

What you need to do in the first few days

To make the practical tasks easier to cope with, we've split them according to what needs to be done straight away and what can wait until you might feel more able to manage.

The three things you need to do first

1. Get a medical certificate from your GP or hospital doctor. This is so you can register the death.
2. Register the death as soon as possible and no later than 3 months.
3. Arrange the funeral – you can use a funeral director for this or sort it yourself. It can also be done before registering the death.

How to register a death

You can do this at www.hse.ie/eng/services/list/1/bdm/contactus/ Registrar of Births, Marriages and Death, irrespective of where the death occurs. The staff of the hospital (if the death occurred in a hospital) or of your local health centre, will be able to tell you where you can register the death. To register a death you will need a Death Notification Form stating the cause of death. You can get this form from the Doctor who attended the deceased during their last illness. You will be required to sign the Register in the presence of the Registrar and will need to bring photo ID with you. This registration is free.

Who can register the death?

- a relative
- someone who was there at the death
- an administrator from the hospital
- the person making arrangements with the funeral directors
- an executor or legal representative

Arrange the funeral

There are a lot of people there to help you organise the funeral – you're not expected to know exactly what to do.

If you're using a funeral director, for instance, they'll help you choose everything from readings to flowers.

If you're having the funeral in church, the priest or vicar will normally come to your house to talk about what you want and will give you any advice you need.

You can find a funeral director at the Irish Association of Funeral Directors <http://www.iafd.ie/>

If there's a Will, it's a good idea to look for it sooner rather than later because it may include details about the type of funeral the person wanted. It may also mention whether they wanted to be buried or cremated or if they had a pre-paid funeral plan.

Costs

Funerals are usually an unexpected expense at short notice and can be costly. When you're struggling with grief your immediate instinct might not be to check prices or get quotes, but it's important to do this as prices can vary a lot. If you're using a funeral director, ask them for their lowest cost option.

You may be eligible for a number of social welfare benefits or grants available following death such as an Exceptional Needs Payment to help you. Details can be found at <http://m.welfare.ie/en/Pages/Exceptional-Needs-Payments.aspx>

Our Funeral payment Service

You might feel you have enough to deal with right now, so if you want us to handle the funeral payment, let us know. Our funeral bill payment service can arrange a payment directly from the bank account of the person who's died. If there's not enough money in the account to cover it, we could take part payment, and you could make up the rest.

What you may feel after someone dies

The death of someone close can be one of the hardest things we have to deal with. After a death you may feel shocked, numb, guilty, angry, afraid and full of pain. These feelings may change to feelings of longing, sadness, loneliness – even hopelessness and fear about the future.

Everyone's experience is different. But there are some common feelings which many people talk about.

“ I just feel numb”

You may not feel anything at all. This is very common in the early days after someone dies. The shock can make you feel numb and you may find you can carry on almost as if nothing has happened.

“ I feel such pain”

The pain of grief can often be overwhelming. It often comes in waves of very intense feelings and you may or may not cry a lot while you're experiencing this. You may have mood swings and feel as if you're on an emotional roller-coaster. It's also common to find yourself going over and over the events leading up to the person dying, and their final hours.

“ I keep hearing their voice”

You may find yourself searching for the person you've lost. It's quite normal to see the person, to hear their voice, feel their presence or find yourself talking to them.

“ I feel so guilty”

You may feel guilty. This can be about things which happened before the person died (such as regrets and lost opportunities) or it may be about what happened during the person's last days or hours.

“ I'm so angry all the time”

You may feel very angry. This can be:

- with yourself
- with those who you feel did not act properly towards the person who has died
- with other friends and family for how they treated your friend or relative or how they are responding now you are bereaved

Many people also feel angry with the person who has died.

“I feel sick and breathless, and I can't eat or sleep”

Many people also find they experience physical symptoms. You may have trouble sleeping or need to sleep more than usual. You may feel sick or panicky. Feeling that you can't eat and digestive upsets are also common.

You may experience some or all the symptoms and feelings listed here – everyone is different. They're not unnatural, or wrong. They're all normal reactions to what may be the most difficult experience of your life.

You can read more about grief and bereavement at <https://www2.hse.ie/wellbeing/mental-health/bereavement-and-loss.html>

Helping yourself

It's important that you take care of yourself after someone dies.

