



AFTER THE FUNERAL

————— *Your guide* —————



After the funeral



When someone dies the simplest of practicalities can be hard to face. When you have a copy of the death certificate there are some organisations you might want to notify. This is partly for security and also so they do not continue to send communications to your loved one, causing you further distress.

It is often useful to obtain additional copies of the official death certificate called a 'Certified Extract' as some institutions only accept originals which they may retain. Registrars will charge a fee for 'Certified Extracts'.



Tell Us Once

When registering the death, your registrar will give you a unique reference number to use the ‘Tell Us Once’ service. Using the deceased’s National Insurance number and date of birth, central and local Government agencies are informed of the death and can centrally update their records.

To help with this process, you may want to locate the following:

- Names and addresses for next of kin as well as the details for surviving spouse or civil partner
- Name and address of the person or company dealing with their estate (property, belongings and money) also known as executor or administrator
- Details of any benefits or entitlements awarded including state, armed forces and international pensions
- Details of any local council services being used such as the Blue Badge, social or other health care
- Details of any driving licences and vehicles owned
- Details of any current and former passports

The service will use this information to contact:

- Her Majesty’s Revenue and Customs (HMRC) - to deal with personal tax only
- Department for Work and Pensions (DWP) - to cancel or amend benefits
- Passport Office - to cancel a British passport
- Driver and Vehicle Licensing Agency (DVLA) - to cancel a driving licence and to remove the person as the keeper for up to 5 vehicles
- The local Council - to cancel Housing Benefit, Council Tax Benefit, a Blue Badge, inform council housing services and remove the person from the electoral register
- Public sector or armed forces pension schemes - to stop pension payments

Other Accounts and Administration

Life Ledger provides a free service to close, freeze or switch all of the accounts connected to the deceased not covered by Tell Us Once. It simplifies the process, reduces the burden, and helps families avoid the same difficult conversion over and over again. To find out more please visit www.lifeledger.com.

DOMESTIC

- House, car, breakdown, holiday and buildings insurance providers (car insurance policies are commonly in one name so please check before driving)
- Utility companies
- TV licence, phone and broadband providers

FINANCIAL

- HMRC for business tax, corporation tax or VAT related updates
- Mortgage provider
- Banks and building societies
- Premium bond, loan or other financial organisations
- Credit card, in-store cards and other loyalty programmes

PERSONAL

- Employer(s)
- Education establishments
- Professional associations
- GP, hospital, dentist, optician and anyone else providing medical care - NHS and private provider

- Charities, organisations or subscriptions the deceased made regular payments to
- Libraries, children or adult services (meals, visits etc) or other clubs
- Church, synagogue, mosque, temple or other places of worship
- If the deceased has a licence for firearms, please contact the local police station.

You may also want to use the Post Office Redirection service for post addressed to the deceased based on a monthly, half yearly or annual basis. The Bereavement Register is also available to stop unsolicited post being sent to the deceased's address.

If the deceased owned land or property, a different updating process is required which is typically dealt with by the executor, administrator or lawyer appointed by the deceased or next of kin. They will also deal with any Wills or Letters of Wishes with regard to the overall estate (property and belongings).



Digital End of Life



What is a digital legacy?

Most adults, teenagers and even some children have a phone, tablet or computer; sometimes all three. A person's digital legacy includes all the digital information that they leave behind following their death. This can include interactions on social media and blogs as well as digital assets such as photographs and videos.

