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Companion to the executor pack
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Tell Us Once Companion

An executor's walkthrough of the government Tell Us Once service — what it covers, the reference you need, the step-by-step, and the contacts it leaves to you

B-11 · BEREAVEMENT

"Tell Us Once tells government. Not everyone else."

PREPARED FOR

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Executor of the estate of David James Pemberton (died 12 June 2026) · Hertford

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What Tell Us Once is 1

Sarah — Tell Us Once is a free government service that notifies the central and local government departments of David's death in a single step, so you do not have to contact each one separately. As executor, it is one of the highest-leverage twenty minutes you will spend.

Without it, you would make somewhere between eight and fifteen separate notifications — HMRC, the Department for Work and Pensions, the Passport Office, DVLA, the local council, and several others — each by phone or post, each repeating the same details. Tell Us Once collapses all of that into one conversation or one online session. It is offered to you at the death registration appointment, and it is the natural companion to registering the death.

The single thing to understand first

Tell Us Once notifies *government* only. It does not touch David's bank, his private pensions, his insurers, or his utilities. Those remain entirely your responsibility as executor, and Section 6 of this companion sets out exactly which ones — this is where most executors lose time, so it is covered in full.

Before you do anything:

Tell Us Once cannot be used until David's death has been *registered*. There is nothing to action in the first days beyond registering the death — the registrar hands you the reference at that appointment, and everything in this companion follows from it.

The reference you need 2

Tell Us Once runs on a single unique reference number. The registrar generates it at the registration appointment and gives it to you on paper or by email. Everything else depends on having it to hand.

Where the reference comes from

When you register David's death at East Hertfordshire Register Office, the registrar offers Tell Us Once and issues a **unique Tell Us Once reference number**. You can use the service there and then with the registrar, or take the reference away and use it yourself within **28 days** — online at gov.uk/tell-us-once or by phone (the registrar gives you the number to call).

WHAT TO HAVE IN FRONT OF YOU BEFORE YOU START

- [ ] The **Tell Us Once reference number** from the registrar.
- [ ] David's **date of birth, date of death, and last address**.
- [ ] David's **National Insurance number**, and his **driving licence and passport numbers** if you have them.
- [ ] Details of any **benefits or State Pension** David was receiving.

- [ ] Your **own name, address, and contact details** as the person dealing with the estate.
- [ ] The name and address of the **next of kin** and any **surviving spouse or civil partner**.
- [ ] Details of any **public-sector or armed-forces pension** David held.

You do not need all of it.

Missing a passport number or a pension reference will not stop the service — it will simply skip that notification, and you can supply it later. Do not delay the session to hunt for a single number. What matters is the reference and David's core details.

THE 28-DAY WINDOW

If you take the reference away rather than completing Tell Us Once with the registrar, use it **within 28 days**. After that the reference can expire and you may have to make the notifications individually. If in doubt, the simplest path is to complete it in the room with the registrar — it is why the service is offered there.

The step-by-step 3

Five steps, start to finish. None of them is technical. The whole process is a guided set of questions about David and about you.

1

Register David's death first

Book the registration appointment with East Hertfordshire Register Office. In England and Wales the death must be registered within 5 days — that is 5 calendar days, weekends and bank holidays included — once the medical examiner's office has confirmed registration can go ahead. *(GOV.UK, checked 24 September 2026)* For David that points to about 17 June 2026 — an early estimate, because the 5-day clock starts at the medical examiner's confirmation, not at the date of death. Take the medical certificate of cause of death. The registrar issues the **death certificate** and, with it, your Tell Us Once reference. Order **8–10 certified copies** of the **death certificate** at this appointment (**£12.50** each) — banks, pensions, and insurers each need their own, and ordering later can cost more.

2

Choose how to use the service

Either complete it there and then with the registrar (recommended — they answer questions in real time), or take the reference away and use it **within 28 days** online at gov.uk/tell-us-once or by phone (the registrar gives you the number to call). Most executors find the in-person route faster and less error-prone.

