

All our staff offer you our sympathy and condolences in your bereavement.

In the event of bereavement, grief and personal distress may make it hard to deal with urgent practical matters and formalities. Please use this information to find the help, counselling and advice you may need at this difficult time.

1. MEDICAL CERTIFICATE CONFIRMING CAUSE OF DEATH

If your loved one has died at home, you should call the doctor who will sign a medical certificate confirming the cause of death. You should also receive a Formal Notice that states that the doctor has signed the Medical Certificate and tells you how to register the death.

If the death has happened in hospital, the doctor there will issue the certificate. The hospital will also be able to hold your loved one's body until you arrange for it to be moved, for example, to a Chapel of Rest. In some cases, the doctor may decide to refer the matter to the coroner (see section 6 on page 5 & 6)

2. FUNERAL ARRANGEMENTS

You should contact a funeral director as soon as possible after the death of your loved one, even before obtaining the Death Certificate. The funeral director can visit you to advise and help with the necessary arrangements (including special circumstances, for example, when death occurs away from home) an appointment will need to be made for this.

3. WHAT HAPPENS AT THE REGISTER OFFICE

YOU MUST NORMALLY REGISTER THE DEATH WITHIN FIVE DAYS (EIGHT DAYS IN SCOTLAND) AT THE REGISTER OFFICE LOCAL TO THE PLACE OF DEATH.

When you go to the Registrar of Births and Deaths, take the following items with you:

- the medical certificate of the cause of death - this is essential
- the deceased person's medical card, if available
- the deceased person's birth certificate, marriage or civil partnership certificate if available

You should tell the Registrar:

- the date and place of death

- the deceased's last (usual) address
- the deceased's first names and surname (and the maiden name, where appropriate)
- the deceased's date and place of birth
- the deceased's occupation and the name and occupation of their spouse, or civil partner
- if the deceased was married or had formed a civil partnership, the date of birth of the surviving widow, widower or civil partner
- whether the deceased was receiving a pension or allowance from public funds (e.g. State Pension) It is advisable to ring the Register Office beforehand to make an appointment.

The Registrar will give you:

- The Green Form - i.e. the certificate for burial or cremation to hand to the funeral director, so that the funeral can be held. If the death was referred to the Coroner, other procedures may apply. The registrar will explain these to you.
- A certificate of registration of death for Social Security purposes. Read the information on the back of the certificate. If any of it applies, fill in the certificate and hand it to your Social Security office.
- You may also be given some leaflets about bereavement benefits and income tax for widows/widowers or surviving civil partners, where appropriate.

The Registrar may ask you some other questions about the deceased person. These are usually for government statistical purposes. NB: Slightly different forms and procedures apply if you are registering a stillborn baby (born dead after the 24th week of pregnancy). Your doctor or midwife will be able to give you more information.

4. THE DEATH CERTIFICATE

The death certificate is a certified copy of the entry in the death register and you may need several copies for the will, settling of pension claims, etc. You can purchase these from the Registrar as required, either at the time of registration or later. There is a standard fixed charge for these copies, although this cost increases if you ask for copies some time after registering your loved one's death.

You can also arrange for the deceased person's details to be removed from some mailing lists in order to reduce the amount of unwanted mail.

It is important to contact any organisation of which the deceased was a member as soon as possible, especially the deceased's bank, insurance company, council, and tax office. They may ask for copies of the death certificate.

5. POST-MORTEM

If the death was known to be caused by a natural illness but the doctor at the hospital may wish to know more about the cause of death, they may ask the relatives for permission to carry out a post-mortem examination. This is a medical examination of the body which can find out more about the cause of death and should not delay the funeral.

6. THE CORONER

Sometimes a death is reported to the coroner by a doctor, or by the Police, because it has been sudden or unexpected or as the result of an accident, an industrial injury etc., and in other circumstances. Try not to be alarmed - this is a normal legal requirement and the coroner's office should be able to answer any questions you may have.

The coroner may require the death to be investigated through a post-mortem. If it is found that the person died from natural causes then the family will be told, the death can be registered and the funeral can go ahead.

If the death was not considered to be from natural causes then the coroner will hold an inquest, which is an enquiry into the circumstances of the death. In the vast majority of cases, however, an inquest is not necessary

Should the coroner order an inquest then they will usually open and adjourn it to enable the body to be released for the funeral to take place. The full inquest hearing is then held at a later date.

