

What To Do When A Loved One Passes Away

An Immediate Step-By-Step Guide For Singapore Families

Losing someone you love is overwhelming, and there is no "right" way to feel in the hours that follow. This guide walks you through exactly what needs to happen next, in plain language, so you can focus on your family rather than trying to remember what to do. If you would rather have someone walk you through this in person, call us any time — we are available 24 hours a day, every day of the year.

1. If The Death Happens In A Hospital

- A doctor at the hospital will examine your loved one and issue a Certificate of Cause of Death (CCOD), if the death was due to natural causes and the cause is clear.
- The hospital will move your loved one to the hospital mortuary while you gather yourself and make arrangements.
- The next-of-kin will need to collect the CCOD from the hospital, usually within a specified window (often 24–48 hours) — check with the ward or mortuary office for the exact timing.
- Once you have the CCOD, you can engage a funeral director to transfer your loved one out of the hospital mortuary to a funeral parlour, void deck, or directly to the crematorium or cemetery.
- Ask the ward nurse or hospital counter for the mortuary's operating hours and what documents you'll need to bring (your NRIC and the deceased's NRIC).

2. If The Death Happens At Home

- If the death was expected (for example, under palliative or home hospice care for a known terminal illness), call the attending doctor or hospice nurse. They can pronounce death and may issue the CCOD directly, or refer you to a polyclinic or hospital to do so.
- If the death was unexpected or the cause is unclear, call 999. The police will attend, and the case may be referred to the Health Sciences Authority (HSA) for further examination.
- In cases referred to HSA, the body is taken in for investigation, and a Coroner's Certificate will eventually take the place of the CCOD. This process can take longer than a hospital death — a funeral director can help you coordinate with HSA while you wait.
- If the death is unexpected, avoid moving or altering anything around your loved one until the police or paramedics have attended.

3. If The Death Happens In A Nursing Home Or Care Facility

- The facility's medical staff will contact the attending or on-call doctor, who will assess and, in most cases, issue the CCOD on site.
- The facility will usually hold the body in their own mortuary or a designated area for a short period while you make arrangements.
- Ask the facility directly what their standard procedure is — most have handled this many times before and can guide you through their specific requirements.

4. What Happens To The Body While You Wait

Between the time of death and the funeral, your loved one is usually kept in cold storage at the hospital mortuary, a nursing home's facility, or a funeral parlour, so there is no need to rush this decision out of concern for timing. If the wake will run for several days, or the weather is particularly warm, your funeral director may recommend embalming to help preserve a peaceful appearance for viewing — this is optional, and your director will explain what it involves before proceeding.

5. Registering And Documents You Will Need

Deaths in Singapore must be registered within 24 hours. In practice, this is usually done together with collecting the CCOD, at the hospital, a polyclinic, or the Registry of Births and Deaths, and most hospitals now offer registration on the spot. You will receive a Certificate of Death once registration is complete — keep several copies, as each of the following will want their own:

- Your own NRIC and the deceased's NRIC or passport
- The Certificate of Cause of Death (CCOD) or Coroner's Certificate
- The Certificate of Death, issued after registration
- Marriage certificate, if a spouse will be making financial or CPF-related claims
- Any will or Letter of Administration details, if already known, for the estate process later

6. What A Funeral Director Handles For You

Once the CCOD (or Coroner's Certificate) is ready, you can engage a funeral director to take the logistics off your hands entirely. A good funeral director will walk you through every remaining step in person, explain what is included in their package versus billed separately, and give you a clear timeline. In most cases, this covers:

- Transferring your loved one from the hospital, home, or nursing home to the wake venue
- Embalming and preparation, if your family chooses this
- Applying for the void deck tentage permit, or booking the parlour hall
- Supplying the casket, altar, signage, and wake furnishings
- Coordinating with your religious leader or celebrant on the order of service
- Arranging the funeral procession and transport to the crematorium or cemetery
- Liaising with NEA, the crematorium, or the cemetery on scheduling and permits
- Ash collection and columbarium niche arrangements, or burial plot coordination

7. Understanding Your Wake Options

- **HDB void deck** — A common and affordable choice for many Singapore families. Your funeral director will apply for the tentage permit on your behalf and handle setup and teardown.
- **Funeral parlour** — A private, air-conditioned hall, often preferred for larger wakes or when a void deck isn't available or suitable.
- **Church or place of worship** — Common for families who wish the wake and service to be held in the same place of religious significance.
- **At home** — Still possible for landed properties, subject to space and neighbourhood considerations.

8. Who To Inform, Roughly In This Order

- **Immediate family and close relatives** — before anyone else hears secondhand.
- **Employer**, if your loved one was still working, so leave and final pay matters can begin.
- **Religious leader or community group**, if relevant to the funeral arrangements.
- **Bank(s) and the CPF Board** — accounts are typically frozen once a death is reported; the estate process (with a Grant of Probate or Letters of Administration) governs access afterward.
- **Insurance companies**, for any life insurance or funeral benefit claims, usually requiring the Certificate of Death and the policy documents.
- **Immigration & Checkpoints Authority (ICA)**, to cancel the NRIC and passport.
- **Utility providers, landlord, or town council**, if your loved one lived alone.

9. Common Questions In The First Few Days

Do we have to decide burial or cremation right away?

No. Your loved one can remain in cold storage while your family discusses this, though most funeral directors will ask for a decision before finalising the wake schedule, since it affects venue and timing.

What if family members disagree on the arrangements?

This is common, especially across generations or when family members live overseas. A good funeral director can help mediate by laying out the practical options clearly, so the conversation focuses on what matters rather than logistics.

Do we need to pay for everything immediately?

Most funeral homes will confirm a package and payment terms before work begins, and many accept CPF Medisave withdrawals toward funeral costs — ask your director what is claimable before you commit to a package.

10. Your First Week, At A Glance

When	What To Do
Within the first few hours	Contact next-of-kin and close family. Arrange for the body to be certified and moved (see the hospital / home / nursing home steps above). Call a funeral director if you would like help with the next steps.
Within 24 hours	Register the death and obtain the Certificate of Death. Decide on a wake location and begin informing wider family and friends. Discuss burial or cremation, wake duration, and venue with your funeral director.
Within 3–5 days	Hold the wake, in line with your family's religious or personal customs. Finalise the order of service, if applicable. Confirm transport arrangements for the funeral day.

In the following weeks	Notify banks, CPF, insurers, and government agencies. Collect ashes (if cremated) or attend the interment (if buried). Take time to rest — the arrangements are the easy part; grief takes longer.
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There is no need to navigate this alone. Our team is available 24 hours a day, every day of the year, and one director will stay with your family from the first phone call through to the final farewell.

Call us any time: [+65 9169 1859](tel:+6591691859)