

which?
essential guides

What to do
when
someone
dies

From funeral planning
to probate and finance

FULLY REVISED AND UPDATED

INTERIM CERTIFICATE

As the death cannot be registered until the conclusion of the inquest, the family may feel anxious about not being able to deal with the estate of the deceased. To avoid this, the coroner will issue a coroner's interim certificate. This enables a personal representative (see page 128) to begin the administration of the estate. Most of the work of administration can usually be done using the interim certificate, including obtaining a **Grant of Probate**. However, if an insurance policy will be invalidated by the deceased having committed suicide, payment may be withheld until the close of the inquest and no estate can be distributed to any beneficiaries before the completion of the inquest.

“If the deceased has committed suicide their insurance policy may be invalidated and payment withheld until the close of the inquest.”

The press and inquests

Inevitably some deaths are widely reported either because the deceased or their family is well known or the circumstances of the death are unusual. Since inquests are held in public, journalists can and often do attend. There are restrictions on the publication of the names of minors (those people under the age of 18 years), but in other matters there are no reporting restrictions. The purpose of an inquest is to discover the facts of a death and in some cases these may be distressing or even embarrassing for a family and close friends. However, the public reporting of reality can also help end inaccurate speculation and rumour mongering. If a bereaved family feels harassed in any way by a journalist, they can contact a 24-hour helpline operated by the Press Complaints Commission and Ofcom (which deals with TV and radio) on 07659 152656. A message is forwarded to the relevant editors although a journalist cannot be forced to withdraw.

Cancellation of pension and benefits

It is also possible to attend the register office with the coroner's interim certificate to obtain the free notification or registration of death certificate (also called a **BDS**). This notifies the Department for Work and Pensions to

cancel state pensions and benefits of the deceased. This is particularly important as you are then able to claim death-related benefits and avoid over-payments that would need to be refunded (see page 49).

IMPROVED SYSTEM

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