



## What Happens After a Suicide

### **Immediately after the death**

If a person dies as the result of an accident, or in violent or unexplained circumstances, there must be an investigation to find out the cause of death. Usually, this investigation starts with the Gardaí, not because a crime has been committed but because the cause of death must be identified to allow the death to be recorded. The Gardaí will examine the scene of the death, collect relevant items (such as personal belongings or notes left by the deceased), and interview people who may be able to offer information about events in the days before the death. The

Gardaí will also inform the Coroner that a sudden death has occurred. The role of the Coroner is to investigate sudden and unexplained deaths so that the death can be certified and then registered. The Coroner is usually a medical doctor or solicitor.

Before the inquest takes place, the Coroner can provide you with an Interim Certificate of the fact of death, which may be useful in your dealings with banks, insurance companies and other institutions.

### **Identifying the body**

The Gardaí must arrange a formal identification of the body by a member of the family or relative. This means that a family member usually goes to the mortuary to confirm that the deceased's identity is correct. While this is a distressing experience, it might be helpful to bring another family member or friend with you for the viewing as support. The Gardaí or pathology technician can give you some details about the appearance of the body before the viewing in order to prepare you as well as possible. Sometimes the identification can be done by means of a photograph or other means, for example if there are multiple injuries or if the body was not found for some time.

### **The post-mortem**

When a death is due to suicide or probable suicide, a post-mortem examination (autopsy) must be conducted. A post-mortem is a medical examination of the body that is carried out by a pathologist. The post-mortem will help to establish how the person died, their general health, and any substances that may have been consumed. There is no disfigurement of the body as a result of this process, and the post-mortem does not interfere with the possibility of viewings as part of the funeral process. The results of the post-mortem will be given to the Coroner to assist with the inquest.

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## **The funeral and burial/cremation**

Although a funeral is an important way of bringing family and friends together to grieve, it may be daunting to organise, especially when a death is sudden. Usually, it is the immediate family who will make the funeral arrangements and who have the final decision around arrangements. The first step in making these arrangements is to contact an undertaker or funeral director. They will be able to help you navigate the procedures and estimate costs. If the deceased was a Credit Union member, the family may be eligible to receive a contribution towards funeral costs through Death Benefit Insurance. Your community welfare officer may be able to help if you have difficulty affording the funeral. Many funeral directors can handle the purchase of a burial plot as part of their services, as well as the construction and installation of the gravestone.

Instead of a burial, some families opt for cremation according to the wishes of the deceased or where the condition of the remains is compromised. There is a crematorium in Cork and three in Dublin, providing cremation services to the whole country. Similar to a burial, cremation arrangements can be handled by a funeral director who can help the family with the necessary paperwork. This paperwork may include a certificate from the Coroner and a form from the attending doctor. Even though the cremation must take place at the crematorium, family can hold a funeral service at their local church beforehand.

Following cremation ashes may be placed in a “columbarium wall” at a cemetery, spread or buried at the family plot, or dispersed. If the ashes are dispersed on public ground, permission may be required from the local authority. The cost of a cremation is similar to that of a burial, unless a new family grave has to be purchased for the burial.

## **The Inquest**

An inquest is an official public enquiry (presided over by the Coroner) into the cause of a sudden, unexplained or violent death. Inquests will not take place until at least 6 weeks after the death, and usually take place between 4 and 12 months after the death. The inquest is usually held in a courthouse, but hotels or local halls may also be used and there may be several inquests held on the same day. Witnesses may be required to give testimony on oath at the inquest about the circumstances and cause of the death. The Coroner will decide which witnesses should attend. If the deceased person left a note or message before taking their own life, its existence will be acknowledged and its contents may be read out at the discretion of the coroner.

The bereaved family is entitled to attend but is not obliged to be there. Inquests are public and anyone may attend, but in practice only a minority of inquests are ever reported in the

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media. For a minority of cases, a jury may be involved. You may also request a jury to be sworn in, but the final decision lies with the Coroner.

