ARRANGING A
FUNERAL

A FREE GUIDE FOR FAMILIES

When someone dies: the first month

What to do, what can wait, and when each thing needs doing. For deaths in England and Wales, with notes on Scotland and Northern Ireland.

Facts checked September 2026

arrangingafuneral.co.uk

Before you start

You do not have to do everything at once. Almost nothing here has to happen today.

This guide sets out what comes first, what can wait, and roughly when each thing needs doing. Work through it at whatever pace suits you. Tick things off. Put it down and come back to it.

It covers deaths in England and Wales. There is a page near the end on Scotland, where the rules are different, and on Northern Ireland.

Everything here is free. We are a directory of funeral services and we do not charge families for anything.

How to use it

Anything with a time limit is shown in a box like this:

DEADLINE

5 days to register the death. Every deadline is listed on the next page.

If something is unclear, the phone numbers on page 14 are answered by people who will talk it through with you.

Contents

DEADLINES AT A GLANCE

5 days	to register the death, once the medical examiner's office says you can
28 days	to use your Tell Us Once reference number
3 months	to claim the full Bereavement Support Payment
6 months	after the funeral, to claim a Funeral Expenses Payment

The first few hours

Only the first of these needs doing straight away.

- [ ] **Have the death confirmed**
  In a hospital, hospice or care home, the staff arrange this. You do not need to do anything. At home, call the person's GP if the death was expected, or NHS 111 out of hours. If the death was unexpected, call 999.

- [ ] **Tell the people who need to know**
  Close family and friends first. There is no rush on anyone else. Ask one or two people to pass the news on, so you are not making the same call twenty times.

- [ ] **Look for a will and any funeral wishes**
  Do this before you agree any costs. See the next page.

- [ ] **Choose a funeral director, when you are ready**
  There is no need to decide in the first few hours. See the next page.

Look for a will and any funeral wishes

Do this before you agree any costs. Look for a will, written funeral wishes, or a pre-paid funeral plan. A plan that turns up after the funeral is arranged is a great deal harder to use.

Common places to look: a drawer or file at home, with a solicitor, with the bank, or lodged with a funeral director.

Choose a funeral director

You can choose any funeral director you like. You are not obliged to use one that a hospital or care home suggests.

> YOUR RIGHT
>
> **Every funeral director must show you a standard price list.** Ask for it, and ask for a written quote before you agree to anything. A good one will not mind being asked.

Prices for the same thing differ widely between firms in the same town, so it is worth getting more than one quote.

Wait for the medical examiner

Since September 2024, every death in England and Wales that is not reported to a coroner is reviewed by a medical examiner before it can be registered. This is normal, and it happens to almost everyone.

A medical examiner is a senior doctor who was not involved in the person's care. Their job is to make sure the cause of death is recorded accurately.

Their office will ring you. They will explain the cause of death in plain terms and ask whether you have any concerns about the care the person received. You can ask them anything.

You do not have to collect any paperwork. They send the certificate straight to the register office.

Register the death

DEADLINE

5 days from the medical examiner's office telling you that you can register.

The register office will contact you, or you can book an appointment yourself. Take the person's NHS number, date and place of birth, and last address if you have them. Do not worry if some are missing.

Buy several death certificates

Buy them while you are at the register office. Banks, pension providers and insurers each want one, and copies bought later cost more and take longer. **Most families need between four and ten.**

Give the green form to the funeral director

The registrar gives you a certificate for burial or cremation, usually called the green form. **The funeral cannot go ahead without it.** Hand it to the funeral director as soon as you have it.

Use Tell Us Once

A free government service that reports the death to most government departments and your council in one go. The registrar will do it with you, or give you a reference number.

DEADLINE

28 days is how long the Tell Us Once reference number lasts.

Tell the bank

Do not use the person's card or online banking, even for household bills. Many banks will pay the funeral director's bill straight from the account. Ask.

If the coroner is involved

Some deaths are reported to a coroner. This does not mean anyone has done anything wrong.

It is required where the cause of death is unknown, where the death was sudden or violent, where it happened during an operation, or where the person had not seen a doctor recently.

The coroner may do nothing more than confirm the cause. Sometimes there is a post-mortem. Occasionally there is an inquest.

> WHAT TO EXPECT
>
> **A coroner's involvement delays registering the death, and can delay the funeral.** The coroner's office will tell you where things stand.

If an inquest is opened, the coroner can issue an interim certificate, so you can start dealing with the estate without waiting for the inquest to finish.

