

Bereavement Support for pension policies.

**What you need to do when
someone dies**

We understand this could be a very difficult time for you. We would therefore like to extend our condolences and assurance that we will try to make this process as simple and stress-free as possible.

If you need to let us know that someone had died, we're here to provide support. In this guide, you will find practical information about what you need to do, things you may need to consider and documents that you might need to send us.

Our priority is to make sure that the necessary paperwork is completed and carried out correctly. This will ensure that the death benefits are paid to the right person or people as efficiently as possible.

Once you let us know that someone has died, we'll check what policies they had and write to either yourself or a personal representative with any further requirements that we may have.

Please contact us if you would like this information in an alternative format such as braille, large print or audio.

Obtain a Medical Certificate

This should be done immediately and if there's no coroner's inquest, you should be able to get one from the deceased's GP or the hospital.

Registering the death

You should do this within five days in England, Wales and Northern Ireland or within eight days in Scotland. This should be done at the Register Office in the area where the deceased died. You can find your local office using gov.uk/register-offices

You can find out what you need to do about registering a death on the Government's website at www.gov.uk/register-a-death

If the death has been reported to a coroner, you won't be able to register the death until the coroner gives their permission.

Obtain a Death Certificate

The registrar at the Register Office will give you one free Death Certificate, but it might be useful to pay for some additional copies as you may need to send them organisations such as providers of financial products, property or utility companies. Some banks are happy to provide 'certified copies' which you can obtain by taking an original certificate into a branch of the bank where the deceased held their accounts. Often these are provided free of charge.

Alternatively, you can order a copy of a death certificate via <https://www.gov.uk/order-copy-birth-death-marriage-certificate>

Tell Us Once service

When someone dies, there are also a number of government departments you'll need to get in touch with. The Government's Tell Us Once service lets you contact several departments in one go. You can find more information on this on the Government's website, www.gov.uk

When you register a death, the registrar will let you know if this service is available in your area. It isn't available in Northern Ireland or if the person died abroad. The registrar will give you the number to call and a unique reference number, which you can use online or provide to the person you speak to when you call.

If you don't use the Government's Tell Us Once service, you may need to contact each department yourself.

You can find details of who to contact and how on the Government's website at: www.gov.uk/after-a-death/tax-benefits-vehicles

Some of the organisations you may need to contact include:

- HM Revenue and Customs (HMRC) to deal with tax and cancel benefits – www.gov.uk/government/organisations/hm-revenue-customs/contact/bereavement-and-deceased-estate
- Department for Work and Pensions (DWP) – www.gov.uk/government/organisations/department-for-work-pensions
- Passport office – www.gov.uk/government/publications/what-to-do-with-a-passport-when-the-passport-holder-has-died
- Driver and Vehicle Licensing Agency (DVLA) – <https://www.gov.uk/tell-dvla-about-bereavement>
- The local council – <https://www.gov.uk/find-local-council>
- There may be a number of other organisations you need to get in touch with. You can find a list on www.bereavementadvice.org

Arranging the funeral

Once the death has been registered, you can arrange a funeral. Most people use a funeral director who will help you make the necessary arrangements.

To find a funeral director visit NAFD.org.uk or SAIF.org.uk

Paying for the funeral

If you're arranging the funeral, you'll need to pay for this upfront.

Many people find it difficult to cover the cost of a funeral but help is available.

You'll find advice on paying for funerals on the government website, gov.uk/bereavement-support-payment

You can also discuss the situation with your funeral director, who may be able to put you in touch with organisations that can help.

Information we might need

When you get in touch with us to let us know over the telephone, there is some information that we will ask from you. Once you've let us know, we'll update our systems and arrange for all marketing to stop.

Some of the information that we'll ask you includes:

- Your name and telephone number
- The name of the person who has died, their Address/Date of Birth and any policy number(s) they had. Don't worry if you don't have policy numbers to hand.
- If you don't have any policy details to hand then we'll ask for the date of birth and address of the person who has died
- Your relationship to the person who has died
- Who the next of kin is

Letting us know

To let us know that someone has died, you can contact us:

By Phone

0333 323 5433 (local rate) Our lines are open Monday to Friday from 9:00am to 5:00pm. Calls cost no more than calls to landline numbers starting with 01 or 02, and if you are calling from a mobile phone, calls will count towards any inclusive minutes you have rather than being charged separately.

