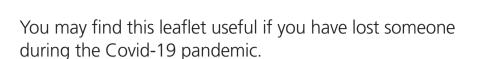


WHAT TO DO WHEN SOMEONE DIES DURING THE COVID-19 PANDEMIC









The information is applicable to both Covid-19 deaths and deaths from other causes. This guidance, for those living in England, complements the information in the leaflet 'What to do when someone dies' and on **gov.uk/when-someone-dies**.

This leaflet shares important information to help bereaved families, friends or next of kins make important decisions during this national emergency. It explains the next steps, answers questions and guides you to the help and support that is available.

It also answers commonly asked questions when someone dies during the Covid-19 pandemic. More detail on each element can be found later in this leaflet

Can funerals still be held and who can attend them?

o Funerals can still be held but are subject to the social distancing measures which are currently in place. This means the number of attendees at a funeral must be limited. Further advice can be found in this document and on gov.uk/government/publications/covid-19-guidance-for-managing-a-funeral-during-the-coronavirus-pandemic/covid-19-guidance-for-managing-a-funeral-during-the-coronavirus-pandemic

Should funerals happen as quickly as possible?

o Yes, these should go ahead as soon as possible. Further advice on how to facilitate this can be found in this leaflet.

What financial support is available?

o There is a range of financial support available for the bereaved which you may be eligible for. Further details can be found on **gov.uk/when-someone-dies.**







o Whenever a bereavement occurs, it can be an extremely difficult and challenging time. This is likely to be even more so for those experiencing bereavement and grief during the Covid-19 pandemic. Information on where to seek help is set out below and on **gov.uk/coronavirus-funeral-advice**

• How can I mourn if I can't attend the funeral?

o Holding online funerals, creating online books of condolences, or holding additional memorial events at a later date may help those who cannot attend a funeral. Additional suggestions are set out in this document.

Steps to take when someone dies

1. Register the death

Unless the death has been referred to the coroner, the death will need to be registered with the Registrar of Births, Deaths and Marriages within 5 days.

For details on changes to registering deaths during the Covid-19 outbreak, contact your local registrar. Guidance and help to locate your local office can be found on **gov.uk/register-a-death**.

The doctor who signed the Medical Certificate of Cause of Death may have passed your contact details to the registrar so that they can contact you to organise the registration. However, you may want to contact the Register Office early on so the registration process can be completed and you can proceed with the funeral arrangements.

During the Covid-19 period, the registrar will issue a 'certificate for burial or cremation' to the burial or cremation authority and may also send a copy to your chosen funeral director. Your funeral director will advise you about any other forms that are required before the burial or cremation can go ahead.

The registrar can issue you with a copy or copies of the death certificate, which you will need if there is an estate to administer.









Funerals continue to go ahead during the Covid-19 outbreak. Providers of funeral services, such as funeral directors and funeral homes, remain open.

To ensure that organisations managing funerals are able to cope with the increased number of deaths, it is important that **funerals are not delayed**. We understand how difficult this will be for you, however the current guidance will be in place for the **foreseeable future** for everyone's safety.

The funeral can usually only take place after the death is registered. Most people use a funeral director, though you can arrange a funeral yourself (see **naturaldeath.org.uk/** for advice on arranging a funeral yourself). You can also contact your local council cemetery and crematorium department for advice if you wish to make arrangements yourself.

If using a funeral director, you can choose one who is a member of either:

- 1. National Association of Funeral Directors
- 2. The National Society of Allied and Independent Funeral Directors (SAIF)

You are not restricted to using any particular funeral director, and can approach several to compare their services and prices.

Some local councils run their own funeral services. The British Humanist Association and Institute of Civil Funerals can also help with advice about non-religious funeral services.

If you choose a funeral director, the body will be collected and taken to a funeral home or a mortuary. Due to Covid-19 it **may not currently be possible for you to visit the funeral home**. You should follow the advice of your funeral director and local authority.

You are advised **not to take part in rituals or practices that bring you into close contact with the body**. Where there are aspects of faith which include close contact with the body, contact should be **restricted to those who are wearing Personal Protective Equipment (PPE)** under the supervision of someone who is trained in appropriate use of PPE. You can speak to your funeral director about









the possibility of safely arranging a visit to wash, dress and conduct any other religious observances. However, **it may not be possible to visit a mortuary**. Community faith groups can also advise you on what it is possible to do.

