

A pack *for my family*

Everything you are likely to need: where my papers are, the people and companies to tell, and the details they will ask you for.

PREPARED BY

Eleanor Margaret Hughes

LAST UPDATED

15 August 2026

THIS PACK IS KEPT

Write where it lives

Inside this pack

There is no order you have to follow. Start with the letter, then take one page at a time. The tabs down the edge tell you which part you are in.

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Almost nothing here is urgent. Come back to it when you are ready.

A letter to my family

Dear family,

I put this pack together so that you would not have to search, guess, or worry about getting things wrong. Everything you are likely to need is in these pages: where my papers are, the people and companies to tell, and the details they will ask you for.

Please do not feel you have to deal with any of it straight away. Almost nothing here is urgent. Look after yourselves first, and come back to this pack when you are ready. It will still be here.

Start with the next page, "The first days". After that, take it one page at a time.

IN MY OWN WORDS

Signed

Date

The first days

In the first days there is very little that truly has to happen. Most organisations expect to hear from families in their own time, and nothing in this pack will be harmed by waiting.

- 1

Take the time you need

Be with each other. Accept help when it is offered. The practical steps can wait until you are ready for them.
- 2

When you are ready, register the death

This happens at the local register office, and the registrar will guide you through it kindly. They will give you death certificates; it is worth asking for several certified copies, as the organisations in this pack will each want to see one.
- 3

Ask the registrar about Tell Us Once

This free government service tells most official bodies in one go, including the tax office, the pension service, the DVLA, and the council. It saves many separate phone calls.
- 4

Let this pack carry the rest

The pages that follow list where everything is, who to tell, and the details each organisation will ask you for. There is no order you have to follow and no date by which any of it must be done.

You do not have to do everything at once, and you do not have to do it alone. AfterLoss can walk you through each step at afterloss.uk, whenever you are ready.

Where everything is

These are the documents and items you will need, where I keep them, and any notes I added. A ruled line means I had not recorded it yet; there are blank rows at the end of this list for anything you find.

Documents

ITEM	WHERE TO FIND IT
☒ My will	Amory & Clarke, Oakham - my copy is in the bureau top drawer The 2019 will. There is an older one in the loft that it replaces.
☒ Birth certificate	Biscuit tin, bottom of the wardrobe
☒ Marriage certificate	Biscuit tin, bottom of the wardrobe
☒ Passport	Bureau top drawer, in the passport wallet
☒ National Insurance number	On the State Pension letters, green ring-binder It's a small white card, but the number is printed on the letters too.
☒ Property deeds	With Nationwide - mortgage paid off in 2011
☒ Pension and insurance paperwork	Green ring-binder on the study bookshelf
☒ Funeral plan documents	Bureau top drawer, in the blue folder
☐ Power of attorney	

Keys and valuables

☒ Spare house keys	With Joan at number 12
☒ Car keys	Hook inside the kitchen door

Where everything is

☒ Safe key	Taped under the bureau top drawer
☒ Wedding and engagement rings	Small blue box in the safe
☒ Mum's jewellery	Small blue box in the safe - Sarah knows which pieces go where
☐ Premium Bonds certificates	NS&I hold these online now. Sarah has the holder number.

Passwords and digital

☒ Phone PIN	Written in the front of the address book
☒ Password manager	The one long password is with Sarah
☐ Email account	

People who can help

These are the people who already know something about my affairs, and who will not mind being asked. Use the blank lines for anyone else who turns out to know something useful.

WHO	HOW TO REACH THEM, AND WHAT THEY KNOW
Sarah Hughes	My daughter, and my executor · 07700 900412
Michael Hughes	My son. Lives in Leicester · 07700 900817
Joan Pickering	Neighbour at number 12, has a spare key
David Amory	Solicitor, Amory & Clarke, Oakham · 01572 900233

Key information and references

Organisations will ask for these details, usually together with a certified copy of the death certificate. They are personal - keep this pack somewhere safe, and share it only with the people helping you.