It is best not to make the final funeral arrangements until you are sure that the death does not have to be reported to the coroner as this may delay when the funeral can be held.

7. FINDING THE WILL

The will states what a person wants to happen in the event of his or her death. It may contain instructions about money, property and possessions as well as funeral wishes. It is important to find the will as soon as possible in the home or with the person's solicitor.

Executors

The will should appoint an executor or executors to be responsible for paying debts and dealing with money, property and possessions. The executor will need to apply for probate from the Probate Registry. Probate is the official confirmation that the executor can deal with the estate of the deceased person.

If the will does not name an executor, or if a will cannot be found, then the next of kin will usually be responsible for dealing with matters. If this is the case, then you may need to take further advice from a solicitor.

8. BURIAL OR CREMATION

There are few legal controls governing the disposal of a body in the United Kingdom. The only requirement is that the death is certified and registered and the body properly taken care of, by either burial or cremation.

Burial is virtually free of regulations; individuals can be buried in almost anything.

All that is required is a death certificate signed by a doctor and a certificate for burial from the registrar of deaths, although, should you wish to organise a funeral without the assistance of a funeral director, you should contact the Cemeteries and Crematorium Department of your Local Authority for advice and guidance on how to proceed.

Check the will to see if the deceased has left instructions for the funeral. Without guidance from the deceased, the executor or nearest relative usually decides whether the body is to be cremated or buried.

We have a chapel of rest and will help you decide where the body will stay until the funeral, as well as the starting point, time and place of the funeral.

CREMATION

No-one can be cremated until the cause of death is certain. Five forms must be completed: by the Doctors by us and the Registrar

Cremation is almost always cheaper than burial and the majority of deceased people are now cremated. Ashes can be scattered in a garden of remembrance or in a favourite spot subject to owners permission, buried in a churchyard or cemetery, or kept in an urn. Make your wishes known at the outset.

If you think you would like to keep the ashes, discuss it carefully first, preferably with the family or funeral director.

BURIAL

Check the will to find out if a grave space in a churchyard or cemetery has been arranged. If a grave space has been paid for in a cemetery, there will be a **deed of grant**.

ENVIRONMENTALLY-FRIENDLY FUNERALS

A range of options is now available, including 'green' and woodland burial grounds. We can advise on alternatives to traditional arrangements. You can also find more information through the Natural Death Centre details available in the list of organisations that can offer help and advice at the end of this section.

9. WHAT TYPE OF SERVICE?

The funeral service expresses what you, as bereaved people, believe about life, as well as trying to take into account the deceased's will, religion or beliefs. We will offer to contact the minister of your local place of worship, who will generally be happy to support you even if the deceased may not have maintained close links with the organisation concerned.

If you wish to organise a non-religious ceremony, we will be able to advise you and also put you in contact with a local celebrant. Many services now take place not in a church but at the crematorium chapel. Crematorium chapels are non denominational

and so the service can be religious or non-religious.

10. FLOWERS OR DONATIONS?

Flowers are the traditional tribute and symbol of love, respect and loss. Some people, anticipating numerous floral tributes, request donations to a named charity instead. If this is your choice, it is a good idea to ask the funeral director to co-ordinate donations so you receive a formal acknowledgement by the charity.

11. PRESS NOTICES AND OBITUARIES

Letting people know that a loved one has died can be difficult and so you may wish to place notices or announcements in your local newspapers or in the national press. We can supply many optional services for your convenience, we will also be happy to handle such insertions on your behalf. The newspaper in question will also be happy to help you with wording your notice and will be able to advise you on the attached costs.

12. HEADSTONES AND REMEMBRANCE

After cremation:

An insertion can be made in the Book of Remembrance at the crematorium (the appropriate page will be open for display to visitors on the anniversary of the death). Other options include a memorial plaque or niche at the chosen permanent resting place.

A natural stone memorial, usually with flower provision, can be provided for ashes interred in a special section plot in cemeteries and churchyards subject to individual regulations, we can advise you. There are also memorial provisions for sections where ashes are scattered.

After burial:

A wide range of headstone styles are available.

Lawn headstone memorials can be supplied by us in a variety of natural materials. We will advise you on the appropriate regulations that apply in the burial ground.

13. PAYING FOR A FUNERAL

Funerals can be expensive, and even an average, modest ceremony will cost, so check whether the deceased person purchased a pre-paid funeral plan or contributed to any other relevant scheme with us.

