The Probate Service

Guidance and support from W&P Legal

FREE GUIDE | ENGLAND AND WALES

Dealing with a bereavement

The first steps after someone dies, how you might feel, and what happens to their estate.

Inside this guide

- What to do in the first few days
- How you might feel, and where to find support
- What happens to the estate, with or without a will
- Inheritance tax, pensions and life insurance

TALK TO A REAL PERSON

0800 612 4512

Monday to Friday, 8.30am to 5.30pm | **advice@wplegal.co.uk**

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BEFORE YOU START

We're sorry for your loss

Bereavement is deeply personal and there is no formula for how to deal with it. Even if you have lost someone before, you may find this time feels very different.

This guide covers two things. First, the feelings many people go through after a death, and where to find support. Second, the practical steps: what needs doing in the first few days, and what happens to the person's money, property and belongings.

You may not feel ready to read it all now. That's fine. Come back to it when you're ready, or read it with someone close to you.

The first few days at a glance

What to do	When
Register the death	Within five days, unless a coroner is involved.
Order copies of the death certificate	When you register. Several copies will save time later.
Use Tell Us Once	After registering. It tells most government departments in one go.
Arrange the funeral	Once the registrar has issued the paperwork for burial or cremation.
Secure the home and belongings	As soon as you can, especially if the home is now empty.
Look for a will	Early on. It may include funeral wishes and names the executors.

If you need someone to talk to now

Samaritans are available any time, day or night, on **116 123**. Cruse Bereavement Support offers free support on **0808 808 1677**. You'll find more organisations in section 9.

In this guide

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2 How you might feel
3 Those around you
4 What to do first
5 If there is no will
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SECTION 1

When someone dies

It is devastating when someone close to you dies. You might feel many emotions at once, and it can be overwhelming.

It is important to remember that **there is no right or wrong way to feel**. Everyone grieves differently and manages their feelings in their own way. Grief is natural, and it can last a long time.

Talking to the people close to you can really help. You don't need to deal with this alone, and there are organisations that can support you, listed at the end of this guide.

You might not want to do too much too soon. But a few things do need to happen in the first few days:

- **Register the death.** A medical examiner will usually contact you and the registrar to confirm the cause of death. You then make an appointment at the local register office.
- **Arrange the funeral.** You can start planning straight away, but the funeral can't usually take place until the death is registered.

If a coroner is involved

If the death was sudden or unexpected, it may be reported to a coroner. This can delay registering the death and the funeral. The coroner's office will keep you informed.

SECTION 2

How you might feel

Grief is a natural response to losing someone. While grieving, you'll probably experience a range of intense emotions.

- Some people feel them more strongly than others.
- They can conflict with each other, and they don't come in any set order.
- Some days you may feel you're coping better, and on other days struggle.

With time and the right support, these feelings usually become less intense, and you can start to adjust. At first, many people describe a sense of numbness and disbelief, even when the death was expected. As the shock fades, other strong emotions may follow.

Emptiness and sadness

Feelings of emptiness and sadness are a normal response to loss. They often come in waves rather than all at once, and they are part of how we heal.

Anger

Sometimes we feel angry when we can't control what is happening to us. Not everyone feels anger, but if you do, it can be part of healing. If it persists, it may help to talk to your GP or a counsellor.

Fear

A death can leave many unanswered questions, from money to how life will look now. It's completely normal to feel afraid. These feelings usually become easier to handle with time.

Guilt and relief

Guilt and relief are common, especially after a long illness. You may feel relieved your loved one is no longer suffering, or guilty about something you did or didn't do. Talking to a counsellor can help.

When to ask for more help

If your feelings are not easing, or you are finding it hard to cope day to day, please talk to your GP or one of the organisations in section 9. Asking for help is a strength, not a failure.

SECTION 3

Those around you

Knowing the right words

It can feel difficult to talk to someone who has lost a person close to them. Many people don't know what to say, or worry about saying the wrong thing, so they avoid the subject altogether. That doesn't mean they don't want to support you. Sometimes it helps if you are the one to bring it up, as it shows others that it's okay to talk about.

Supporting each other

Often the loss affecting you is affecting others close to you too. If you feel able to, encourage them to share how they're feeling, and reassure them they are not alone. Talking together, sharing stories of the person you've lost and simply listening can help everyone.