Key information

Name	Eleanor Margaret Hughes
Date of birth	17 April 1952
National Insurance number	NP 42 88 17 B
NHS number	485 777 3456
Passport number	533178904
Driving licence number	HUGHE504175EM9AB
State Pension reference	NP428817B
Council Tax reference	RUT-8841203
Executor status	I have a will, and I have named an executor
Address	14 Braunston Road, Oakham, Rutland

My own additions

Premium Bonds holder number	11QZ 223344
Funeral plan number	CO-PF-9920417
Safe combination	Written in the front of the address book

Useful national services

These services exist for exactly this moment. They are free, and they can each save you many separate conversations.

Tell Us Once

<https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>

Notify most government departments about the death in one go. It works by phone as well as online - the registrar gives you the number to call.

Death Notification Service

<https://www.deathnotificationsservice.co.uk>

Phone: 0333 207 6574

Notify participating banks and building societies in a single submission.

Bereavement Register

<https://thebereavementregister.org.uk>

Stop most unsolicited marketing mail addressed to the person who died.

Pension Tracing Service

<https://gov.uk/find-pension-contact-details>

Phone: 0800 731 0175

Find lost or forgotten pensions using employment history.

Who to tell

These are the organisations I hold accounts with. Each of them will want to hear about the death, and will usually ask for a certified copy of the death certificate.

Where the last column mentions a letter or a call, a ready-made letter or phone script is waiting in the AfterLoss plan this pack came from. Whoever looks after the plan can open Communications at afterloss.uk to use it.

ORGANISATION	WHAT IT IS	REFERENCE	HOW TO TELL THEM
Nationwide Building Society	Bank	07-01-16 / 3391xxxx	Letter or call
0345 730 3213 · Bereavement Team, Nationwide Building Society, Swindon SN38 1NW			
Ask for the Bereavement Team - they can act on a death certificate alone, no probate needed under their small-estate limit.			
Barclays	Bank	20-45-11 / 8842xxxx	Letter or call
0345 605 2345 · Bereavement Team, Barclays Bank UK PLC, Leicester LE87 2BB			
Skipton Building Society	Savings	12-04-88 / 9930xxxx	Letter or call
NS&I	Savings	11QZ 223344	Letter or call
08085 007 007			
Premium Bonds are covered by the same reference number.			
Legal & General	Pension	LG-4471882	Letter or call
0345 070 8686 · Bereavement Services, Legal & General, Cardiff CF23 8SL			
Standard Life	Pension	WP-4471	Letter or call

Who to tell

Aviva	Life insurance	LA-88213	Letter or call
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Royal London	Life assurance	RL-88214	Letter or call
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Direct Line	Home insurance	HI-66201	Call them
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0345 246 8704

Cover lapses once the house is unoccupied for more than 30 days - worth flagging early.

Octopus Energy	Energy	OE-220417	Letter or call
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Anglian Water	Water	AW-55127	Letter or call
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BT	Broadband	BT-4471203	Letter or call
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Vodafone	Mobile	VF-31882	Letter or call
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Rutland County Council	Council tax	RUT-8841203	Tell Us Once covers this
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01572 722 577 · Revenues Team, Rutland County Council, Catmose, Oakham
LE15 6HP

TV Licensing	TV Licence	4471 8820	Letter or call
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Hargreaves Lansdown	Investments	HL-4410	
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<https://www.hl.co.uk>

Who to tell

When you call, ask them to

- Note the date of death on the account, so no reminders or charges are sent
- Tell you exactly which documents they need, and where to send them
- Confirm any refund, final balance, or claim the estate should expect
- Give you a reference number for the call, and note it in this pack

Anything not listed here, from subscriptions to store cards, tends to surface in bank statements and the post over the first weeks. There is no need to go looking for it all at once.

Online accounts

These are the online accounts I hold. None of my passwords are written anywhere in this pack - each service has its own way of helping families.

SERVICE	SIGN-IN	STATUS AND NOTES
Gmail	eleanor.hughes@example.com	Active
Netflix	eleanor.h	Active · Family plan, shared with Sarah
Amazon	eleanor.hughes@example.com	Active
Facebook		
British Gas online	eleanor.hughes@example.com	Active · Paperless billing

My wishes

These are wishes, not instructions. They are here so you never have to wonder what I would have wanted; please let them make things easier, not harder.

What matters

WHAT MATTERS TO ME

I have had a long and quiet life and I am content with it. What matters is that the four of you are kind to each other and do not fall out over any of this. None of it is worth an argument.