Please note that calls may be monitored and recorded for training purposes.

By Post

Scottish Friendly, Pension Claims Team, Galbraith House, 16 Blythswood Square, GLASGOW, G2 4HJ

By Email

pensionclaims@scottishfriendly.co.uk

On our website

You can complete a short form on our website with some details of the person who has died at the following address:

<https://www.scottishfriendly.co.uk/contact-us/email-enquiry>



Documents we might need you to send us

So that we can release the money as quickly as possible, we'll need to see certain documents. We might also need additional information depending on the circumstances.

Death Certificate:

- In all circumstances, we will require sight of either the Original Death Certificate or a certified copy of the Original Death certificate.
- If the Death Certificate is not yet available, we will require sight of either the Original Coroner's Interim Death Certificate or a certified copy of the Coroner's Interim Death Certificate.

Spouse/Partner details:

- Where the deceased member has surviving spouse at the time of death, we would require either the Original or a certified copy of the Marriage certificate. If you don't have this, you can get a copy from the court where the original was issued. You can find out more at: gov.uk/browse/births-deaths-marriages/marriage-divorce.
- Where the deceased was not married but did have a partner at the date of death, we would require proof of financial interdependency. This could be in the form of joint bank accounts, utility bill or a joint mortgage.
- Where the policyholder had divorced after the policy started we'll need to see the final order (formerly known as 'Decree absolute'). If you don't have this, you can get a copy from the court where the original was issued. You can find out more at: gov.uk/browse/births-deaths-marriages/marriage-divorce.
- Other Dependants:
 - According to HM Revenue & Customs (HMRC), the definition of a Dependant, is someone who:
 1. Was married/ in civil partnership with the deceased at the time of death.
 2. Is a child, either natural or adopted, of the deceased and either:
 - under the age of 23, or
 - dependant, in the opinion of the scheme administrator, due to physical or mental impairment.
 3. Someone not covered under 1 & 2 above but who in the opinion of the scheme administrator, is:
 - financially dependant on the deceased;
 - in a relationship of mutual financial dependence; or
 - dependant on the deceased due to physical or mental impairment.
 - Where the deceased did not have a spouse at the time of death, but did have dependent children, we would require the Children's birth certificates and proof of their dependency. This could be in the form of bank statements showing payments being made to the children.

Other Key Information:

- If you are the deceased's child, parent, brother/sister and the claim value is more than £25,000.00, or, if you are the spouse and the claim value is more than £100,000.00, we will require the Grant of probate/Certificate of Confirmation (see glossary for further details on what this document is).
- Where the deceased nominated beneficiaries under an Expression of Wish, we would require a copy of the Expression of Wish if we do not already hold this on file.
- Where payment is not being paid to the estate, we would require proof of the payee's identity.
- Where the policy is held in trust and there are appointed Trustees, we would require a copy of the Trust Deed (if not already received). See Glossary for further details about Trusts.
- If the deceased held a will on it's own or with a codicil, we would require a copy of the will.
- We would also require a copy of the Original Policy Document.

You can post us a copy of these documents to us or email it to us at: pensionclaims@scottishfriendly.co.uk

Once we have seen these documents, we'll let you or a personal representative know what the next steps are.