3

Confirm your authority to act

The service asks in what capacity you are reporting the death. As executor (or next of kin, or the person dealing with the estate), you are entitled to use it. You give permission to share David's details with the relevant departments — this is the consent that lets the single notification flow outward.

4

Work through David's details

The service walks through his personal details, benefits and pensions, driving licence, passport, and any blue badge or council services. Answer what you can; skip what you cannot. It confirms which departments it will notify before you finish.

5

Note the confirmation and keep it

At the end you receive confirmation of which departments have been notified. Record it in your estate notebook with the date. This is your evidence that government notification is complete — and your reminder that the private-sector contacts in Section 6 are still outstanding.

How long it takes

The session itself is about **20 minutes**. Departments typically act within a few working days — you do not need to chase them; if a department needs anything further, it writes to you. The one exception worth watching is HMRC, whose final tax calculation may arrive weeks later as a separate letter.

What Tell Us Once covers

4

These are the departments the single notification reaches. Each one would otherwise be a separate contact. Read this as the map of what you can now *stop* worrying about.

HMRC

Income tax & National Insurance

Closes David's tax record. A final tax position may follow as a separate calculation — it can mean a refund into the estate or a small balance owing.

STATUS **Covered**

DWP

State Pension & benefits

Stops David's State Pension and any benefits. May trigger a Bereavement Support Payment for a surviving spouse or civil partner if eligible.

STATUS **Covered**

LOCAL COUNCIL

Council tax, blue badge, electoral roll

Notifies the local council (East Hertfordshire). May recalculate council tax, cancel a blue badge, remove David from the electoral roll, and end council services.

STATUS **Covered**

DVLA & PASSPORT

Driving licence & passport

Cancels David's driving licence and passport. You do not need to physically return either — the cancellation is automatic on notification.

STATUS **Covered**

Also covered in the same step

Public-sector pensions — NHS, Civil Service, Armed Forces, and most Local Government schemes, where David held one — plus **Veterans UK** for any war pension. The Teachers' Pension Scheme is not on Tell Us Once's list, so tell it directly. The scheme is *notified*; any death-benefit *claim* is a separate process you initiate. Notification is not claiming.

What "covered" means.

Covered means the department is *told* — not always that the matter is closed. HMRC may issue a final calculation; a scheme may have a survivor benefit to claim; the council may revise the bill. Tell Us Once starts these; your estate notebook tracks them to completion.

What each notification actually does 5

For the executor it helps to know what happens after each department is told — because two of these can produce money owed to (or by) the estate.

1

TUO-A · HMRC

Income tax record closed; final position may follow

HMRC closes David's PAYE and self-assessment record as at the date of death. Where tax was overpaid in the year of death, a refund is issued to the estate; where a balance is owed, HMRC writes to you. This is separate from any **Inheritance Tax** position, which you handle through probate — Tell Us Once does not deal with IHT.

WHAT FOLLOWS	WATCH FOR	EXECUTOR ACTION
Final tax calculation by post	**Refund or balance to estate**	**File the letter**

2

TUO-B · DWP

State Pension stopped; survivor support may be triggered

DWP stops David's State Pension and any benefits. Pension paid in the week of death is generally allowed to be retained; payments after death must be repaid, and DWP will tell you the figure. If David leaves a spouse or civil partner under State Pension age, Bereavement Support Payment may be claimable — a separate, time-limited claim, so flag it early.

WHAT FOLLOWS	WATCH FOR	EXECUTOR ACTION
Overpayment reconciliation	**Bereavement Support claim**	**Repay post-death pension**

3

TUO-C · LOCAL COUNCIL

Council tax recalculated; services ended

The local council (East Hertfordshire) recalculates council tax for the property. A property left empty after the sole occupant's death is generally exempt from council tax during probate and for up to **six months** after the grant — confirm this directly with the council, as it is a real saving the estate should not overpay. The council also removes David from the electoral roll and ends any council services.

WHAT FOLLOWS	WATCH FOR	EXECUTOR ACTION
Revised council-tax bill	**Empty-property exemption**	**Confirm exemption applies**

DVLA & the Passport Office

Both simply cancel. There is no refund and no further action for you. You do not need to post the licence or passport back — many executors destroy them once probate is complete, but there is no obligation either way.