Talk to someone

One of the most helpful things you can do is to talk about the person who's died and the impact of your loss. Many people talk to family and friends, and others find it also helps to talk to a faith or spiritual adviser, a GP or a support organisation such as Cruse.

Don't isolate yourself or keep your emotions bottled up.

Look after yourself

Your mental and physical health are connected so try to eat properly and get enough rest (even if you can't sleep). If you're worried about your health speak to your GP.

People who use drugs and alcohol usually find any relief is temporary, so think carefully about what you use to help you cope.

Take one day at a time and give yourself time and permission to grieve.

Ask for help

Ask for support if you need it. Friends and family may want to help but struggle to know how. Try making a list of things that need doing so that you have some suggestions ready if people ask what they can do.

Treat yourself gently

Remember that bereavement can be an overwhelming experience. It may be difficult to keep going or even find meaning in life. Don't feel guilty if you're struggling to cope, or think you're weak for needing help. If you do need extra help you can find some contact details at the end of this brochure.

Bereavement at work

It's good practice for employers to offer employees some paid leave after a bereavement but in practice what is offered does vary. If you're in paid employment and need to take time off, a good first step is to ask if your organisation has a bereavement policy.

All employees are entitled to 'time off for dependants'. This is a reasonable amount of unpaid time off to deal with unforeseen matters and emergencies involving a dependant. This includes leave to arrange or attend a funeral.

If you take time off after bereavement keep in touch with your employer as much as you can. If your employer is asking you to return to work and you don't feel ready, you may need to speak to your GP.

Returning to work can be hard. If you're finding it difficult to focus or concentrate talk to your line manager about how you're feeling

Children and grief

Children experience the same sorts of feelings as adults when someone they love dies. But children and young people may express their feelings differently. It's important that children should feel able to grieve in their own way and their own time. The following suggestions may help you support them.

Children's understanding of death and their possible reactions will depend on their age and developmental stage.

- A very young child won't understand that death is permanent.
- An older child or teenager may have a good understanding but may use denial to help them cope with the finality of bereavement.

Children may not grieve constantly and may seem to dip in and out of grief. They need to play and have fun as well as cry. This doesn't mean they don't care or they have 'got over it'. It simply means that they need time out from thinking and feeling so intensely.

Tell them what has happened

When telling children about an illness or death be honest and clear. Use words like "dead" and "died" rather than "left us" or "gone to a better place". Ask the child what they think has happened so you know what they understand.

Reassure them

Reassure them that they're still loved. They need to know you're still there for them. It's OK to let them see that you're sad too.

Let them join in funerals and memorials

Where possible let the child or young person choose if they want to be involved in the funeral and any other memorial occasions. Explain to them what will happen so they can decide for themselves if they want to attend. If they don't come, you can find other ways to say goodbye.

Listen and help them remember

Don't try to force children to talk about their feelings, but be available to listen when they're ready.

Children can also share feelings through play, writing or drawing. You could help them collect a memory book or box with photos and special mementos of the person who's died.

Help them return to school

School is an important part of a child or young person's life, and you'll need to help them continue their routine. Time off school following bereavement is at the discretion of the head teacher.

- Tell the school about who's died and anything they may need to know about how it happened.
- Ask your child who they'd like to know (including friends) and how they should be told.
- Make sure there's someone in school your child can talk to if they need to.

You can find more information about how children may react and how to help them at <https://www.tusla.ie/services/family-community-support/counselling/rainbows/>

What we'll do to help you

Our Bereavement Service Team will talk you through the process and answer any questions you have. This service is free, and we'll provide you with a reference number to ensure our team can liaise with you promptly and efficiently and offer to pay the funeral bill or a deposit for it, from the deceased's funds being held with us, if there are sufficient funds.

What we need from you

To help us ensure everything is dealt with correctly and efficiently, we will ask you to provide the following information if you are able to. Please don't worry if you can't provide it all right away – we will do everything we can to help.

