

What to do when a loved one dies: Informing People

Telling family and friends that a loved one has died is never easy when you are still in shock yourself, but it is something that needs to be done fairly quickly so that people do not hear the news 'second hand' from other sources, which can be upsetting for them and cause difficulties with future communications. Close friends too, will need to know, especially those that are in regular contact and of course a seemingly endless list of service providers, banks, insurance companies, etc, It will seem overwhelming at first, but a little organisation and preparation will help to smooth your path.

Family

Make a list of the closest members of the family so you don't miss anyone out, it's easy to overlook someone you haven't seen for a while when your mind is occupied with so much else.

The main people on your list can be invaluable to you. As you speak to each of them, ask if they would mind telling the rest of their own extended branch of the family on your behalf, maybe even confirming who will be on their list to ensure everyone is covered.

These main people may also be happy to inform their side of the family about the funeral arrangements later, so it is worth asking at this stage, if they are agreeable to that.

Children

It is important to be honest when telling children of the death of someone close to them. Younger children and even early teens may not have first-hand experience of death and not really understand the implications, so be prepared for unexpected and sometimes difficult questions. Many children will seem to accept the news without fuss, but will think about it in their own time and want to know more later, when they are ready.

Their emotions may be more evident in changes of behaviour, it is not uncommon for them to withdraw into themselves for a while, become naughty or even aggressive, either towards you or their friends. It is simply that they are struggling within, to rationalise what has happened.

It will be a great help to all concerned if you can talk rationally and calmly to them, ask how they are feeling and answer any questions they have in an adult way rather than fobbing them off with platitudes.

Remember too that it is perfectly ok for them to see you upset and crying, it gives them permission to show their feeling too, rather than holding them in.

Friends

Close friends can sometimes be more upset than more distant relatives as they often have more contact, so make sure to include them on the 'Urgent' list. They can often be very helpful with contact details for other friends you may wish to contact, or again they may be happy to make calls to others on your behalf.

There may be some friends of the deceased that you do not know well, but who you feel still need to be contacted, so again, it's good to make a list. If you are struggling with contact details, your loved one's mobile or telephone contact list will be useful, as well as an address book. By utilising these resources, you may even find a couple of people you forgot earlier, so it is definitely worth checking.

Official Sources

There are many 'official' sources that need to be informed, some more urgent than others and the list below is by no means fully comprehensive and some will not be relevant, but hopefully it will be of help

It will be useful, before embarking on this task, to have some relevant information to hand as everyone will need proof of identity, personal details, reference numbers, etc. A good basic start would be:

- The Will (this may be held by the Solicitor)
- Birth and Marriage or Civil Partnership Certificate
- Bank, Building Society, Savings account numbers
- Insurance Policies
- Pension Certificates
- National Insurance Number
- NHS Medical card or number

And if relevant:

- Death Certificate of a previous spouse
- Divorce papers showing any previous surnames
- Deed Poll document showing change of name

Who to inform

- Employer or Educational Establishment
- Health Professionals
- Care Agencies involved, Social Services, Home Carers, Day Centres, Meals on Wheels, etc
- Banks, Savings, Building Societies, etc
- Credit and Store Card companies
- Insurance Companies, Life, Medical, Car, Buildings and Contents, Travel, etc
- Pension Providers
- Any other financial institutions

Private accounts need to be frozen to prevent fraud. Joint accounts can continue, but the deceased's name needs to be removed

- Mortgage Provider, Landlord, Local Authority or Housing Association
- Buildings and Property insurance companies will need to know if cover is to continue and if the property will be unoccupied for a period of time
- Utility Companies, Gas, Electricity, Water, Sewerage, Telephone, TV and Internet
- HM Revenue and Customs to deal with any Tax/Benefit payments etc
- Passport Agency

- DVLA
- Any relevant Local Government offices, Electoral Register, Council Tax, Disabled Parking Permits, Bus Pass, Housing Benefits, Library, etc
- Post Office, arrange for re-direction of post if appropriate and sign up to the Bereavement Register to reduce unwanted mail
- Clubs, Social Groups, other membership organisations.

If the deceased is registered for organ or tissue donation and died in hospital, this will be dealt with at the time. If the death occurred outside hospital organ donation may not be possible as the organs need to be removed soon after death, but it may still be possible to donate tissue so the hospital or GP will need to be contacted as soon as possible.

Web: www.joysackettwood.com Email: joy@joysackettwood.com

Joy Sackett Wood

Psychotherapist, Counsellor, Grief Transformation Coach & Author