Asking for the funeral costs can help you control how much you spend we can offer a 'basic funeral' package which you may wish to ask about. We also run a payment scheme, which would enable you to pay for a funeral in instalments with a Pre-paid funeral plan.

The bank account of the deceased will be frozen, unless it is a joint account. Building societies may pay out when an application is supported by the Death Certificate. Equally, where life insurance is held, some insurance companies may be able to give you the interest on the money in the policy before probate is granted. National Savings will also consider releasing money for funeral expenses.

HELP FROM THE COUNCIL

The local council has a duty to bury or cremate the deceased if no other arrangements have been made. They may make a claim on the deceased's estate to pay for the funeral. Alternatively, the hospital where your loved one died may be able to help with the funeral arrangements and costs - you should ask them for more information.

HELP FROM THE STATE - FUNERAL PAYMENT

If you receive Pension Credit, Housing Benefit, Council Tax Benefit, Working Tax Credit (with a disability element) or Child Tax Credit at a higher rate than the family allowance, you may qualify for a Funeral Payment from the Social Fund to help pay for the funeral.

A Funeral Payment will cover the costs of a simple, respectful, low cost funeral, normally within the UK. The State will pay the charges of the burial authority or crematorium, certain necessary travel expenses and up to £700 for other funeral expenses. You may not be entitled to a payment if expenses have been met by a prepaid funeral plan and a Funeral Payment may be reduced in certain circumstances. In particular, the following will be deducted from an award:

- any assets of the deceased available to you or your partner
- any lump sum due on the death of the deceased for funeral costs
- any contribution for the funeral from a charity or relative (of both yourself and the deceased)
- any funeral grant where the deceased was a war pensioner.

If you get a Funeral Payment, it will have to be paid back from any estate of the deceased. The estate means any money, property and other things like insurance policies that the deceased owned. A house or personal possessions that are left to a widow or widower or surviving civil partner are not counted as part of the estate.

You can claim a Funeral Payment from the date of death and up to three months after the date of the funeral. The Pension Service, your funeral director, your local social security office or the Citizens Advice Bureau can help you to fill out your claim form (SF200).

BEREAVEMENT PAYMENT

A Bereavement Payment is a £2,000 lump sum to help you at the time of your husband's, wife's or civil partner's death. If you're over State Pension age (currently 65 for men, 60 for women), you will not usually be able to get bereavement benefits but

to get a Bereavement Payment.

To be eligible, your husband, wife or civil partner must have paid enough National Insurance contributions while they were working. You will not pay tax on any Bereavement Payments you may receive. Special rules apply if you do not live in the UK.

The time for claiming Bereavement Payment for deaths has been extended to 12 months, rather than three months. If you think you may be eligible, fill in the claim form as soon as possible after the death. Your local Jobcentre Plus should be able to give you more information.

EMPLOYER'S PENSION SCHEMES OR PERSONAL PENSIONS

Some employers provide occupational pension schemes that pay a lump sum to help with funeral costs and sometimes pension benefits for widows, surviving civil partners and other survivors. Check to see if the deceased has ever belonged to this sort of scheme. The deceased may have made his or her own arrangements if he or she was self-employed, or his or her employer did not have an employer's pension scheme.

Employers may also offer a death-in-service payment or have a benevolent fund through which they can offer you some assistance. You should check with your loved one's employer to find out more.

WAR PENSION

If the person who died was a war pensioner, you may be able to get help with the cost of a simple funeral if:

- the war pensioner died from the disablement condition for which he or she was getting a war pension
- **or** the war pensioner died in hospital while having treatment for that disablement condition
- **or** the war pensioner was getting war pensioner's Constant Attendance Allowance at the time of his or her death
- **or** the war pensioner was getting a War Disablement Pension assessed at 80 per cent or more and Unemployability Supplement at the time of his or her death.

You will not have to pay any of the money back from the estate of the person who died. Claims must be made within THREE months of the funeral via the Veterans Agency. Details available in the list of organisations that can offer help and advice at the end of this section.

OTHER PENSIONS AND PAYMENTS

There may be pensions or lump sums payable from the deceased's trade union, professional body or other association, or from a provident club which pays benefit

If your loved one was receiving or had recently claimed a social security benefit before death, there may be arrears of that benefit still due. When you tell the Department of Work and Pensions about the death, ask them to send you a form on which to claim any arrears of benefit. If you are the executor or administrator, the arrears will be payable to you. If there is no executor or administrator but you are paying for the funeral, you can claim the arrears up to the cost of the funeral expenses.