What Tell Us Once does NOT cover

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This is the section that matters most for you as executor. Tell Us Once is government only. Every private organisation David dealt with must be told separately — and this is where the real estate work begins.

PRIVATE SECTOR — STILL ENTIRELY YOUR RESPONSIBILITY

None of the following are touched by Tell Us Once. Each must be notified separately, with a certified copy of the **death certificate**, before David's affairs can be wound up: **banks and building societies · private and workplace pensions (former employers, SIPPs, personal pensions) · life insurance · home, contents and motor insurance · mortgage lender · credit-card providers · investment platforms · premium bonds and NS&I · utility providers (gas, electric, water, broadband, phone) · TV and digital subscriptions · gym, club and charity memberships · the GP surgery and any private healthcare · the Royal Mail redirection service.**

Why this matters more than the covered list.

The government list runs itself once you press start. This one does not — it is the bulk of the executor's notification work and where the financial risk sits. Section 7 is the working tracker for it.

A

NOT COVERED · BANKS & THE DIRECT-DEBIT TRAP

Notify David's bank — but identify direct debits FIRST

Joint accounts pass to the surviving holder automatically and do not freeze. **Sole accounts in David's name freeze on notification, and every direct debit running from them stops.** Before you notify the bank, take 30 minutes to list every direct debit on his sole accounts — utilities, insurance, the mortgage — and re-establish the essential ones from another account first. This is the single most common and most expensive first-month mistake.

WHEN	BRING	COST
After listing direct debits	Certified death certificate	No cost to notify

B

NOT COVERED · PRIVATE & WORKPLACE PENSIONS

Trace and claim every private pension — Tell Us Once finds none of them

Most public-sector pensions are notified by Tell Us Once; **private and workplace pensions are not.** Contact every former employer and personal-pension provider. Defined-contribution pots are often paid out within four to **eight weeks** of receiving the **death certificate** and the expression-of-wish nomination — and may sit *outside* the estate for IHT. If David's pension paperwork is incomplete, the free Pension Tracing Service (gov.uk/find-pension-contact-details) locates schemes by former employer.

WHEN	TRACE VIA	WATCH FOR
Weeks 2–6	Pension Tracing Service	Death-benefit lump sum

C

NOT COVERED · UTILITIES & INSURANCE

Keep insurance live; transfer or close utilities deliberately

Do **not** cancel the buildings and contents insurance on David's property — an empty, insured property is a condition most insurers require during probate, and an uninsured one exposes the estate. Notify the insurer of the death and ask for unoccupied-property cover instead. Utilities should be transferred into the estate's name or read and closed; take meter readings on the day you notify.

WHEN	DO NOT	DO
Week 2 onward	Cancel property insurance	Ask for unoccupied cover

The currency of every private notification: the certified death certificate

Each private organisation will ask for sight of a **death certificate**. Banks, pensions, and insurers each need their own, and many will not accept a photocopy. This is why you order 8–10 certified copies at registration (**£12.50** each) rather than one — re-ordering later can cost more and takes longer. The Death Notification Service reduces how many you physically post, but the certificate remains the key that opens each door.

How this work is funded.

You do not pay for estate notifications out of your own pocket. Reasonable costs — certificate copies, postage, statutory notices, professional fees — are paid from the estate and recorded in the estate accounts. Banks will usually release funds directly for the funeral account and probate fees on production of the invoice, even before the account is otherwise unfrozen.

Your notification tracker

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Tick the government block off in a single session; then work the private-sector list at your own pace. This is the working tool — keep it with the estate notebook.