Useful Websites

Government guidance

www.gov.uk/after-a-death

The General Register Office

PO Box 2, Southport, PR8 2JD

Email: certificate.services@gro.gov.uk

Phone: 0300 123 1837

National Records of Scotland

www.nrscotland.gov.uk

New Register House, 3 West Register Street, Edinburgh, EH1 3YT

HM Revenue & Customs

www.hmrc.gov.uk

HM Revenue and Customs, BX9 1AS

Phone: 0300 200 3300

Citizens Advice Bureau

www.citizensadvice.org.uk

Probate Registry

www.justice.gov.uk/courts/probate

For application for powers to process the will in England and Wales

[www.scotcourts.gov.uk/taking-action/dealing-with-a-deceased's-estate-in-scotland](http://www.scotcourts.gov.uk/taking-action/dealing-with-a-deceaseds-estate-in-scotland) – Scotland

www.nidirect.gov.uk/articles/probate

– Northern Ireland

Register to stop direct mail

www.thebereavementregister.org.uk

A free service that helps reduce the amount of direct mail being sent to the address of the person who has died

NHS Bereavement Support

www.nhs.uk/Livewell/bereavement/Pages/bereavement.aspx

Cruse Bereavement Care

www.cruse.org.uk

Support, counselling, education, advice and information after a bereavement

Grief Encounter

www.griefencounter.org.uk

Support for bereaved children, under the age of 21, and their families, to help them deal with losing someone close. Services are free and funded through supporters.

National Association of Funeral Directors

www.nafd.org.uk

618 Warwick Road, West Midlands, B91 1AA Phone: 0121 711 1343

Glossary

Administration – the term used for the formalities of dealing with the estate.

Administrator – the person who is appointed to distribute the estate if someone dies without leaving a will or without appointing an executor. If an appointed executor is unable or unwilling to act, an administrator will also be appointed.

Beneficiary – the person or organisation who benefits from a will or under intestacy (Intestate / Intestacy is when someone dies without leaving a valid will in place).

Codicil – a separate document altering or adding to the provisions of an existing will.

Coroner's Certificate – in some cases a death has to be investigated by a coroner. In this case a coroner's certificate will be provided until the death certificate has been issued.

Death certificate – this might be a medical document issued by a qualified doctor, certifying the death of a person and stating the cause if known. More commonly, this is a legal document you get from a registrar, confirming the date, location and cause of a person's death.

Estate – everything owned or owed by the person who has died.

Executor – the person, institution or professional named in a will to carry out the instructions and wishes contained in the will.

Grant of Representation – Grant of Representation is a document issued by the Court that enables the person(s) named in it to deal with the assets and belongings (the 'estate') of a deceased person.

The term 'Confirmation' is used in Scotland, while 'Probate' is the equivalent English or Irish law term.

You can apply to have your claim settled without producing a Grant of Representation if:

(i) if you think your total claim will be for no more than £5,000,

OR

(ii) if you are the deceased's spouse, and the deceased's estate has a value of no more than £20,000.

If you do not provide a Grant of Representation, then we are obliged to settle to the deceased's next of kin as established in the following order by the law of intestacy:

(i) spouse, (ii) children, (iii) parents (iv) siblings.

In all circumstances, Scottish Friendly reserves the right to insist on sight of a Grant of Representation if is deemed necessary.

Grant of Probate – an official document confirming that the will is valid and stating who the personal representative is. It is granted to the executors so that they have the legal right to administer the estate. It can be used to show the personal representative(s) has the right to access funds, sort out finances, collect and share out the deceased person's assets as set out in the will.

Inheritance Tax (IHT) – a tax on the estate that generally applies when someone dies and when the value of the estate is above a specific threshold. It is paid before the estate can be distributed to the beneficiaries. You can find out more about IHT on the Government's website at www.gov.uk/inheritance-tax

Intestate / Intestacy – is when someone dies without leaving a valid will in place.

Letters of Administration – an official document stating who is entitled to deal with the estate if the executor can't or won't act, or if there is no valid will.

Personal representative – the general term for an executor or administrator.

Probate registry – the organisation responsible for overseeing probate and issuing Grants of Representation.

Trusts – a way of managing assets (money, investments, land or buildings) for people. There are different types of trusts and they are taxed differently. Trusts involve:

- the 'settlor' – the person who puts assets into a trust
- the 'trustee' – the person who manages the trust
- the 'beneficiary' – the person who benefits from the trust.

Will – a legal document which indicates who should benefit from the estate and how. It appoints an executor to distribute the estate.

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