Here are some examples:

- Online trading accounts e.g. Amazon, eBay and PayPal
 - Cryptocurrencies e.g. Bitcoin, Ethereum, Ripple etc
 - Intellectual property such as domain names, blog content, logos or ebooks.
- Digital assets are generally considered to be digital media that come with a right to use. So, for example, a collection of family photos on a cloud server would be considered a digital asset which someone could inherit, whereas music purchases from iTunes would not because iTunes only grants the buyer the rights to listen to the music for the duration of their life - the rights cannot be passed on. What next of kin or executors can and cannot do with timelines, feeds and comments largely depends on the privacy policy or end of life policy of each online platform.
- Email accounts
 - Online bank and credit card accounts
 - Facebook, Instagram, Twitter or Pinterest Account
 - Subscription accounts e.g. Spotify, Apple iCloud storage
 - Music on iTunes
 - Online gaming accounts e.g. Xbox and PlayStation

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What to do when someone dies: social media platforms

FACEBOOK

When someone dies you can have their Facebook account permanently deleted or memorialised which allows family and friends to continue sharing memories on that person's timeline. When a profile is memorialised the words 'Remembering' appear next to their name. Memorialised accounts are only visible to family and friends and do not appear in search listings, or People You May Know.

Facebook also allows users to choose a Legacy Contact. This person can announce a death, post details of a funeral service, change the profile picture, accept new friend requests and download all content from the timeline. If you haven't been nominated Legacy Contact but you'd like to create a place for people to send condolences you could consider setting up a Facebook Group.

[The Facebook Help Centre](#)

This section of Facebook gives you all the information you need to set up a legacy contact, delete an account or create a memorialised page.

[The Digital Legacy Association](#)

(digitallegacyassociation.org) is a professional body that provides useful tutorials on how to save copies of all the information someone has shared through their Facebook account.

TWITTER

Twitter allows family members or those appointed Executors of an estate to request the deactivation of a Twitter account. Go to the Twitter Help Centre to deactivate an account.

INSTAGRAM

Like Facebook, Instagram allows loved ones to remove an account or memorialise an account, where posts shared are still visible but do not appear in public search listings. Go to the Instagram Help Centre to deactivate or memorialise an account.

WHATSAPP

Currently the only way to delete a WhatsApp account is via the app on the deceased person's mobile phone. For details of how to do this visit the FAQ area of the WhatsApp website.

OTHER ONLINE SITES

Everplan is a US based digital archive specialist offering step-by-step instructions on deactivating over 230 different digital services including those listed above. If you and your partner are coming to terms with the loss of a baby or a child you may also wish to review your notifications from fertility, pregnancy or parenting sites which will otherwise continue sending you automatic and often highly personalised app and email updates.

Digital End of Life

EMAIL ACCOUNTS

GMAIL

Google treats the privacy of its user's email accounts seriously and will not allow next of kin access to an account. You can request to close a Gmail account or submit a request for data from a person's account which will be considered after careful review. Google however does offer its users a pre-planning tool called Inactive Account Manager. This tool allows users to tell Google what they'd like to do with their email and data after a set period of inactivity. Those opting in can choose to have their data deleted after 3, 6, 9 or 12 months of inactivity, or sent on to up to 10 trusted contacts.

Google Account Help allows you to request information or ask to close an account.

MICROSOFT

When you close a Microsoft Account it deletes all other Microsoft services linked to that account such as Outlook, Skype, all files saved on OneDrive, Xbox Live data and GamerTag. Microsoft does have a Next of Kin Process Team who may be able to help you with special requests under certain circumstances but like Google they will not give you username or password access.

YAHOO

You can request to close a Yahoo email account but again, to protect the privacy of the deceased, no requests can be made for password information. Once Yahoo are informed the account holder has passed away they delete all content in their account regardless of what precious photos or documents it may contain.

Yahoo requires very specific documentation which is explained at Yahoo Help Central.

MOBILE PHONES

Mobile phones are another area where privacy laws are enforced. So, if you need to access the contacts or photos of a deceased person's phone that is locked by a password you may have trouble. The Digital Legacy Association (digitallegacyassociation.org) offers some useful advice on how to keep memories safe on a mobile phone.

Terms and conditions and privacy policies are subject to change. For the most up to date advice check with the online help centre for each company.

It's only unknown territory without a guide

David Hardie & Son has been looking after families in their time of need for generations. We are here whenever you need advice – even after the funeral. When you need us, please call 01896 752 465; there will always be someone here for you.



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