Who to tell when someone dies: in what order, and what each one asks for

Every organisation that needs to know, grouped by when to do it, with what each one will ask you for and what happens once they've been told. Print it, tick it off, and keep it with the death certificates. Written for England and Wales.

By Aaditya Malhotra, Founder of Solace · Last updated 9 September 2026 · 8 min read · England & Wales

The short version

1. **Order 5–10 death certificates when you register.** Almost everyone below wants to see one, and most won't accept a photocopy.
2. **Two free services do most of the heavy lifting.** Tell Us Once covers government. The Death Notification Service covers most high street banks and building societies, in one form each.
3. **Insurers and the mortgage lender come next,** especially if a home is now empty or a car is sitting on the drive.
4. **Then pensions, utilities, the post and everyone else.** Register with the two free "stop the marketing mail" services early; it takes years otherwise.
5. **Keep a log.** Who you told, when, how, and the reference number. You'll be asked for it more than once.

The organisations that need to know about a death don't talk to each other. Each one has to be told separately, each one wants slightly different paperwork, and each one will keep writing to the person who died until it's done. This page is the list: who to tell, in the order that causes the least trouble, and what each of them will ask you for.

It sits alongside our broader guide to what to do when someone dies. If you'd rather not do the notifying yourself, Solace writes to every institution for you and tracks the replies.

What to have ready before you start

Nearly every conversation below asks for the same handful of things. Gather them once and keep them together.

- [ ] **Death certificates** (5–10 originals, ordered at registration)
- [ ] **Tell Us Once reference** from the registrar (valid 28 days)
- [ ] Full name, any previous names, and date of birth
- [ ] Date and place of death
- [ ] Last address and previous addresses
- [ ] National Insurance number
- [ ] Passport and driving licence numbers
- [ ] The will, or confirmation there isn't one
- [ ] Your own photo ID and proof of address
- [ ] Your relationship to the person, and whether you're the executor
- [ ] Account, policy and customer reference numbers as you find them
- [ ] Marriage or civil partnership certificate, if there's a surviving partner

> If you can't find account numbers, don't wait. Most organisations can trace an account from a name, date of birth and address. Recent post, bank statements and the online banking app are the fastest way to build the list.

First: the people who need to know within days

DAYS 0–5

WHO	HOW	WHAT THEY'LL ASK FOR	WHAT HAPPENS NEXT
GP or hospital	Usually already aware. Ring the surgery to cancel appointments and repeat prescriptions.	Name, date of birth, date of death.	Records closed. Return unused medication to a pharmacy and any equipment (hospital bed, oxygen) to the loan service.
The registrar	Book an appointment at the register office in the district where the death happened. Within 5 days.	Medical certificate of cause of death (sent electronically by the doctor), the person's full details, and your ID.	You receive the death certificate, the green certificate for burial or cremation, and a Tell Us Once reference.
Funeral director	Phone. Most are available around the clock.	Where the person is, whether the death has been verified, and who the next of kin is.	They collect the person and hold them until the paperwork is complete. Ask for the itemised price list; they're required to give it.
Employer	Phone the line manager or HR. Do this early; it also unlocks pay, pension and death-in-service benefits.	Date of death, and later a death certificate for payroll and the pension scheme.	Final salary and any holiday pay are paid to the estate. HR will tell you whether there's a death-in-service benefit and who the scheme pays it to.
Landlord, housing association or care home	Phone, then confirm in writing.	A death certificate and who the executor is.	The tenancy doesn't end automatically. Rent may keep running until notice is served, so ask for the notice period and any refund of fees paid in advance.

Government: Tell Us Once

WEEK 1 · FREE · DO IT WITHIN 28 DAYS

The registrar gives you a reference for Tell Us Once. Use it online or by phone and it tells the government departments below in one go. The reference expires after 28 days, so do it in the first week while you have the details to hand.

WHO	HOW	WHAT THEY'LL ASK FOR	WHAT HAPPENS NEXT
Tell Us Once Notifies HMRC, DWP, DVLA, HM Passport Office, the local council, Veterans UK and most public sector pension schemes	Online at GOV.UK or by phone, using the reference from the registrar.	Date of birth, National Insurance number, driving licence and passport numbers, any benefits or services they received, and the names of a surviving spouse or civil partner, next of kin and the person dealing with the estate.	State Pension and benefits stop. Council tax, blue badge, housing benefit and electoral register are updated. The passport and driving licence are cancelled. HMRC starts the final tax position.
DWP (direct)	Ring the Bereavement Service if any pension or benefit is still being paid after two to three weeks.	The Tell Us Once reference, or the same details again.	Any State Pension paid after the death has to be repaid from the estate, so it's worth checking rather than assuming.
HMRC (direct)	Write, if the person filed self assessment or ran a business.	Unique Taxpayer Reference, date of death, executor's details.	A final return may be needed to the date of death. Tax owed is a debt of the estate; overpaid tax is an asset of it.
Local council (direct)	Covered by Tell Us Once, but ring the council tax team if a partner still lives in the home or the property is now empty.	The account number and who now lives there.	A surviving adult living alone gets the 25% single-person discount. An empty home owned by the person who died is exempt until probate is granted and for up to six months after.