We will require the following:

- Your name and contact details email and telephone number
- Proof of identity and Proof of address from you and the executor may be required.
- The deceased's name and other personal details, such as last known address
- The deceased's account number(s) and sort code
- The original death certificate /interim Coroner's Report
- If available, knowledge of any items held in safe custody at the bank
- The deceased's Will (if there is one)
- Grant of Probate/Letters of Administration if appropriate i.e. If the estate of the deceased is over €50,000
- The funeral invoice or a paid receipt if you want us to pay that from the deceased's account

What happens next?

Depending on the precise circumstances, we will do the following:

- Our team will send a letter detailing the balances of the account(s) that were held. You will need these if you are applying for Grant of Probate/Letters of Administration

What to do as soon as you're able

Letting Companies Know As well as informing friends and family, there are organisations and companies that you may need to notify.

You can usually write, telephone, or email, although this may depend on the specific organisation. The following are some that may need to be contacted:

- Mortgage, Credit Card, Loan, and Insurance providers
- Utility companies
- TV Licence Office
- Mobile phone operators
- Doctor, Dentist and Optician

Start gathering the documents you need to sort out the estate

After the first few days – and only where you're ready – there are still some important administrative tasks to get to. Here are some of the things relating to the person's 'estate' (their property, money and possessions) that will need doing – together with details of where to go for help if you need it.

Find the Will if there is one

The Will should tell you who the person wanted their estate left to (the beneficiaries). It may also name the executor (the person they wanted to organise this). If there's a Will, it may be stored with a solicitor, at a bank or at home.

What to do if you can't find the Will

- If the person had a solicitor, it's possible they hold it or know where it is. They can also check for you if one exists.
- If you're not able to locate a Will with a solicitor, check to see if a family member knows where it is or if it's held at the person's bank.

What if there's no Will?

If the person didn't leave a Will, they're said to have died 'intestate'. Under intestacy rules, the next of kin can apply for a Grant of Letters of Administration, to deal with the estate

Administering the Estate

A Grant of Representation is required to administer the estate. If there is a Will, the Executor needs to take out Grant of Probate. If there is no Will, no Executor appointed or the appointed person can not act, an Administrator may be appointed and they can take out a Letter of Administration. This is done through the Probate Office. Further details can be found at https://www.citizensinformation.ie/en/justice/court_offices/probate_office.html.

Consider opening an executor/ administrator bank account

This is a special account which allows payments to be sent and received on behalf of the person who's died, like utility bills, house maintenance costs or proceeds of the sale of their house. You don't have to set up an executor account, but it's a good idea to be able to keep money belonging to the estate separate from yours – even if you're a beneficiary – until the estate is all wound up and distributed.

Value the estate

Before you can get your Grant of Probate/ Letters of Administration you'll need to work out exactly how much the estate is worth.

- Work out the total value of all the money, property and possessions the person has left. It's best to get a professional valuation for anything over €500.
- Deduct all their debts, funeral expenses and any gifts of money or possessions they made to family and friends, or charities.
- Remember to keep records.

Finalise the tax situation

When someone dies, there may be tax implications which can affect the amount of money that can be passed on. Tax can be complicated so you might want to get independent advice from <https://www.revenue.ie/>

If you don't want to do any of this yourself, help is available.

Although many people choose to administer the estate themselves, not everyone wants to or feels up to it. You may not want to do it alone, especially if the estate is particularly large or complicated. That's why it's important to remember that there are lots of organisations around who can help you as much or as little as you want. For instance, you might choose to use a solicitor to act on your behalf when applying for a Grant of Probate/Letters of Administration, or you could employ an estate administration service to sort everything out for you.

Your questions answered

What happens to an Ulster Bank Mortgage?

We'll notify our Mortgage department and liaise with them on behalf of the Personal Representative dealing with the estate to discuss the next steps. Interest will continue to be added to the Mortgage account. If there is a life policy that will clear the mortgage, we can discuss the option of differing repayments for an initial period of time.

What happens if it was a Joint Account held?

When we receive a certified copy of the death certificate we will amend any beneficiary accounts held to the sole name of the surviving party to allow for a Reclaim. (Please note in some cases an IT8 Revenue Clearance form may be required, we will advise you if this is the case). Where appropriate a review of any overdraft facilities on the account will be made to evaluate the surviving party's financial situation and to give a helping hand. The Surviving party can avail of a fee waiver if they are aged 66 years of age or over. If that is not the case, a fee for maintain the account and transaction fees will apply.