For people bereaved by suicide, the inquest can be a daunting prospect. You may never have had experience of a courtroom setting before. It is important to remember that the inquest is not about finding anyone guilty or innocent. It is a legal procedure that is designed to try to confirm where, how, and when the person died. Unfortunately, sometimes it happens that these questions (and other questions you may have) might not be able to be answered. It may be helpful to bring supportive family members or friends with you when attending the inquest. When you are in contact with the Coroners' office before the inquest, feel free to ask about the procedures that will be followed on the day. You can also request a copy of any reports or a list of witnesses who may be called on the day. You can bring a photo of your loved one. You can give the Coroner a list of any questions you have or any recommendations you would like considered by him/her.

At the end of the inquest, a verdict will be returned that will allow the proper registration of the death. When it seems that the person took their own life, the verdict **may** be suicide, or it could be ruled as an open verdict. This is because for the cause of death to be recorded as a suicide by the Coroner, the burden of proof needed in Ireland must be **beyond reasonable doubt**. When the inquest is completed, the Coroner will register the death with the Registrar of Births, Deaths and Marriages Office and you can ask for a copy of the death certificate.

You can employ a solicitor, at your own cost, for the inquest, but there is not requirement to have one. There is no court stenographer recording the proceedings of an inquest. You would need to hire one if you want a recording of proceedings. There is no free legal aid available for inquests.

### **Financial matters**

Family members have a lot to cope with in the aftermath of a death, especially a sudden death such as suicide. Money issues may add an extra layer of strain so this section will outline some useful information on managing finances after a death.

#### **Access to money**

If your partner or spouse died suddenly, you may need access to money to meet your day-to-day needs. Your local Department of Social Protection representative can help you to apply for a number of one-off payments in the event of bereavement, such as the Widowed or Surviving Civil Partner Grant and the Exceptional Needs Payment. There are weekly benefits also in place, such as the Widow's, Widower's or Surviving Civil Partner's Contributory Pension (for those with PRSI contributions) and Non-Contributory Pension (for those who pass a means test), as well as the One-Parent Family Payment.

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As a widowed spouse, your personal tax credit is increased for some years after the death: you can contact Revenue to avail of this increase. If the deceased person was receiving social welfare payments (or you were receiving these because you were their parent/guardian or carer), it's important to inform the Department of Social Protection of the death.

With regard to bank accounts, it is difficult to access these funds before the estate is settled if the account is only in the deceased's name. If the amount is small, the bank may release it if the personal representative or next-of-kin sign an indemnity form. If the deceased had a credit union account and had completed a Nomination Form, the deceased's shares up to a maximum of €23,000 go to next of-kin nominated on the form.

Although you will not receive the death certificate until after the inquest, the Coroner can provide you with an Interim Certificate of the fact of death, which may be useful in your dealing with banks, insurance companies and other institutions.

### **The deceased's debts**

Where utility bills are in the name of the deceased, these need to be switched to the name of the surviving person in the household. You can do this over the phone for electricity, gas and telephone accounts, and with a visit to the bank if the bill is for a loan or mortgage. If the loan is only in the name of the deceased, this will be settled out of the deceased's estate before the property divided among recipients. For shared loans, let the company know if you are having difficulties making payments so you can create a more manageable arrangement.

### **The deceased's estate**

The personal representative (or executor) named in the deceased's will is in charge of administering the property left by the deceased. The personal representative must distribute the property in accordance with the will or the law. Debts are paid out before the remaining property can be distributed. Where the deceased person's debts outweigh their assets, funeral costs are prioritised, followed by administrative costs, housing loans, and personal debts. A spouse is entitled to a "legal right share" of their deceased spouse's estate, regardless of the will, unless the couple was separated.

### **Financial and legal advice**

There are several organisations that can provide financial advice at this difficult time. Money Advice and Budgeting Service (MABS) is a free, confidential, independent service providing financial guidance. FLAC (Free Legal Advice Centres) is an independent, voluntary organisation which provides free legal advice at regular clinics around the country. Your local Citizen's Information Centre can tell you when the next local legal clinic will take place.

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