> If you don't use Tell Us Once, you must tell each of these departments yourself. Post the passport back to HM Passport Office and the driving licence to the DVLA, each with a covering letter, rather than leaving them in a drawer.

Banks and building societies: the Death Notification Service

WEEK 1 · FREE

The Death Notification Service is the banks' equivalent of Tell Us Once. It's free, run by the banking industry, and one online form notifies most of the big high street banks, building societies and card providers on the same day. You still deal with each institution individually afterwards, but it replaces the first round of phone calls and they all get the same details.

WHO	HOW	WHAT THEY'LL ASK FOR	WHAT HAPPENS NEXT
Death Notification Service Most major banks, building societies, credit card and savings providers. Check the participating list on the site.	One online form. You don't need to know the account numbers; you tick the institutions you think they used.	The person's name, date of birth, date of death and last address; your details and relationship. A death certificate can be uploaded then or supplied later.	Each bank contacts you within about ten working days with its own bereavement form and a list of what it wants. Sole accounts are frozen; joint accounts usually carry on for the survivor.
Banks not on the service Smaller banks, app-only banks, credit unions	Each bank's bereavement team, by phone or through a bereavement form on its website.	Death certificate (original or certified copy), your ID, and later the will or grant of probate.	Same as above. Ask each bank what its release threshold is: the balance below which it will pay out on a death certificate alone, without probate.
Credit cards, store cards, loans	Included in the Death Notification Service where the lender takes part; otherwise ring the lender.	Death certificate and the executor's details.	The card is cancelled and interest is usually paused. The balance is a debt of the estate, not yours personally, unless the account was joint or you guaranteed it.

> Freezing an account stops everything leaving it, including the mortgage, the home insurance and the energy direct debit. Before you freeze, note what goes out of the account each month so nothing important lapses unnoticed. Banks will still pay the funeral bill, inheritance tax and the probate fee directly from a frozen account on request.

Insurers and the mortgage lender

WEEK 1–2 · HOME AND CAR FIRST

WHO	HOW	WHAT THEY'LL ASK FOR	WHAT HAPPENS NEXT
Home insurer	Phone, as soon as you know whether the home will be empty. Don't wait for the certificate.	Policy number, date of death, who now lives there or whether it's unoccupied.	Most policies restrict or withdraw cover once a home has been empty for 30 to 60 days. The insurer will either add unoccupied cover or tell you what conditions apply (heating on, weekly visits). An uninsured empty house is the most expensive avoidable risk on this list.
Car insurer	Phone before anyone drives the car.	Policy number and date of death.	The policy usually ends on death, so nobody else is covered to drive it, even a named driver. The insurer will refund any unused premium or transfer the policy. Tell the DVLA who the new keeper is, or declare it off the road.

WHO	HOW	WHAT THEY'LL ASK FOR	WHAT HAPPENS NEXT
Mortgage lender	Phone the bereavement team, then write.	Death certificate, the account number, and whether there's a surviving borrower.	The debt doesn't disappear. Ask whether payments can be paused while the estate is sorted, and whether any linked life or mortgage protection policy will clear the balance.
Life insurer	Phone to start a claim; they'll send a form.	Policy number, death certificate, claim form, and evidence of who is entitled: the will, the grant of probate, or the trust nomination if the policy was written in trust.	A policy written in trust pays the named beneficiaries directly, often within weeks and outside the estate. Otherwise the payout goes to the estate and usually waits for the grant.
Other policies Travel, health, pet, gadget, breakdown, funeral plan	Phone or email each provider.	Policy number and death certificate.	Cancelled, with a refund of any unused premium where the policy allows. A pre-paid funeral plan is claimed by the funeral director, so tell them it exists.

Pensions, employer and benefits

WEEK 1–3

WHO	HOW	WHAT THEY'LL ASK FOR	WHAT HAPPENS NEXT
State Pension	Stopped by Tell Us Once. Ring the DWP directly if payments continue.	National Insurance number.	Any overpayment is reclaimed from the estate. A surviving spouse or civil partner may be able to inherit part of it; the DWP will write to them.
Workplace and private pensions Every scheme they ever paid into, including old employers	Phone each scheme's bereavement team. Use the free Pension Tracing Service for schemes you can't find.	Death certificate, scheme or member number, National Insurance number; for a survivor's pension, the marriage or civil partnership certificate and the survivor's date of birth.	Payments stop. The scheme decides who receives any lump sum or survivor's pension, guided by the "expression of wish" form on file, so ask whether one exists. Most pension lump sums sit outside the estate.
Employer's pension and death-in-service	Through HR, who will pass you to the scheme.	Death certificate and the nominated beneficiaries' details.	Death-in-service is typically two to four times salary, paid at the trustees' discretion to the people nominated. It can arrive well before probate.
Benefits for you Bereavement Support Payment, Funeral Expenses Payment	Claim through GOV.UK or the DWP.	Your National Insurance number, the death certificate, and for the funeral payment the funeral director's invoice.	Bereavement Support Payment for a spouse or civil partner under State Pension age is worth claiming within three months to get the full amount. The funeral payment must be claimed within six months of the funeral.