What is an IT8 Revenue Clearance form?

This form is required if the sum of money held in a deposit account(s) jointly by the Deceased and any other party (other than their husband, wife or civil partner) is more than €50,000 at the date of death.

What happens if correspondence is still being received in the name of the deceased?

If you receive any mail in the Deceased's name after you have notified us of their death, please contact a member of Ulster Bank staff immediately, to avoid any unnecessary distress. You can contact us by calling our Customer Support number of 0818 210 260 (Monday to Friday, 9am to 5pm).

How to Reclaim funds from the closed account(s) of the Deceased

If the total value of the estate exceeds €50,000 we can arrange to release funds held upon receipt of a certified copy of a Grant of Probate/Letters of Administration.

If the deceased has a Will, the Executor(s) or Administrator(s) can apply for a Grant of Probate.

If the deceased didn't leave a Will, a close relative/next of kin can apply for a 'Grant of Letters of Administration'. Grant of Probate/Letters of Administration is an official document that allows you to deal with a Deceased person's estate. You can apply for a Grant directly or by using a Solicitor.

If the total value of the estate does not exceed €50,000 we can arrange to release funds held without a certified copy of a Grant of Probate/Letters of Administration and upon completion of a Small Estates Indemnity Form. This must be completed by the Executor(s) or Administrator(s) along with providing us with certified proof of identity and certified proof of address.

As time goes by

There's no set timetable for starting to feel better after someone dies. Over time your feelings should become less intense, but you can't predict when it will happen, or force it to come sooner.

Remembering those who have died

When someone dies, your bond with them does not end. You may find it helpful to think of your own ways to remember the person you have lost and keep your connection alive. You may like to visit their grave or other special place. There are also many other things you can do such as:

- creating tributes in pictures or writing
- collecting favourite pictures
- putting together a memory box
- planting a tree or setting up another memorial
- donating to charity in their memory

Anniversaries and special days

You may be particularly affected when the anniversary of the death comes round, or on a loved one's birthday, wedding anniversary or other special times of year such as Christmas and holidays. Some people find these times painful even many years later.

It helps to accept that there are some occasions which will be very difficult and then to work out how best to manage them. Spend some time trying to work out in advance what works best for you and the others who share your loss.

You may feel it is important to mark the day in a way that is special for you and for the person who has died. Some people find comfort in religious and cultural practices. Others find their own ways to help them remember their loved one and celebrate their lives and work. Others prefer to maintain routines and normal life.

If you don't feel better

Sometimes it is just when you think you should be feeling better that you feel as if you're falling apart. Friends and family, who may have rallied round in the early days, may start to step back.

There's no time limit on grief. If you feel that you're struggling with your emotions or that you're not coping with life, then it may be time to seek help and support.

Getting extra help

There are people who can help, whatever your situation; whether someone has died recently, or months or years ago. Most people find they can cope with bereavement with the help of family and friends. But some people need more help to cope with life after a loss, and many others can find it helpful to talk to someone.

You may need to ask for some extra help if many months after someone dies you are still:

- struggling to cope with the tasks needed for day-to-day living
- constantly overwhelmed with difficult feelings
- isolating yourself from friends and family

You may also need help or advice if your financial situation has changed. Coping emotionally If you need reassurance, or information, or simply to talk to someone, there are a number of supports available, details of which can be found under Useful Contacts.

If you're worried about your mental or physical health make an appointment with your GP. Your GP may also be able to help signpost you to other specialist services.

It's normal to feel intense and overwhelming emotions in the weeks and months after someone dies. It isn't unusual to find yourself thinking about your own death, or even thinking of taking your own life. Although it's common, it's important to find someone to talk to about these feelings. If you think you might act on your feelings talk to Samaritans on 116 123 who are there 24 hours a day, 365 days a year

Coping financially

Money can be a huge source of worry at this time. You may have lost a source of income, or have to find additional costs and help with care, or the person may have left debts or had no Will.

