



An Executor Guide

What happens when
someone dies



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Losing someone close can feel overwhelming and we are here to help you at this difficult time. Here is our step-by-step guide on actions to take. If you would like help applying for a Grant of Probate or dealing with the whole estate, we work in Partnership with trusted professional firms. In addition, we also have trusted relationships with other professionals such as Accountants and Financial Advisers we can introduce you to if needed.

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1. Immediate Actions

Expected Death at Home: Call the GP or nearest relative. A doctor will verify the death and provide a medical certificate of cause of death.

Unexpected Death at Home: Call 999 immediately. The death will be reported to a coroner who may require a post-mortem examination.

Death in Hospital: The hospital will handle the initial steps and provide the medical certificate.

2. Register the Death

Within 5 Days: Register the death at a local register office. You'll need the MCCD and personal details of the deceased ([What to do after someone dies: Register the death - GOV.UK](#))

3. Notify Government and Other Organisations

Tell Us Once Service: This service allows you to inform all relevant government departments in one go ([What to do after someone dies: Tell Us Once - GOV.UK](#))

Other Organisations: Notify banks, insurance companies, utility providers, and employers.

4. Arrange the Funeral

Funeral Director: Contact a funeral director to arrange the funeral. They can guide you through the process.

Paying for funeral: the funeral costs can be paid directly from the deceased's bank or building society account. You will need to present the funeral director's invoice to the financial organisation.

5. Check if you can get Bereavement Benefits

Loss of partner: Bereavement support payment ([Bereavement Support Payment: How it works - GOV.UK](#))

Loss of child: statutory parental bereavement pay and leave ([Statutory Parental Bereavement Pay and Leave: Overview - GOV.UK](#))

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Guardians: If you are bringing up the child of another person you may be eligible for Guardians allowance ([Guardian's Allowance: Overview - GOV.UK](#))

6. Financial and Legal Matters

Determine whether there is a valid will: The will sets out who is to deal with the estate (The Executor) and who is to benefit. If there is no will then the estate will be dealt with by Intestacy ([Intestacy - who inherits if someone dies without a will? - GOV.UK](#))

Value the Estate: Estimate the value of the deceased's estate to determine if inheritance tax is due. ([How to value an estate for Inheritance Tax and report its value: What you need to do - GOV.UK](#))

Inheritance Tax reporting: If you are dealing with a taxable estate or needing to claim the Residence Nil Rate Band, you must complete form IHT400 plus all relevant schedules to HMRC. Inheritance tax must be reported and paid within six months of death to avoid interest charges and penalties. [How to value an estate for Inheritance Tax and report its value: Check if you need to send full details of the estate - GOV.UK](#)

Apply for Probate: If necessary, apply for a grant of probate which gives you the legal permission to deal with the deceased's property, money, and possessions ([Applying for probate: What is probate - GOV.UK](#))

Place a deceased estates notice in the London Gazette: this is to protect Executors from creditors coming forward after the distribution of estate assets or claims being made on the estate. Section 27 of the Trustee Act 1925 sets out a minimum of two months from the date of publication inviting creditors to contact the Executor. If a notice is not placed and later a creditor comes forward the Executor may have some personal liability. ([Place a deceased estates notice | The Gazette](#))

Open an Executor account: to keep all finances completely separate so it will be simple to produce estate accounts for beneficiaries

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Locate all beneficiaries: and satisfy yourself of their identification and eligibility to receive the inheritance

Deal with Debts and Taxes: Pay any outstanding debts and taxes before distributing the estate according to the will or law

Sell assets: (Properties/shares if appropriate)

Calculate and pay income tax on rental income, savings interest, profits from a business etc

Calculate and pay Capital Gains Tax from selling shares, investments or property

Prepare Estate Accounts and give a copy to each beneficiary – all beneficiaries should 'sign off' the accounts

Report the estate value, income tax, Capital gains tax liability to HMRC

7. Emotional Support

Bereavement Support: Seek support from organisations like Cruse Bereavement Support, NHS, or local bereavement services ([What to do after someone dies: Bereavement help and support - GOV.UK](#))

Heritage Estate Planning

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planned for the future*