You can ring the coroner's office and ask how long they expect to take. They are used to the question.

Choosing the funeral

Costs vary a great deal, both by region and by the kind of funeral. A direct cremation with no service is the cheapest option. A traditional funeral with a hearse, limousines and a service costs several times more.

The main choices

Direct cremation. The person is cremated with no service and no mourners present, and the ashes are returned to you. Many families then hold a memorial later, at a time and place that suits them. It is the least expensive option by a long way.

Cremation with a service. The most common choice in the UK.

Burial. Usually more expensive than cremation, mainly because of the cost of the grave.

Natural or woodland burial. Burial in woodland or meadow, in a coffin or shroud that breaks down naturally. Graves are usually marked with a tree or a simple marker rather than a headstone, and some sites do not allow markers at all. Ask before you commit.

Help with the cost

Bereavement Support Payment

If your husband, wife, civil partner or partner has died, you may be able to claim.

DEADLINE

3 months to get the full amount. You can claim up to 21 months later, but you get less.

Funeral Expenses Payment

If you receive certain benefits, you may get help towards the cost of the funeral.

DEADLINE

6 months after the funeral.

Children's Funeral Fund

In England and Wales, burial and cremation fees are not charged for a child under 18. The funeral director claims it, not you.

The DWP Bereavement Service, 0800 151 2012, will check what you can claim in a single call.

The first month: the estate

Dealing with the person's money, property and belongings is called administering the estate. There is no rush in the first fortnight.

You may not need probate

If everything was jointly owned with a spouse, or the amounts held are small, many banks will release money without it. Each bank sets its own limit. Ask them before assuming you need it.

If there is a will

It names an executor. That is the person with the legal right to deal with the estate.

If there is no will

The law decides who inherits and who can act. This is worth taking advice on, particularly if the couple were not married.

Keep a list as you go of everyone you contact and when. You will be asked about it later, and by then you will not remember. There is space on page 15.

Who you still need to tell

Tell Us Once covers government departments and your council. You will still need to contact these yourself:

- [ ] **Banks and building societies**
- [ ] **Mortgage and insurance providers**
- [ ] **Gas, electricity, water, phone and broadband**
- [ ] **The landlord or housing association**
- [ ] **Personal and workplace pensions**
- [ ] **The person's employer**
- [ ] **The GP, dentist and optician**
- [ ] **Subscriptions and memberships**

Ask each one whether they need to see a death certificate.

To stop advertising post arriving in the person's name, register with the **Deceased Preference Service**. It is free.

If the death was in Scotland

Scotland works differently in several ways.

DEADLINE IN SCOTLAND

8 days to register the death, at any registration office in Scotland.

The procurator fiscal takes the role that the coroner takes in England and Wales.

Confirmation is the Scottish name for dealing with the estate, instead of probate.

Funeral Support Payment is the Scottish equivalent of the Funeral Expenses Payment, run by Social Security Scotland.

Tell Us Once is available in Scotland and works the same way.

If the death was in Northern Ireland

Deaths are registered within five days. Tell Us Once is not available, so each organisation has to be contacted separately. The coroner system is broadly similar to England and Wales.

Someone to talk to

There is no right way to grieve and no timetable. People who tell you there is are wrong.

Cruse Bereavement Support **0808 808 1677**

Free. Trained bereavement volunteers.

Samaritans **116 123**

Free, any time of day or night, every day of the year.

DWP Bereavement Service **0800 151 2012**

Benefits, pensions, and what you can claim.

Support near you

Arranging a Funeral lists bereavement support services and charities by town, free, at **arrangingafuneral.co.uk**.

Your own GP. If you are not sleeping, or not coping, this is a reasonable thing to see the doctor about. It is not a fuss.

Your notes

Somewhere to keep the numbers and dates you will be asked for.

Funeral director and phone

Medical examiner's office

Register office appointment

Tell Us Once reference number

Coroner's office, if involved

Bank or building society

Executor or solicitor

Date of the funeral

Where this comes from

The facts in this guide were checked in September 2026 against GOV.UK, the NHS, the Competition and Markets Authority rules on funeral pricing, and Social Security Scotland.

Government information is used under the Open Government Licence. Rules and amounts change. Where a deadline or a payment matters to you, check the current position on GOV.UK before you rely on it.

This guide is free. Please copy it, print it, and give it to anyone it would help.

ARRANGING A
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A free directory of funeral directors, register offices, crematoria and bereavement support across the UK.

arrangingafuneral.co.uk