GOVERNMENT — HANDLED BY TELL US ONCE (ONE SESSION)

- [ ] HMRC — income tax & National Insurance record closed ____________
- [ ] DWP — State Pension & benefits stopped ____________
- [ ] Local council — council tax, electoral roll, blue badge, services ____________
- [ ] DVLA — driving licence cancelled ____________
- [ ] Passport Office — passport cancelled ____________
- [ ] Public-sector pension scheme(s) notified (claim separately) ____________
- [ ] Veterans UK, if applicable ____________

PRIVATE SECTOR — YOUR RESPONSIBILITY (NOTIFY EACH SEPARATELY)

- [ ] Bank(s) & building societies — *after* listing direct debits ____________
- [ ] Private & workplace pension providers — trace and claim ____________
- [ ] Life insurance / assurance policies ____________
- [ ] Home, contents & motor insurance — ask for unoccupied cover ____________
- [ ] Mortgage lender ____________
- [ ] Credit-card providers ____________
- [ ] Investment platforms / stockbroker / NS&I & premium bonds ____________
- [ ] Utilities — gas, electric, water, broadband, phone (meter readings) ____________
- [ ] Subscriptions — streaming, software, news, gym, clubs ____________
- [ ] GP surgery & any private healthcare ____________
- [ ] Royal Mail redirection set up to the executor's address ____________

> **The lever for the private-sector list: the Death Notification Service**
>
> The free Death Notification Service (deathnotificationservice.co.uk) notifies many UK banks, building societies, and investment firms in a single submission — a meaningful shortcut for the financial half of the list. It does not replace notifying pensions, insurers, or utilities, but it removes much of the repetition. Use it once you have a certified **death certificate** to hand.

The working order 8

Where Tell Us Once sits in the wider notification sequence. There is no need to rush the private-sector list — but the order below keeps the financial risk under control.

AT REGISTRATION

Register the death · order certificate copies · get the reference

The trigger for everything. Use Tell Us Once with the registrar, or take the reference away (28-day window).

SAME DAY / WEEK 1

Complete the Tell Us Once session

Twenty minutes. Government block done. Record the confirmation in the estate notebook.

WEEK 1–2

List direct debits, THEN notify banks

Identify what runs from David's sole accounts before they freeze. Death Notification Service for the financial institutions.

WEEK 2–4

Insurance, utilities, subscriptions

Keep property insurance live (unoccupied cover). Meter readings on utilities. Cancel subscriptions. Royal Mail redirection.

WEEK 2–6

Trace and claim private & workplace pensions

Pension Tracing Service for anything missing. Lodge death-benefit claims — these can be the largest single asset.

ONGOING

Track responses to completion

HMRC final calculation, council-tax exemption, pension lump sums, refunds. Notification is the start, not the finish.

KEY REFERENCES — KEEP TO HAND

TELL US ONCE	gov.uk/tell-us-once · number from the registrar
AFTER A DEATH	gov.uk/after-a-death
DEATH NOTIFICATIONS	deathnotificationservice.co.uk
PENSION TRACING	gov.uk/find-pension-contact-details
PROBATE	gov.uk/applying-for-probate

Common questions

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Can I use Tell Us Once if I am not the next of kin?

Yes. As the executor or the person dealing with the estate you are entitled to use it. The service asks in what capacity you are reporting the death and records your authority.

Is Tell Us Once available everywhere?

Tell Us Once is offered at registration in England, Scotland and Wales. It is not available in Northern Ireland, where each department is told separately. *(DWP, GOV.UK, checked 24 September 2026)* Your local register office offers it as standard.

What if I forget a detail during the session?

The service skips what you cannot supply and notifies the rest. You can provide a missing pension or passport number to the relevant department later. Do not delay the session to find a single number.

Does Tell Us Once deal with the will, probate, or **Inheritance Tax**?

No. It is notification only. The will, the **grant of probate**, and any **Inheritance Tax** are separate executor tasks — the main Executor's First Hour pack covers them in full.

Support, if you need it

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Cruse Bereavement Support

0808 808 1677 — Monday, Wednesday, Thursday and Friday 9.30am to 5pm; Tuesday 1pm to 8pm; closed at weekends. Trained bereavement volunteers. Free and confidential. cruse.org.uk.

The Valoren advice line for this pack

If a step in this companion is unclear, the support details inside your Executor's First Hour pack apply here too. You are not expected to do this alone.

Valoren · The Household Continuity Dossier — £195 first year, then £99/year

POWERED BY VALOREN

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