3. Tell government about the death

The Tell Us Once service allows you to inform central and local government departments and a range of public-sector pension schemes when someone dies. The Registrar will provide you with a unique reference number when you register the death or obtain an interim death certificate, you can then access the service via telephone or online. For more information go to **gov.uk/tell-us-once**.

You will also need to inform banks, utility companies, and landlords or housing associations separately.

You may not be able to access the Tell us Once service if:

- Your local register office does not offer the Tell Us Once service
- The person died abroad in a country where Tell Us Once is not available
- You are unable or find it difficult to use online services.

If you are unable to access the Tell Us Once service, you will need to contact the relevant organisations individually. These may include:

- HMRC
- National Insurance Contributions Office
- Child Benefit Office
- Tax Credit Office
- Department for Work and Pensions
- Pension Tracing Service / Veterans UK (for armed forces pension)
- Driver and Vehicle Licensing Agency (DVLA)





4. Preparing for the funeral

Communities, organisations and individuals are strongly advised to take action to reduce the risk of spreading Covid-19 infection among mourners who are gathered to pay their respects, with a particular focus on protecting people who are clinically vulnerable and more likely to develop severe illness. These actions include:

- Restricting the number of mourners to be as low as possible to
 ensure a safe distance of at least 2 metres (6 feet) can be maintained
 between individuals. Alongside the funeral director, chapel attendant,
 and funeral staff only the following should attend:
 - o Members of the deceased's household
 - o Immediate family members and/or close friends can attend up to the maximum number permitted.
- The size and circumstance of the venue will determine the maximum number that can be accommodated whilst also facilitating social distancing, but numbers should be minimised as far as possible. Venue managers may set caps on numbers in order to ensure this and will inform your funeral director of the maximum number of mourners allowed, which you should abide by.
- Mourners should follow the guidance on hand washing hygiene and preventing the spread of infection.
- Mourners should also follow the advice on **social distancing when travelling to and from the funeral gathering.**
- Mourners who are self-isolating for 14 days due to someone in their household being unwell with symptoms of Covid-19 but are not symptomatic themselves should be facilitated to attend the funeral in person should they wish to do so, with processes put in place to minimise the risk of transmission.
- Mourners who are clinically vulnerable or in a shielded group should also be facilitated to attend, with processes put in place to minimise the risk of transmission.









 Any mourner who is showing Covid-19 symptoms (a new continuous cough or a high temperature) should not attend the funeral as they pose a risk to others; remote participation should be considered.

Many families are planning **additional memorial events at a later date or holding online memorials** so that more mourners are able to safely pay their respects. Online condolence books may also be helpful. Helping to plan a ceremony, even if they are not able to attend in person, may bring a sense of comfort to mourners.

Attendees should consult the latest Government guidance on travel and social distancing. Those attending a funeral will be able to use **hotels** when returning home would be impractical.

You should consult your local authority, funeral director, religious leader and/or **GOV.UK** for the latest funeral advice.

5. Deal with the estate

You might have to deal with the will, money and property of the person who's died if you're a close friend or relative, or the executor of the will.

You may need to apply for probate to have the legal right to deal with the deceased's estate. More details can be found on gov.uk/applying-forprobate.

As part of applying for probate, you need to value the money, property and possessions ('estate') of the person who's died. You need to complete 3 main tasks to value the estate:

- 3. Contact organisations such as banks or utility providers about the person's assets and debts.
- 4. Estimate the estate's value. This will affect how you report the value to HMRC, and the deadlines for reporting and paying any Inheritance Tax. Most estates aren't taxed.
- 5. Report the value to HM Revenue and Customs (HMRC).

More details and support with each stage can be found on **gov.uk/valuing-estate-of-someone-who-died**







- When a joint owner dies
 - o When a joint owner of a property dies, fill in form DJP to remove their name from the register.
 - o Send the completed form to HM Land Registry, along with an official copy of the death certificate.
- When the sole owner of a property has died, the property is normally transferred to either:
 - o The person inheriting the property (known as 'the beneficiary')
 - o A third party, for example someone buying the property

More details and links to relevant paperwork can be found here: **www.gov.uk/update-property-records-someone-dies**

Deaths reported to the coroner

A doctor may report a death to the coroner for a number of reasons, including:

- Cause of death is unknown
- Death was violent or unnatural
- Death was sudden and unexplained

The coroner may decide a post-mortem examination is needed to find out how the person died. This can be done either in a hospital or public mortuary. After the post-mortem examination, 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' to the cremation authority if the body is to be cremated or a 'Coroner's Order for Burial' if the body is to be buried. You can then register the death and receive copies of the death certificate.

