Office also needs to give permission. They can get an application for a Home Office cremation order from the local crematorium.



## What to do about the will

### - If there is a will

When the will was taken out, the deceased would have named at least one person who they would like to deal with the estate on their departure. This person is called an executor. The executor is responsible for obtaining probate. Probate is a legal document that allows the executor of the will to sort out a person's estate as they instructed in their will.

They might not need to get probate if:

- The estate was held jointly with the person's surviving spouse or civil partner, for example a joint bank account.
- The estate doesn't include land, property or shares.
- The amount held in the bank is small.

In the above situations, they just need to contact the bank or building society to let them know that the person has died. They might ask for a copy of the death certificate as proof.

## What to do about the will

### - If there isn't a will

If your loved one died without a will, this means they have died 'intestate'.

This will mean their estate will need to be shared out according to certain rules. It can become a complicated matter so if the deceased had a solicitor, we would advise you contact them to start the proceedings. More information can be found at [www.gov.uk](http://www.gov.uk) or by contacting Citizens Advice.

If you don't currently have a Will and it is something you would like to discuss, please don't hesitate to call one of our specialist Will Writers on 0161 974 6563 who will be able to talk you through the process.