You may be eligible for some extra benefits and payments after a death including:

- Widow's, Widower's or Surviving Partners Pension
- Widowed or Surviving Civil Partner Grant
- Funeral Grant
- One Parent Family Grant

Find out more at <http://www.welfare.ie/en/Pages/a-widow-widower-or-surviving-civil-partner.aspx>

Citizen's Advice may be able to offer further help on legal issues or coping with debt. Find out more at <https://www.citizensinformation.ie/en>

Glossary of commonly used terms when dealing with bereavement

Administrator

A person appointed by the court to administer the estate of a deceased person where there's no Will, where no executors have been appointed in the Will, or where appointed executors are unable or unwilling to act. The legal authority of an Administrator is confirmed through the issue of a Grant of Letters of Administration.

Asset Any property, money or item which is of value belonging to the deceased.

Beneficiary A person or group to whom the deceased leaves something in a Will or who has something held for them by a Trustee or Executor.

Certified Copy

Copy of an original document which has been certified as a true copy by an authorised official (e.g. Solicitor, Accountant, Barrister, Bank Official, Commissioner of Oath).

Certificate of Balance

A letter issued by a Bank stating the balance of an account(s) held by the deceased.

Codicil

A document that amends, rather than replaces, a previously written Will.

Estate

A general term used to describe the combined value of a person's assets, less any debts.

Executor

A person is nominated as 'executor' in the deceased's Will. The legal authority of an executor is confirmed through the issue of a Grant of Probate by the Court.

Grant of Representation

A Grant of Representation is a document issued by the court which confirms the authority of the person(s) named in it to deal with the estate of the deceased person. There are different types of Grant of Representation.

- A Grant of Probate is used where the deceased person leaves a Will. A Grant of Probate is the legal document issued by the court confirming the authority of the executors named in the Will to deal with the person's estate.
- A Grant of Letters of Administration is used where the person doesn't leave a Will (i.e. dies intestate) or the executors appointed under the Will don't act. The Grant of Letters of Administration is the legal document issued by the court confirming the authority of the persons named in it to deal with the person's estate. They're usually beneficiaries of the estate and there's an order of priority that the court applies in deciding who to appoint.

Intestacy

To die without having left a legally valid Will. If there is no valid Will, the estate is administered in accordance with the rules of intestacy.

Next of kin

The next of kin would normally be the person's closest living relative. Sometimes it's a person nominated as the next of kin by the deceased. (This might be a spouse, civil partner, children or parents.)

Personal representative

Collectively executors and administrators are called personal representatives.

Register Office

This is where the death is registered. You can search for your local Register Office at "<http://www.hse.ie/eng/services/list/1/bdm/contactus/>" Registrar of Births, Marriages and Death (enter the term 'registering a death' in the search box to navigate to the correct page).

Safekeeping

Where we have been asked by a customer to keep items securely on their behalf but we are not aware of the content of the item. This service is no longer available but we can search to see if an item is still held by us on their behalf.

Will

A legal document setting out what a person would like to happen to their estate after they die

Useful contacts

Counselling and support

Anam Cara – a national organisation set up by bereaved parents to support bereaved parents and siblings throughout Ireland.

01 404 5378

anamcara.ie

Bethany Bereavement Support Group – a voluntary, parish based ministry which aims to help the bereaved and those grieving.

087 9905299

bethany.ie

The Irish Association of Counselling and Psychotherapy – a free comprehensive online directory of all accredited IACP Counsellors/Psychotherapists in Ireland.

01 230 3536

iacp.ie

Samaritans – confidential support for people who are despairing or suicidal, lines open 24 hours a day.

116 123

samaritans.org

Irish Hospice Foundation – provision of information and support for the bereaved and those working with them.

01 679 3188

hospicefoundation.ie

Barnardos – children's bereavement service is a service for children and young people who have lost someone close to them through death.

01 473 2110 (Mon-Thurs 10am to 12pm)

barnardos.ie

Irish Childhood Bereavement Network (ICBN) – a hub for those working with bereaved children, young people and their families.

01 679 3188

childhoodbereavements.ie

Money Advice and Budgeting Service (MABS) – free, confidential and independent service guiding people through dealing with problem debt or at risk of getting into debt.

081807 2000

mabs.ie

Benefits, Pensions and Tax

Department of Social Protection

Information on Pension Services

0818 200 400

Information on Death Benefit

0818 927 770

welfare.ie

Revenue Commissioners – information on the tax issues that you may have to deal with following a bereavement.

revenue.ie

Citizens Information Board – statutory board which provides information and advice on dealing with the practical and legal matters of a bereavement.

