

What to Do When Someone Dies in UAE

Complete 2026 Guide for Next of Kin and Executors

Step-by-step guidance · Documents · Timelines · Asset Recovery

As next of kin or executor, your role is critical but manageable. This guide covers exactly what you need to do when someone dies in the UAE — from obtaining official documents to claiming all assets and distributing them to heirs.

Your 7 Critical Steps as Next of Kin

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Step 1: Obtain Official Documents

Days 1–3

Death Certificate — your starting point:

- Hospital or morgue issues the initial medical death certificate.
- Ministry of Health (MoHAP) generates the electronic death certificate within 1–3 days.
- Obtain **10+ certified copies**, including one attested by UAE Ministry of Foreign Affairs (MOFAIC) for international use.

What you need to do:

- Visit ICP (Federal Authority for Identity) with the death certificate, deceased Emirates ID or passport, and your ID with relationship proof.
- Obtain the death extract for international use via MOFAIC stamping and embassy/consulate legalisation where required.

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Step 2: Notify Banks and Freeze Accounts

Days 2–7

UAE banks typically freeze accounts immediately after death notification — including joint accounts.

Your actions:

- List all known banks and accounts.
- Submit original death certificate, deceased ID, your ID with relationship proof, and legal authority documents to each bank.
- Request account statements (last 12 months).
- Get written confirmation of account closure and final balances.

Typical timeline per bank: 1–5 days with complete documents.

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Step 3: Locate the Will

Week 1

Check these locations:

- ADJD (Abu Dhabi Judicial Department) registry
- DIFC Wills Service Centre (Dubai)
- Dubai Courts Will Registration
- Safe deposit box, lawyer's office, or home safe
- Foreign jurisdictions (e.g. UK or US wills)

No will found? *The court may appoint an administrator under UAE law. Sharia distribution rules may apply to non-registered estates.*

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Step 4: Start the Probate Process

Weeks 1–4

Which court handles your will:

- ADJD Will → Abu Dhabi Courts
- DIFC Will → DIFC Courts
- Dubai Courts Will → Dubai Courts

Documents needed:

- Death certificate
- Will registration certificate
- Asset inventory (banks provide)
- Heir relationship proofs

Typical total timeline: 3–9 months.

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Step 5: Inventory and Claim Assets

Months 1–6

Financial assets:

- Bank statements (all accounts)
- Investment accounts and pensions
- Insurance policies (life, health)
- Credit card final statements
- Utility deposits and refunds
- Company shares and dividends

Property:

- Dubai: Dubai Land Department
- Abu Dhabi: Abu Dhabi Municipality
- Other emirates: Local municipality offices

Digital assets:

- Crypto wallets and exchanges
- Online banking access notes
- Social media memorialisation requests
- Cloud storage and email accounts

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Step 6: Pay Debts and Taxes

Months 3–9

- Funeral and repatriation costs
- Outstanding medical bills
- Loans and mortgages
- Utility final bills

Note: UAE generally imposes no estate taxes for individuals.

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Step 7: Distribute to Heirs

Months 6–18

- Obtain court approval of final accounts
- Execute property title transfers
- Complete bank transfers to heirs
- Obtain final tax clearances
- Close the estate file with the court

UAE Next of Kin Timeline at a Glance

Period	Priority Actions	Documents Needed
Week 1	Death certificate, bank notifications	Death certificate, IDs
Month 1	Locate will, probate filing	Will, asset list

Period	Priority Actions	Documents Needed
Month 3	Full asset inventory complete	Bank statements
Month 6	Debts paid, court approval	Creditor clearances
Month 12	Assets distributed	Final court order

Common Problems and Solutions

Common Problem	Solution
We do not know what bank accounts or insurance existed.	Create a complete asset inventory recording all relationships and accounts.
Banks froze everything, even joint accounts.	Submit the death certificate and relationship proof to each bank individually.
We cannot find the will.	Check ADJD, DIFC, Dubai Courts registries, home safe, and any document storage service used.
Digital assets like crypto are inaccessible.	DIFC wills can cover digital assets if documented clearly with access instructions.

What You Must Have as Next of Kin

- Death certificate (10+ certified copies)
- Deceased Emirates ID or passport
- Your Emirates ID or passport
- Marriage or birth certificates (relationship proof)
- Will registration certificate
- Bank account lists and statements
- Property title deeds
- Insurance policies (life and health)
- Investment and pension account details
- Digital asset access information

This guide is provided for general informational purposes only. UAE laws and court procedures are subject to change. Always consult a qualified UAE-licensed legal practitioner before taking action on estate matters.