LIFE INSURANCE POLICIES

The deceased may have taken out a life insurance policy which will provide a lump sum payment if someone dies before a certain age. Payment is usually made after probate but the insurance company may pay out a limited sum on evidence of death.

THE CREMATION SOCIETY

If the deceased was a member of the Cremation Society, you may be able to get a reduction in cremation fees or a contribution towards the cost.

14. PRE-PAID FUNERALS

For many different reasons, including practical considerations and peace of mind, some people provide for their own future funeral arrangements. Some see this option as a way of sparing someone else the decision and expense. Check to see whether or not the deceased person had made such arrangements; there will be a policy or other documents relating to it.

A range of pre-paid funeral plans is available, through which all or part of funeral expenses are covered, costs may have increased over the years. Schemes should be affiliated to the National Association for Pre-Paid Funeral Plans or the Funeral Planning Council. We will be able to advise you of the different plans available.

15. THE ESTATE

When a person dies, they leave behind what they owned in their lifetime. This is his or her 'estate'. The estate needs to be passed on to those entitled to receive it after the payment of any debts, tax liabilities and other expenses. It is important to find out whether there is a will and, if there is one, what it might say in relation to funeral arrangements and the appointment of executors. The will may have been kept at home, with the bank or with the solicitor who drew it up. Any will made prior to the date of a marriage or civil partnership is automatically revoked unless it has been made in anticipation of such a commitment.

If there is no Will, the deceased is said to have died intestate and special rules laid down by law will apply to the estate. If the person who died didn't leave a will, but had money or property, an application for legal authority to administer the estate should be made to the Probate Registry. The Probate and Inheritance Tax Helpline can give you details of your local registry and also general advice on getting probate.

it is possible to administer an estate personally and the local probate office should be

able to help. Solicitors, however, have detailed knowledge of this area of the law and, if a specialist estate practitioner is used, will have more experience than anyone else of winding-up estates. There is likely to be plenty of correspondence and documentation to be sorted out with a potential need for valuations and perhaps calculations of tax. Solicitors will know what should be done next and how to deal with any problems as they arise. Advice will also be given on the responsibilities of the personal representatives and, in the case of taxable estates, your solicitor will be able to consider how tax could be saved.

If there is a will, the solicitor who drew it up is one of the most likely to be able to help and may well have been involved in the deceased's other legal affairs. Alternatively, one of the personal representatives may know a solicitor who is experienced in the administration of estates. Otherwise, the Citizens Advice Bureau, the Yellow Pages or a local library will have a list of solicitors, as will the local Law Society. What is important is that the solicitor instructed to deal with the administration of the estate is a specialist estate practitioner and regularly advises clients in relation to estates.

Solicitors usually charge less for this sort of work than banks and an estimate of costs should be given at the outset. Ask several different solicitors for estimates of costs.

16. INHERITANCE TAX

There may be Inheritance Tax to pay depending on the size of the estate, although 94% of estates are currently below the threshold of £300,000 (as at April 2007). If the assets have been left to a surviving spouse or surviving civil partner there will be no immediate tax liability. However, there may be tax to pay when the surviving spouse dies.

For further information regarding exempt gifts and transfers please consult a solicitor. The following government website also lists current regulations regarding inheritance tax rules.

<http://www.direct.gov.uk/MoneyTaxandBenefits/>

You can vary the terms of the deceased's will or the intestacy rules to save Inheritance Tax by creating a discretionary trust, but this must be done within a period of two years from when the first spouse or surviving civil partner dies.

It is most important that you instruct a solicitor to prepare this document.

17. OTHER PRACTICALITIES

In the event of bereavement, there are other practicalities that need to be dealt with and you should not be afraid to ask friends and family to support and assist you. The following lists provide examples of things which may have to be done:

You may have to return the following, including a note of explanation and the date of death with each of the documents:

- order books, payable orders or giro cheques to the social security office or other

office which issued the payment. This also applies to a Child Benefit book which includes payment for a child who has died. Orders should not be cashed after the death of a person. It may be useful to keep a record of pension book numbers and other social security numbers before you send anything back, as these may be needed when completing other forms.

- driving licence to the DVLA
- the registration documents for the deceased's car in order for a change of ownership to be recorded
- membership cards of clubs and associations - claim any refund due
- passport, to the UK Passport Agency
- National Insurance papers
- season tickets and claim any refund
- library books/tickets
- any NHS equipment such as wheelchairs, hearing aids or artificial limbs.