Talking to children

Bereavement affects children differently, just as it does adults. It is important to talk openly and answer their questions as honestly as you can, even when that's hard. How a child grieves often depends on their age and what they already understand about death. Child Bereavement UK, listed in section 9, has practical advice for families.

SECTION 4

What to do first

1 Register the death

Do this within five days, at the register office for the area where the person died. You can find your local office at **gov.uk/register-offices**. If the death has been reported to a coroner, you can't register it until the coroner allows it.

2 Get copies of the death certificate

Banks, pension providers, insurers and others will each want to see one. Buying several copies when you register is usually cheaper and quicker than ordering more later. Some banks will also certify a copy if you take the original into a branch.

3 Use Tell Us Once

The government's Tell Us Once service lets you inform HMRC, the DWP, the DVLA, the Passport Office and the local council in one go. The registrar will give you a reference number. It helps to have the person's National Insurance number, date of birth, and any driving licence and passport details to hand.

4 Arrange the funeral

Check whether the person left funeral wishes, or a pre-paid funeral plan. Most families use a funeral director, but you don't have to. The funeral is usually one of the first costs paid from the estate, and banks will often release money directly to the funeral director on sight of the invoice.

The average cost of a funeral in the UK is around £4,285, according to the SunLife Cost of Dying Report 2025. Fees for things like a celebrant, flowers and a wake can add more.

5 Keep the home and belongings safe

If the home is now empty, lock it up, tell the home insurer, and arrange for post to be redirected. Don't give away or sell belongings yet, as they form part of the estate.

6 Look for a will

Start with the person's papers at home. You can also ask their bank, any solicitor or will writer they used, and close family. A paid search of Certainty, the National Will Register, can find wills registered there.

Organisations you may need to tell

Tell Us Once covers most government departments, but you'll need to contact others yourself. A copy of the death certificate is usually needed.

- banks, building societies, credit card and loan providers
- mortgage lenders, landlords or the council housing department
- investment and share providers
- pension providers and life insurers
- gas, electricity and water suppliers
- home and car insurers
- phone, broadband and TV providers
- clubs, subscriptions and social media accounts
- the Royal Mail, to redirect post
- GP, dentist, and any accountant or solicitor

State pensions and benefits will stop through Tell Us Once. Any overpayment made after the death will need to be paid back from the estate.

SECTION 5

If there is no will

If the person didn't leave a valid will, the law decides who inherits. These are called the intestacy rules. Please don't assume everything goes to the surviving partner. Unmarried partners inherit nothing under these rules, however long the couple were together, and a husband, wife or civil partner may have to share with children if the estate is worth more than £322,000.

Someone will usually still need to apply for **letters of administration** to deal with the estate.

Family situation	Who inherits
Married or in a civil partnership, no children	The husband, wife or civil partner inherits everything.
Married, with children, estate worth £322,000 or less	The husband, wife or civil partner inherits everything.
Married, with children, estate worth more than £322,000	The husband, wife or civil partner gets all personal possessions, the first £322,000 and half of the rest. The children share the other half.
Not married, with children	The children share everything equally.
Not married, no children	Parents, then brothers and sisters, then more distant relatives in a set order.

Two free guides that go further

Our **intestacy flowchart** and **letters of administration guide**, both in the resources section of our website, explain who inherits and who can apply.

SECTION 6

The estate

The 'estate' is everything the person owned when they died, such as money, property, investments and belongings, minus anything they owed. Gifts they made in the seven years before they died may also need to be taken into account for inheritance tax.

The person who deals with the estate is called the **executor** if they are named in a will, or the **administrator** if there is no will. They are legally responsible for it, and can be personally liable if something goes wrong.

Do you need a grant?

To deal with the estate, the executor or administrator usually needs a **grant of representation** from the Probate Registry, which is part of HM Courts and Tribunals Service. People often just call this 'probate'. You can apply online through GOV.UK or by post.

You may not need a grant if:

- everything was owned jointly, for example a joint bank account or a home owned as 'joint tenants', as it passes automatically to the surviving owner
- the estate is small and doesn't include land, property or shares, and each bank will release the money without one

Every bank sets its own limit, so ask each one what it needs before you apply.

What the executor or administrator does

- values everything the person owned and owed
- works out whether inheritance tax is due, and pays it
- applies for the grant
- collects in the money, sells or transfers property, and pays the debts
- keeps accounts, and shares out what is left to the right people

Many people do this themselves. Others ask a professional to help with part of it, or to take care of the whole estate. Professionals charge a fee for this, so always ask for a clear quote first.

