



What to do when someone dies

For many people, the first time they have to deal with the administrative aspects of someone dying is when they lose a close family member. It is usually a difficult time and we hope this short guide will help to make it as easy as possible for you.

Finding the Will

If there is a Will it needs to be found as soon as possible as it may contain the deceased's wishes for his or her funeral as well as dealing with financial issues. It may be held by us, by a bank or be amongst the deceased's personal papers. If there is no Will, then for legal purposes the person died 'intestate' and a set of standard rules will have to be followed.

Registering the Death

A doctor's certificate needs to be obtained and should be taken to the Registrar of Births and Deaths in the district where the person died. The Registrar will issue a Death Certificate; this will be needed in order for the funeral arrangements to be made and also to notify other organisations such as banks of the person's death.

Arranging the Funeral

The sooner you are able to start on the funeral arrangements the better as it is sometimes harder than you might expect to agree a suitable day and time with your local church or crematorium. You should arrange to meet the funeral director and ask for an estimate of the likely cost. Some people buy funeral plans in advance to cover this expense.

Advising Others

You may choose to put a notice in a local or national newspaper, or you may prefer to notify friends and acquaintances by letter or telephone. Other organisations will need to be notified and we will be happy to assist.

Obtaining a Grant of Representation

Unless the deceased has assets of less than £5,000 it will probably be necessary to obtain a Grant of Representation from the Probate Registry in order to deal with the deceased's estate. This will either be a Grant of Probate, if the deceased left a Will, or a Grant of Letters of Administration if there isn't a Will.

“**KCJ is a large firm but you dealt with us in a friendly, individual manner.**”



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In order to do this the Personal Representatives need to identify all of the assets and find items such as deeds, passbooks, bank books, share certificates and insurance policies. It is also necessary to establish the value of the deceased's assets and details of liabilities as at the date of death. An oath will then need to be sworn and submitted with evidence of the financial situation. Exactly what level of detail is required will depend on the size of the estate.

Administering the Estate

Once the Grant of Representation is received, it will need to be registered wherever the deceased had any assets. This will then enable bank and building society accounts to be closed, any debts such as utility bills to be paid, and cheques to be sent out to anyone who was left a legacy in a Will. If the estate is complex and is likely to take a substantial amount of time to sort out, then interim financial distributions are often made.

The final stage in the process is producing detailed accounts itemising all the money received and payments made. These have to be signed by the Personal Representatives but we can prepare them on your behalf. Copies are then sent to any beneficiaries, if they are not the Personal Representatives, with the cheques due to them.

How long will it take? It can vary from a few months to several years depending on the complexity of the estate, and on the other parties involved. Our aim is always to complete the administration as quickly as possible.

The cost of administering an estate varies depending on the circumstances. We will provide details of the firm's charging policy and an estimate of the likely costs when you contact us with details of the estate.



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