

If you are reading this because someone has died suddenly, we are sorry for your loss. This guide is designed to help you through the immediate hours and days — a clear checklist of what needs to be done, in order.

You do not need to do everything at once. Focus on the first section now, and come back to the rest when you are ready.

Immediate: What to Do Right Now

1. Call emergency services (if not already done)

Australia: 000 | UK: 999 | New Zealand: 111

2. Stay with the person until help arrives

Do not move the body or disturb anything around it.

3. If the death was expected

Contact the person's doctor or palliative care team. They will issue the Medical Certificate of Cause of Death.

4. Call a family member or friend

Do not do this alone. Ask someone to come and be with you.

5. Contact a funeral director

Most funeral directors offer 24/7 phone support. They can advise on next steps even if you are not ready to make arrangements yet.

First 24 Hours: Paperwork and Practical Steps

Get the Medical Certificate of Cause of Death

This is the document a doctor signs confirming the cause of death. You need this before you can register the death or arrange a funeral.

- **Expected death:** The treating doctor will provide it
- **Hospital death:** The hospital medical team will arrange it
- **Unexpected death:** The coroner will be involved — this takes longer

Notify close family and friends

Ask someone to help you make calls. Consider:

- Immediate family members
- Employer (if the person was working)
- Close friends and neighbours
- Religious or community leaders

Find important documents

Start gathering (but do not worry if you cannot find everything right away):

- Birth certificate
- Marriage certificate (if applicable)
- Will (if one exists)
- Passport
- Driver's licence
- Medicare card / NHS number / NZ Health Index number
- Bank account details
- Superannuation / pension information
- Insurance policies (life, funeral, health, home)
- Mortgage or rental agreement

First Week: Registration and Arrangements

Register the death

- **Australia:** Register with your state's Registry of Births, Deaths and Marriages. Your funeral director usually handles this
- **UK:** Register within 5 days at the local register office. You will need the Medical Certificate of Cause of Death
- **New Zealand:** Register with the Department of Internal Affairs. Your funeral director typically handles this

Order death certificate copies

Order at least 5–10 certified copies. You will need original certificates for banks, insurance, superannuation, and probate.

Choose a funeral director

If you have not already done so, meet with a funeral director to discuss options. Ask for an itemised quote. You can compare providers.

Decide on burial or cremation

This is the biggest decision. Take your time — unless religious customs require a quick burial, you have time to decide.

Arrange the service

Discuss with the funeral director: date, venue, music, readings, eulogy, flowers, livestreaming, wake or gathering after the service.

First Month: Notifications and Estate Matters

Notify government agencies

- **Centrelink / DWP / Work and Income NZ** — stop payments and check for bereavement entitlements
- **Australian Electoral Commission** — remove from electoral roll
- **Passport office** — cancel passport
- **Medicare / NHS** — update records

Notify financial institutions

- Banks and credit unions — freeze accounts
- Superannuation fund — claim death benefit
- Life insurance company — lodge a claim
- Funeral insurance — lodge a claim if applicable
- Credit card providers — notify of death
- Mortgage or loan providers

Notify other services

- Utilities (electricity, gas, water, phone, internet)
- Housing (landlord or mortgage provider)
- Vehicle registration authority
- Membership organisations (clubs, unions, professional bodies)
- Subscriptions and direct debits

- Social media accounts (each platform has a memorialisation or account closure process)

Find the will

If the deceased had a will, the executor named in the will is responsible for administering the estate. Contact a solicitor if you are unsure about next steps.

Apply for probate (if needed)

Probate is the legal authority to administer the estate. It is required if the estate is significant, includes real estate, or if financial institutions require it. This takes 3–6 months for straightforward estates.

Looking After Yourself Through This Process

- **Accept help.** When people offer to make phone calls, cook meals, or look after children — let them
- **Ask one person to be your point of contact** for coordinating help and information. This reduces the number of calls you need to make
- **Eat and sleep.** Grief is exhausting. Basic self-care matters
- **Consider grief counselling.** Most areas have free or low-cost bereavement services. Your GP can refer you. Organisations like Grief Australia, Cruse Bereavement Support (UK), and Skylight (NZ) offer support
- **There is no rush.** Most decisions do not need to be made immediately. Take the time you need

Printable Checklist

This guide doubles as a checklist. Print this page and tick off each item as you complete it. Or [download the PDF version](#).

Checklist Summary

Immediate

Call emergency services — Stay with the person — Call a family member or friend — Contact a funeral director

First 24 Hours

Get the Medical Certificate of Cause of Death — Notify close family and friends — Find important documents

First Week

Register the death — Order death certificate copies — Choose a funeral director — Decide burial or cremation — Arrange the service

First Month

Notify government agencies — Notify financial institutions — Notify other services — Find the will — Apply for probate if needed

Look after yourself

Accept help — Eat and sleep — Consider grief counselling — Take your time

Related Guides

- [What Happens When Someone Dies — A Practical Guide](#)
- [How to Get a Death Certificate: Timelines by Country and State](#)
- [Funeral Planning Guide — Costs, Options, and Step by Step](#)
- [Coronial Inquests Explained — Process, Timelines, and What to Expect](#)
- [Organ Donation: How to Register in AU, UK, and NZ](#)
- [Autopsy Procedures — What Families Should Know](#)