Utilities, household and the post

WEEK 2–4

WHO	HOW	WHAT THEY'LL ASK FOR	WHAT HAPPENS NEXT
Gas and electricity	Phone the supplier's bereavement line. Take a meter reading on the day you call.	Account number, the meter readings, and who the account should move to or when the property will be empty.	The account is closed or put into the survivor's or executor's name. Don't cancel supply to an empty house in winter; keep the heating ticking over for the insurer.
Water	Phone or online form.	Account number and the new account holder.	Same as above. Some companies offer a bereavement discount or payment pause.
Broadband, landline, mobile	Phone. Most have a dedicated bereavement team that waives the exit fee.	Account number and a death certificate if they ask.	Contract ended without penalty, or transferred. Keep the mobile number live for a few weeks; it's often the second factor for online banking and the way to reach contacts you don't know.
TV Licence	Online at TV Licensing, or phone.	Licence number and the new occupier's name.	Transferred to whoever lives there, or cancelled with a refund for any full months left.
Royal Mail redirection	Apply by post using the "special circumstances" redirection for someone who has died.	The completed form, a death certificate and proof you're entitled to act: the will, the grant of probate, or a solicitor's letter. There's a fee, by 3, 6 or 12 months.	All their post comes to you. This is the single best tool you have for finding accounts and policies nobody knew about, so set it up for at least six months.

WHO	HOW	WHAT THEY'LL ASK FOR	WHAT HAPPENS NEXT
Stop the marketing mail The Bereavement Register and the Deceased Preference Service	Register with both, online. Both are free and take a few minutes.	The person's name, address and date of death, and your details.	The name is removed from the mailing lists that marketers buy. Without this, catalogues and offers addressed to the person keep arriving for years. They cover different lists, so do both.
Subscriptions and direct debits	Work down the last three months of bank statements and cancel each one.	Account or membership number; occasionally a death certificate.	Streaming, gym, magazines, charities, lottery, software. Most cancel on the spot; a few refund the unused period if asked.

Everyone else

WEEK 2–6 · AS YOU FIND THEM

WHO	HOW	WHAT THEY'LL ASK FOR	WHAT HAPPENS NEXT
NS&I Premium Bonds, savings certificates, ISAs	Online claim form or by post.	Death certificate, holder's number if known, and the grant of probate if the total holding is above NS&I's threshold.	Premium Bonds stay in the draw for 12 months after death and can then be cashed in or, in some cases, kept by the estate for that period.
Shares and investments Share registrars (Equiniti, Computershare, Link), platforms, ISAs	Write to each registrar or platform.	Death certificate, share certificates or account numbers, and the grant of probate before anything is sold or transferred.	Holdings are frozen and valued at the date of death. Dividends keep accruing to the estate.
Student Loans Company	Post a death certificate with a covering letter.	Death certificate (original or certified copy) and the customer reference number.	The loan is cancelled. It's never recovered from the estate.
Solicitor and accountant	Phone.	Your ID and proof you're the executor.	The solicitor may hold the original will or deeds. The accountant can confirm the tax position and any business interests.
Companies House If they were a company director or owner	The remaining directors file the change online.	Date of death.	The directorship is ended. Shares in a private company pass through the estate, and the articles may restrict who can hold them.
Council services Blue badge, bus pass or Freedom Pass, library, parking permit	Return the badge or pass to the issuing council.	The badge or pass itself.	Cancelled. Using a dead person's blue badge is an offence, so don't leave it in the car.
Clubs, memberships and charities	Email or phone.	Membership number.	Cancelled; regular gifts to charities stop. Tell the charity if the family would like donations in memory directed to it.
Online accounts and social media Email, Facebook, Apple, Google, Amazon, PayPal, crypto	Each platform has a "deceased account" process, usually a form.	Death certificate, proof of relationship, and sometimes the grant of probate for anything holding money.	Facebook and Instagram can be memorialised or deleted. Apple and Google release data only through their legacy contact schemes or a court order. PayPal and other balances are estate assets.
Dentist, optician, hospital consultants	Phone.	Name and date of birth.	Appointments and reminders stop.

After the grant of probate

If the estate needs probate (see our guide to whether it does), most of the organisations above will hold what they have until they see the grant. When it arrives, this is the second round:

- **Send a sealed copy of the grant** to every bank, building society, NS&I, share registrar, life insurer and pension scheme that asked for one. Order enough copies with the application; they cost £2 each and every institution wants its own.
- **Include the closure form each one sent you** in the first round, with the executor's account details for where the money should go.
- **Land Registry**, if there's a property to sell or transfer, needs the grant and the relevant transfer form.
- **HMRC** needs a final income tax return to the date of death and, if the estate earns income while it's being administered, a return for that too.