The service

RELIGIOUS OR NON-RELIGIOUS

Non-religious

THE MOOD OF MY FUNERAL

A celebration of my life

VENUE FOR THE SERVICE

Rutland Memorial Chapel, then the Wheatsheaf afterwards

My wishes

CELEBRANT OR OFFICIANT

A humanist celebrant - Sarah has the details of the one who did Bill's

MUSIC AND HYMNS

Coming in: Elgar, Nimrod. Going out: Ella Fitzgerald, Blue Skies. Nothing mournful in between.

READINGS AND POEMS

The Lake Isle of Innisfree, by Yeats. Michael reads it better than anyone.

EULOGY AND SPEAKERS

Sarah, and anyone else who wants to. Keep it short and keep it honest.

WHAT PEOPLE WEAR

Ordinary clothes. No black unless you want to wear it.

Disposition

BURIAL, CREMATION, OR OTHER

Cremation

My wishes

COFFIN

The simplest one they offer. Willow if it is not much more.

WHAT HAPPENS TO MY ASHES

Scattered at Rutland Water, near the bench with your father's plaque.

Body care

HOW MY BODY IS PREPARED

No embalming unless the timing makes it necessary.

WHERE MY BODY RESTS BEFORE THE FUNERAL

At the funeral director's. I would rather not come back to the house.

WHAT I AM DRESSED IN

The green wool dress in the wardrobe, and my wedding ring stays on.

ITEMS PLACED WITH ME

The photograph of the four of us at Whitby, in the inside pocket.

My wishes

People

FUNERAL DIRECTOR

Co-operative Funeralcare, Oakham - the plan is already paid for (CO-PF-9920417)

PALLBEARERS

Michael, and whoever the funeral director provides. Do not feel you have to do it.

After & arrangements

FLOWERS

Family flowers only. Something from the garden if it is the right time of year.

CHARITY DONATIONS

Donations to Marie Curie instead of flowers, if people would like to.

TRANSPORT

One car is plenty. It is a ten-minute drive.

My wishes

WAKE OR RECEPTION

The Wheatsheaf, back room. Sandwiches and a proper pot of tea. They know me there.

NEWSPAPER ANNOUNCEMENT

The Rutland Times. Short - name, date, and where the service is.

MEMORIAL OR HEADSTONE

My name added to your father's bench at Rutland Water. Nothing else.

ANYTHING ELSE

Tell Joan at number 12 yourself, in person, before she reads it anywhere. She has been a good friend to me for thirty years.

Recorded in AfterLoss on 15 August 2026. If we talked about something different more recently, trust the conversation.

A checklist to tick off

Nothing here has a deadline. Tick things off as you go, and write the date so you can see what has already been done.

STEP	DATE DONE
☐ Contact Nationwide Building Society	
☐ Contact Barclays	
☐ Contact Skipton Building Society	
☐ Contact NS&I	
☐ Contact Legal & General	
☐ Contact Standard Life	
☐ Contact Aviva	
☐ Contact Royal London	
☐ Contact Direct Line	
☐ Contact Octopus Energy	
☐ Contact Anglian Water	
☐ Contact BT	
☐ Contact Vodafone	
☐ Contact Rutland County Council	
☐ Contact TV Licensing	
☐ Contact Hargreaves Lansdown	

A checklist to tick off

- ☐ Check Tell Us Once
- ☐ Check Death Notification Service
- ☐ Check Bereavement Register
- ☐ Check Pension Tracing Service
- ☐ Close or memorialise Gmail
- ☐ Close or memorialise Netflix
- ☐ Close or memorialise Amazon
- ☐ Close or memorialise Facebook
- ☐ Close or memorialise British Gas online
- ☐
- ☐

Calls made, and notes

Write down who you spoke to and the reference they gave you. It saves explaining everything twice.

DATE	WHO I SPOKE TO	REFERENCE

Anything else



This pack was prepared with AfterLoss, which Eleanor Margaret Hughes used to organise their affairs. It can guide you through everything in these pages, step by step and at your own pace.

afterloss.uk

This copy was printed on 15 August 2026. If the plan has grown since, whoever looks after it at afterloss.uk can print a fresh copy.

This pack contains general guidance, not legal advice.