You may need to inform:

- family members
- the local social services department, if your loved one was receiving meals on wheels, home help, day centre care or had a piece of equipment on loan from the department
- hospitals the person was attending
- employer and trade union
- the Inland Revenue
- banks/building society
- family doctor
- the social security office, if benefits were being paid directly into the deceased's bank or building society
- a child or young person's teacher, employer or college if a parent, brother, sister, grandparent or close friend has died
- a car insurance company (if you are insured to drive the car under the deceased's name, you will cease to be legally insured)
- utilities and telephone suppliers
- the deceased's mortgage provider, landlord, housing association or the local council housing department
- the local council Housing Benefit/Council Tax Benefit section if the person who has died was getting Housing Benefit and/or Council Tax Benefit
- the deceased's bank, building society, insurance company, etc
- the Post Office so that they can redirect the deceased's mail.

18. ORGAN DONATION

Although it is something that can be very difficult to think about when you lose a loved one, you will have to act quickly if it was the wish of the deceased or their nearest relative to donate the organs for transplant, or the whole body for medical teaching purposes.

The usual procedure is to approach the next of kin to make sure they do not object to organ donation. If the death was in a hospital or similar institution, the head of that

institution is lawfully in possession of the body They may honour the deceased's request, in writing or orally before two witnesses, for the body to be given for medical research if there is no reason to think the request withdrawn. If the death has to be reported to the coroner, the coroner's consent may be necessary before the organs or body can be donated. A medical certificate must be issued before any organs can be removed or the body used.

it is **usual for kidneys**, and **essential for heart, lungs, liver and pancreas**, to be removed from donors:

- who have been certified to be brain stem dead
- and whose breathing, and hence heartbeat, are maintained by a ventilator in a hospital intensive care unit.

Kidneys can, very rarely, be removed up to an hour after heart death. Other organs can be removed up to the following times after heart death:

- the corneas (from the eyes) - up to 24 hours
- skin - up to 24 hours
- bone - up to 36 hours
- heart valves - up to 72 hours.

The doctor attending will advise on procedure. After organ donation, the body is released to the relatives.

19. REGISTRATION OFFICES

Registration Office	Opening Times
Bexley District Register Office Manor House, The Green, Sideup, Kent DA14 613W Tel: 020 8308 7515	Mon - Fri 9.00am - 4.00pm Please phone to make an appointment
Cygnets House 132 Windmill Street Gravesend DA12 IBE Tel: 08458 247400	Mon - Fri 9.30am - 4.00pm By appointment only
The Manor Gatehouse Priory Road Dartford DA1 2Bj Tel: 08458 247400	Mon - Fri 9.30am - 4.00pm By appointment only
Swanley Registration Office Swanley Library & Information Centre Swanley Tel: 08458 247400	Fri 9.30am - 4.00pm By appointment only

The Register Office
Town Hall, Wellington Street
Woolwich, London SE18 6PW
Tel: 020 89215015

Mon - Fri
9.30am - 4.00pm

20. COPING WITH YOUR PRACTICAL CONCERNS

Many people experience some money worries after bereavement, facing the challenge of running a house on their own for the first time in years, for example. Therefore, it is a good idea to check if you are entitled to any welfare benefits.

Some widows, widowers or surviving civil partners are entitled to special bereavement benefits and, if you now have less money coming in, you may be able to claim for Pension Credit or Council Tax Benefit. The Department of Work and Pensions, as well as organisations such as Help the Aged, for example, provide detailed information about benefits to which you may be entitled.

21. COPING WITH YOUR GRIEF AND LOSS

Support, advice and groups offering help

Bereavement is a highly personal issue, which can affect people in a range of ways. Be prepared for your natural grieving process to take considerable time and to pass through a range of emotions such as shock, anger, guilt, fear, sadness etc. You may experience sleeplessness, a poor appetite, anxiety, a sense of being lost and disconnected, and your life may change enormously in practical terms. Sometimes the people you least expect will offer the greatest support. Talking about your loss with friends and loved ones is a very important part of coming to terms with bereavement, and remember that it's OK to ask for help.

Sometimes people feel they need more help than friends can give. Most ministers who conduct funeral services are well aware of help that is needed. They will not wish to intrude but are very happy to be approached. no charge is made. Both ministers and funeral directors will refer to local organisations whose counsellors are experienced in helping the bereaved.