SECTION 7

Inheritance tax

Most estates don't pay inheritance tax. When it is due, the executor or administrator must deal with it before the grant can be issued.

The basics	What it means
Nil rate band	The first £325,000 of an estate is usually tax free.
Residence nil rate band	Up to £175,000 more can be tax free if a home passes to children or grandchildren. This reduces for estates worth over £2 million.
Husband, wife or civil partner	Anything left to them is usually tax free. Any unused allowances can often be passed on to them, so a couple may be able to leave up to £1 million tax free.
The rate	40% on the amount above the tax-free allowances, or 36% if at least 10% of the estate is left to charity.
Gifts	Gifts made in the seven years before death may count towards the estate.
When it's due	By the end of the sixth month after the death. Interest is charged after that.

Most estates are 'excepted estates', which means no full tax return is needed. If tax may be due, form IHT400 goes to HMRC, and HMRC sends a code that you need before you can apply for the grant.

Tax on property can often be paid in yearly instalments. Many banks will also release money from the person's accounts straight to HMRC to pay the tax.

> **Tell HMRC about everything**
>
> HMRC needs to know about everything the person owned, on their own or jointly. Getting values wrong can lead to penalties. If the estate may be taxable, it's worth getting advice before you send anything.

SECTION 8

Pensions and life insurance

If the person had a pension or life insurance, let each provider know about the death. This stops letters being sent to them, starts any claim, and stops or changes payments. Most providers have a bereavement or claims line. They will usually ask for a copy of the death certificate, and sometimes the will and the grant.

Pensions

If your husband, wife or partner has died, you may be entitled to a lump sum or a pension from their scheme. If they were already receiving an annuity set up on a 'joint life' basis, payments to you will usually carry on, though often at a lower rate. Many pensions are paid to the person named on a nomination form, and do not pass through the estate.

Life insurance

If the person had life insurance, there may be a payment to claim. If the policy was written in trust, the money is paid directly to the people named in the trust. It doesn't form part of the estate, so it isn't counted for inheritance tax and doesn't need a grant. Otherwise, it is paid into the estate. The insurer will tell you which applies.

If you had a joint policy, such as one linked to a mortgage, it may pay out now.

SECTION 9

Support and how we can help

This is a particularly difficult time. However you are feeling, please remember that things do get easier, and that support is there if you need it.

Samaritans

Confidential, non-judgemental emotional support, 24 hours a day, for anyone who is struggling.

116 123 | jo@samaritans.org

Cruse Bereavement Support

Emotional support and information through local services and a national helpline.

0808 808 1677 | cruse.org.uk

Child Bereavement UK

Support for families when a baby or child dies, or when a child is grieving.

0800 02 888 40 | helpline@childbereavementuk.org

The Compassionate Friends

Bereaved parents offering friendship and support to other bereaved parents, grandparents and families.

0345 123 2304 | helpline@tcf.org.uk

How we can help with the estate

The Probate Service is run by W&P Legal, specialists in later life and end of life matters. You can do as much or as little as you like yourself, and we'll pick up wherever you need us.

- a free, no-obligation call to talk through your situation
- help with one part, such as valuing the estate, dealing with HMRC or the application
- looking after the whole estate for you, from start to finish
- a dedicated person who keeps you updated at every step
- fixed fees agreed up front, with no percentage of the estate, which can be paid from the estate

Would it help to talk it through?

We'll listen, answer your questions and explain your options. If you'd rather do it yourself, we'll tell you how.

0800 612 4512

Monday to Friday, 8.30am to 5.30pm. We usually reply within a couple of hours.

Speak to an advisor

The Probate Service

Guidance and support from W&P Legal

You don't have to do this alone. Whether you want a quick answer, help with one part, or someone to take care of the whole estate, we're here.

0800 612 4512

Monday to Friday, 8.30am to 5.30pm

advice@wplegal.co.uk | **theprobateservice.org**

Speak to an advisor

The Probate Service is run by W&P Legal, Unit 4, The Stirling Centre, Stirling Way, Market Deeping, PE6 8EQ. We are voluntarily regulated by the Society of Will Writers and Estate Planners' professional standards body, and are members of STEP and the Institute of Paralegals. Any reserved legal work is carried out by our SRA-regulated partner, Bright Legal. We are not part of HM Courts and Tribunals Service.

This guide gives general information about the law in England and Wales and was correct in November 2026. It is not legal advice about your situation.