0818 07 4000

citizensinformation.ie

Pensions Authority – can provide you with a range of information and guidance on to help you understand pensions excluding state pension (refer to welfare.ie)

0818 656565

pensionsauthority.ie

Legal

The Law Society of Ireland – They can help you find an accredited solicitor in Ireland.

01 672 4800

courts.ie

Probate Office – applications for Grants of Representation are processed through the Probate Office. 01 888 6174

courts.ie

Births, Deaths and Marriages – government sponsored online certificate service.

01 801 3333

birthsdeathsandmarriages.ie

Funeral Irish Association of Funeral Directors – can provide contacts of associated funeral directors in your area as well as funeral arrangement support.

0818 935000

iafd.ie

Checklist – Have all personal affairs been taken care of?

This checklist has been designed to help you ensure everything has been taken care of when looking after the personal affairs of the deceased.

Bills & Direct Debits

- ✓ Rent
- ✓ Gas
- ✓ Oil
- ✓ Electricity
- ✓ Water
- ✓ Waste Management
- ✓ Phone
- ✓ Mobile Phone
- ✓ Internet
- ✓ TV
- ✓ Medical
- ✓ Tax

Investments

- Financial Planning/Investment products
- Pensions – Personal / Occupational

Other Organisations

- ✓ Passport Office
- ✓ Motor Taxation Office
- ✓ Social Welfare
- ✓ Revenue Commissioners
- ✓ TV Licence
- ✓ Library membership
- ✓ Subscriptions – gym, sports, golf, magazine
- ✓ Charities

Other Financial Institutions

- ✓ Building Society
- ✓ Post Office
- ✓ Credit Union
- ✓ Hire purchase
- ✓ Store Cards

Insurance Policies

- ✓ Life assurance
- ✓ Credit Card Insurance
- ✓ Personal Loan Insurance
- ✓ Income Protection Insurance
- ✓ Home & Contents Insurance
- ✓ Car Insurance
- ✓ Health Insurance
- ✓ Travel Insurance

Checklist – what we will require from you

This checklist has been designed to help you ensure everything we require is submitted so we can work with you as quickly and efficiently.

- ✓ Certified copy of death certificate, interim death certificate or coroner’s certificate.
- ✓ Proof of PPS number for the deceased beneficiary (documents listed under Section B Requirements above).
- ✓ Certified copy of Proof of Identity and Address for all Executor(s) or next of kin.
- ✓ For amount less than €50k, Small Estates Indemnity Form signed by all Executor(s) or next of kin.
- ✓ For amount greater than €50k Certified copy of Grant of Probate/Letters of Administration.
- ✓ Copy of Bank Account Statement (must have been issued within 6 months of receipt of this reclaim form),
- ✓ the details of which must match the documents you are providing for address verification purposes.

If you would like us to settle funeral expenses, we will require.

- ✓ Certified copy of Funeral Invoice in name of deceased.
- ✓ Certified copy of bill in name of deceased.

Acceptable Proof Of Identity and Address

Proof Of Identity
<ul style="list-style-type: none"> ✓ Current valid signed Passport ✓ Full Republic of Ireland/United Kingdom/Northern Ireland driving licence or provisional licence
Proof Of Address
<ul style="list-style-type: none"> ✓ Copy of current valid Driving Licence (if not used as Proof of Identity) or ✓ Copy of utility bill/statement dated within the last six months from a regulated utility provider e.g. Gas/Electricity/Landline telephone ✓ Copy of Bank Account Statement dated within the last six months from a regulated Bank/Building Society/Credit Union (can include a Mortgage Statement and must be less than 12 months old)
Proof Of PPSN
<ul style="list-style-type: none"> ✓ Public Services Card or Social Services Card ✓ Drugs Payment Scheme Card ✓ Medical Card or GP Visit Card ✓ European Health Insurance Card ✓ Letters from the Department of Social Protection (e.g. Social Welfare payment slip) ✓ Letters from the Revenue (e.g. PAYE Notice of Tax credits, Tax Assessment, etc) ✓ Temporary Payment Card