

PRACTICAL INFORMATION

What to do when someone dies in the Isle of Man

Overview

There are three things you must do in the first few days after someone dies.

1. Get a medical certificate – you'll get this from a doctor (GP or at the Hospital) and you need one to register the death.
2. Register the death within five days of the death — you'll then get the documents you need for the funeral.
3. Arrange the funeral – you can use a funeral director or do it yourself.

You can deal with their will, money and property later.

Registering the death

If the death has been reported to the Coroner of Inquests, you can't register the death until the Coroner gives permission.

Who can register the death, the documents you'll need and the documents you'll get depend on the circumstances of the death.

For more information on registering a death on the Isle of Man visit the General Registry website at www.gov.im/registries/general/civilregistry/death.xml

When a death is reported to the Coroner of Inquests

A doctor must report a death to the Coroner of Inquests if –

- the cause of death is unknown
- the death was violent or unnatural
- the death was sudden and unexplained
- the person who died was not seen and treated by a doctor within 28 days before the death
- the person died while under an anaesthetic
- there are other circumstances that may require investigation

The Coroner of Inquests may decide that the cause of death is clear. In this case the doctor signs the medical certificate, and you register the death as above.

Post-mortems

The Coroner of Inquests may decide that a post-mortem examination is needed to find out how the person died. This will normally be done at the mortuary at Noble's Hospital.

You can't object to post-mortem if it is ordered by the Coroner of Inquests but, if you've asked, you (and the person's GP) must be told when and where it will take place.

After the post-mortem

The Coroner of Inquests will release the body for a funeral once the post-mortem is completed, if no further examination is needed.

If the body is released with no inquest, the Coroner of Inquests will register the death, sending a form (Pink Form B) to the Registrar stating the cause of death. He will also send a form (Form E) if the body is to be cremated.

If an inquest is held

The Coroner of Inquests must hold an inquest if he has reason to believe that the person –

- died a violent or unnatural death
- died as a result of negligence, misconduct or malpractice
- died in prison or police custody or as a result of police action

The Coroner of Inquests will register the death after the inquest. In the meantime the Coroner of Inquests can give you a certificate to prove that the person is dead.

Arranging the funeral

The funeral can usually only take place after the death has been registered. Most people use a funeral director, although you can arrange a funeral yourself.

Funeral directors

Get more than one quote (which should include all fees) to compare costs. You should choose a funeral director who's a member of either –

- the National Association of Funeral Directors or
- the Society of Allied and Independent Funeral Directors

Arranging the funeral yourself

To arrange a funeral at one of the Douglas cemeteries or at the crematorium you should contact the Bereavement Services Manager at Douglas Corporation.

If you wish to have a religious funeral (at a church, chapel, cemetery or crematorium) you should contact a vicar or other local minister. The Isle of Man Freethinkers can help with non-religious funerals.

To arrange for burial in one of the parish burial grounds you should contact the appropriate burial authority (usually through the rector or vicar of the parish).

Funeral costs

Funeral costs can include:

- funeral director fees
- burial or cremation authority fees

- fees for purchasing a grave plot and opening a grave
- fees for minister who conducts the funeral
- newspaper announcement about the death
- monumental mason fees for a gravestone or other memorial

Paying for a funeral

The funeral can be paid for:

- by you or other family member or friends
- from a funeral plan or insurance policy, if the person made such arrangements
- from money (eg. savings) from the person's estate – getting access to this is called applying for a 'Grant of administration'; or, where there is a valid will, probate can be granted. (See More about Probate on page 21)

You can apply for a Funeral Payment (see www.gov.im/categories/benefits-and-financial-support/social-security-benefits/funeral-payments), if you have difficulty paying for the funeral.

Moving a body out of the Isle of Man

You need to get permission from the Coroner of Inquests to move a body out of the Isle of Man for a funeral or burial in the United Kingdom or elsewhere.

Organisations you need to contact

- Department of Social Security. When registering the death, the Registrar will provide you with:
 - a special form of death certificate (D8A) for social security purposes
 - another form (SF1/BP20) to claim a Funeral Payment and/or arrears of pension or benefits.
- Any occupational pension provider.
- Income Tax Division – providing tax reference number if possible. (Full information in the Isle of Man Government booklet ‘Tax Arrangements Following a Death’ (guidance note GN37) www.gov.im/media/368473/gn_37_tax_arrangements_following_a_death_v_260913.pdf)
- The Isle of Man Passport and Immigration Office, giving the passport number.
- The Isle of Man Post Office (Licensing Department), giving the driving licence number.

Banks and other financial organisations

Contact the person’s bank, mortgage provider, pension provider and insurance company to close or change the details of their accounts. These organisations require a death certificate, so get the appropriate number of copies.

More about Probate

A deceased person's money and other property is referred to as their *estate*. After payment of funeral expenses and any debts, the estate has to be dealt with in accordance with their will or, if there is no will, according to rules laid down by law. Normally it isn't possible to get hold of a person's estate without a *Grant of Representation* issued by the High Court. In some cases however (eg. certain insurance policies up to £5,000) you can get money due to the estate without a Grant.

If the person left a will appointing an executor, the executor applies for Probate. Otherwise the next-of-kin may apply for *Letters of Administration*. An application may be made on your behalf by an advocate (who will charge a fee), but you can make an application yourself to the Probate Office of the High Court (see www.courts.im/courtprocedures/willsandprobate).

If the person left any estate in the United Kingdom or anywhere outside the Isle of Man, you may need to obtain a Grant of Representation there as well as in the Isle of Man. Inheritance tax may be payable.

Bereavement Allowance

Contact the Isle of Man Government's Social Security Offices about Bereavement Allowance if your spouse or civil partner dies when you are over 45 but under state pension age, and you have no dependents. (See www.gov.im/categories/benefits-and-financial-support/social-security-benefits/bereavement-allowance).