



What to do when you lose a loved one?

A practical overview for relatives



First and foremost, we wish you courage and strength in the loss of your loved one

We appreciate it's a difficult time for you, and we're here to support you in any way we can.

This checklist provides an overview of the key tasks you need to think about after a death from both an administrative and financial perspective. It can be used to monitor the progress of the tasks to be done.

Should you have any questions, please do not hesitate to contact us.



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Immediately following a death

□ Notify a doctor.

It is important to have a death confirmed by a doctor. The doctor will then draw up a **death certificate**. In a hospital setting, this is done automatically. At home, it is best to ask the family doctor of the deceased.

□ Choose a funeral director.

Once the death has been established, it's a good idea to get in touch with a funeral director. They'll be able to help you with lots of things that need to be done right away, such as:

- Arranging the funeral with the municipality
- Drafting/writing the obituary
- Organising a religious ceremony, if applicable
- Planning a funeral reception

You can find a list of funeral homes at www.funebra.be

□ Notify the municipality.

It is important to report the death to the municipality where the deceased died, as well as the municipality where the burial will take place. To do this, you will require the following documents:

- Death certificate prepared by a doctor
- Deceased's identity card and driving licence, if relevant
- Marriage licence (if there was one)
- Identity card of the declarant(s)/witness(es)

Once you have made the declaration, the municipality will draw up an **extract of the death certificate**.



Tip: It is advisable to make several copies of this document, as you will need them for the bank, insurance company, health insurance company, notary...

In most cases, the funeral director can arrange this declaration.

□ **Contact the bank.**

You need to inform the bank or banks where the deceased was a client as soon as possible.

You will need to submit a copy of the extract of the death certificate.

Once the bank has given the all clear, the accounts and safe deposit boxes can be unblocked.

This will require an attestation or 'deed of succession'.

□ **Entrust the estate to a notary.**

Despite the strong emotions you may be feeling, there are a lot of practical matters to sort out.

From a human, civil and tax point of view, professional help is therefore more than welcome.

The notary will:

- Check whether there is a will. And if so, what kind of a will. Sometimes this will also include the funeral wishes of the deceased.
- Draw up the order of succession. This includes a search for heirs and determining conditions.
- Give advice on accepting the inheritance. The notary will also advise on the possibility of refusing it or accepting it under the privilege of inventory.
- Assist the next of kin in preparing the declaration. The notary will also prepare a 'deed of succession' to unblock the accounts, and take care of the liquidation and distribution of the estate.

In short, your notary is there for you every step of the way, as an objective advisor, to ensure everything runs smoothly. Additionally, they can provide assistance and guidance on any form of cohabitation.

Legal or de facto cohabitation: what does the surviving partner inherit?

<https://www.nn.be/fr/questionscapitales/de-quoi-mon-partenaire-cohabitant-heritera-t-il>



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Next important steps

Contact the insurance company(s).

It is important to quickly identify what insurance policies the deceased had and with which companies. Some policies will have to be discontinued, while others will need to be amended. For example, life insurance and non-life insurance (like car, fire, etc.).

Depending on the type of income the deceased had, you may also need to let other people know.

Inform the employer.

The employer will stop paying wages on the date of death. Benefits such as holiday pay, bonus, etc. will be paid later.

Inform the health insurance fund.

Depending on the deceased's insurance policy, the health insurance fund may be able to pay a death benefit and/or contribute towards funeral expenses. Note that it is really important to inform the health insurance fund with which the deceased was registered – regardless of whether they were 'holder' or 'beneficiary'.

Inform the unemployment bureau, the OCMW/CPAS (Public Centre for Social Welfare), Pension Administration or Pension Service.

Please check whether you are entitled to a survivor's pension.

<https://www.nn.be/en/capitalquestions/i-am-retired-and-my-spouse-has-died-how-does-affect-my-pension>

If the deceased was self-employed, please inform the following organisations:

- Social insurance fund
- VAT administration
- Company registration authorities
- Tax authorities
- Deceased's Accountant

Depending on the deceased's personal situation (children, subscriptions, outstanding bills, plans, etc.), it is advisable to inform other offices and authorities as well.

☐ Contact the Child Benefit Fund, if applicable.

If the deceased had children, the surviving parent may be entitled to an orphan's benefit. The Child Benefit Fund will usually have already been informed of the death via the Crossroads Bank.

☐ Inform the electricity and gas supplier if required.

☐ Cancel mobile phone subscription(s) as necessary.

☐ Speak with any organisations the deceased had recently made arrangements with.

Consider, for example, recent orders that you can still cancel, trips booked, advance invoices received, and so on.

☐ Other companies or organisations:

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Settle the estate within 4 months

□ File a declaration of inheritance.

In the event of a resident in Belgium passing away, the heir or general legatee has 4 months to file this declaration:

- In the Flemish Region, this is done at the **Flemish Tax Office** (Vlabel)
- In Brussels and Wallonia, you do so at the **office of Legal Security** that is responsible for the municipality where the deceased was last (tax) resident.

Did the deceased leave unpaid debts? If you decide to refuse the inheritance, you can accept it under a privilege of inventory. In this case, you must report the 'renunciation of the estate' to the registry of the civil court.

□ Find out how much inheritance tax is owed.

Based on your inheritance declaration, the tax authorities will calculate the inheritance tax. The rates differ depending on the region where the deceased officially lived.

All you ever wanted to know about inheritance.

<https://www.nn.be/fr/questionscapitales/les-droits-de-succession-en-flandre-ce-que-vous-devez-savoir>

In all the rush and sadness, we recommend you also take enough time for yourself

Coming to terms with the loss of a loved one takes time. And as you can see, there is a lot to do. That's why it is important to take time for yourself as well. To give time and space for your feelings.

In some cases, the grief experienced can be so overwhelming that additional support may be required. It is also possible that you may want to speak to someone who has been through a similar experience. There are a number of organisations that can assist you in coping with your grief. These include:

Vivre Son Deuil - Accompanying you through grief

Grief is always deeply personal and challenging. Our volunteers have been trained to offer compassionate support, sensitivity, and attentive listening. Vivre Son Deuil's coordinates support for bereaved families, and fosters bereavement reflection through meetings, conferences, and publications.

Please reach out. You'll find an attentive ear at the [Vivre Son Deuil](#) association.

Berrefonds

When the unthinkable happens – such as the loss of a child – parents, grandparents or family members will find support here. You'll get appropriate support, take part in activities and/or exchange views online with fellow sufferers. And you can also visit our own Koesterhuizen and Koesterworkshops.

Find support and comfort through berrefonds.be

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