A coroner must hold an inquest if the cause of death is still unknown, or if the person possibly died a violent or unnatural death or died in prison or police custody.







- You cannot register the death until after the inquest.
- The coroner can provide an interim death certificate to prove the person is dead. You can use this to let organisations know of the death and apply for probate.
- When the inquest is over the coroner will tell the registrar what to put in the register.

Bereavement support

Whenever the loss of a friend or loved one happens, it can be an extremely difficult and challenging time. This is likely to be even more so for those experiencing bereavement and grief during the Covid-19 pandemic.

Bereaved people may struggle with the shock, not just of the bereavement but that the social distancing measures mean that they cannot say goodbye in the way that they would have wanted. This could be particularly hard for those isolating alone, and it may be harder to connect with usual support networks.

You may wish to follow the below advice, to help cope with the difficulties of navigating bereavement:

Do

- Take time out to get sufficient sleep (your normal amount), rest and relax, and eat regularly and healthily.
- Tell people what you need.
- Talk to people you trust. You don't have to tell everyone everything but telling nobody anything is often unhelpful.
- Take care at home or when driving or riding accidents are more common after a traumatic or stressful event.
- Try to reduce outside demands on you and don't take on extra responsibilities for the time being.
- Make time to go to a place where you feel safe and calmly go over what happened in your mind. Don't force yourself to do this if the feelings are too strong at the moment.









Don't

- Bottle up these feelings. Think whether it would be helpful to talk about them with somebody you trust. The memories may not disappear straight away.
- Get embarrassed by your feelings and thoughts, or those of others. They are normal reactions to a very stressful event.
- Avoid people you trust.

There are a number of services and organisations that can support you and your family during bereavement, including:

- Find bereavement services from your council.
 - o gov.uk/find-bereavement-services-from-council
- NHS information and support on bereavement.
 - nhs.uk/conditions/stress-anxiety-depression/coping-withbereavement/
- Government step-by-step guide after a bereavement.
 - o gov.uk/after-a-death
- Cruse Bereavement Care has resources on how bereavement and grief may be affected by this pandemic and how to support children through the outbreak.
 - cruse.org.uk/get-help/coronavirus-dealing-bereavement-andgrief
 - o cruse.org.uk/coronavirus/children-and-young-people
 - o Call 0808 808 1677
- At a Loss provides signposting and services across the UK, as well as online counselling services.
 - o ataloss.org







- The Compassionate Friends offer support to families after the death of a child of any age and from any cause.
 - o tcf.org.uk
 - o Call 0345 123 2304
- Childhood Bereavement Network has information and links to national and local support organisations.
 - o childhoodbereavementnetwork.org.uk
- LGBT specific support is available from:
 - o Switchboard a listening service for LGBT+ people on the phone, by email and through Instant Messaging **switchboard.lgbt**
 - MindOut advocacy and online support services for improving the mental health and wellbeing of LGBTQ communities.
 mindout.org.uk
 - o London Friend offers mental health support, including online peer support forums, video counselling, and mental health crisis prevention plans. **londonfriend.org.uk**
 - o LGBT Foundation offers counselling and befriending, as well as a helpline. **Igbt.foundation**
- BAME specific support is available from:
 - o Your local council which may have BAME specific services on their website.
 - o BAME counsellor options which may be available from whichever support service you choose.
 - o The BAATN (Black, African and Asian Therapy Network) which represents a large community of counsellors and psychotherapists of Black, African, Asian and Caribbean Heritage in the UK. Please be aware this service incurs a fee. **baatn.org.uk** | 020 3600 0712

You can contact your GP or NHS111 about possible symptoms of anxiety, depression, or post traumatic disorder. Additional support for these issues is available through NHS Choices (**NHS.uk**) or call the Samaritans on 08457 90 90 90.









