

What to do when someone dies

A practical guide



Who are we?

We are professional and highly experienced Funeral Directors. We believe that every funeral should be an occasion to reflect on your loved one's life and create lasting memories. Therefore, we take great pride in our work and will be with you every step of the way as you plan your loved one's funeral.

What should you expect from us?

- Expert and empathetic help and advice
- An exemplary level of service
- A tailored service to meet your individual needs
- Courteous, respectful and experienced team
- Highest standards of care for your loved one
- Transparent pricing with a detailed quote
- Bereavement & Probate support
- Private viewing and mortuary facilities
- Wide range of coffins and caskets
- Floral tributes
- Memorial masonry
- Ashes Caskets, Urns & Keepsakes
- A well maintained fleet of vehicles including private ambulances, hearses and limousines
- Our support for you before, during and after the funeral, as and when you need us

We are part of Funeral Partners family of high-quality funeral homes.

Visit www.funeralpartners.co.uk to find your nearest Funeral Partners funeral home.



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Introduction

It can be a confusing time following a death and difficult to know what you need to do first.

We are here to offer help and support at this difficult time. We have years of experience working with local families to arrange funerals for loved ones and are available 24 hours a day, 365 days a week.

There are lots of things to think about and many practical tasks to complete when someone dies. This guide will help you navigate this difficult time. There will be different circumstances for each situation, therefore, please call our free **Bereavement Advice Helpline on 0808 164 2239** for any further information or advice. If we don't know the answer we will find out and call you back or tell you who to contact for what you need.

What needs to be done?

To help you through the process, this guide is arranged in the chronological order in which arrangements are usually made.

Immediately after the death

- Death is usually confirmed by a professional
- The person who has died is moved to a mortuary or a funeral home

Obtaining a Medical Certificate

- Depending on the circumstances, the doctor will issue a Medical Certificate or a coroner will investigate the death

Registration of death

- Documents are issued which allow the funeral to proceed and the estate to be administered

Arranging the funeral

- Ensure you have the legal right to arrange the funeral (typically the next of kin or the Executor of the will)

Informing organisations of the death

- Financial and legal
- Central and local government
- Health sector

Claim any bereavement benefits

- You might be eligible for financial help. This usually needs to happen within three months of the death.

Looking after the person who has died

If the deceased was in hospital at the time of death you will often be given an opportunity to spend some time with them on the ward before they have to be moved to the mortuary.

Most hospitals also have a viewing room or a rest room if in Northern Ireland. You will usually need an appointment to see someone in the viewing/rest room which is normally arranged by the hospital's bereavement service.

If someone has died at home, in a nursing home or hospice the death is often both natural and expected. When someone dies at home the first step is to call the GP as soon as possible. The GP will normally visit the house and if the death was expected they will issue a certificate giving the cause of death.

If the person did not have a GP or you do not know the name of the GP, you should call an ambulance instead.

The death will usually be confirmed by a qualified professional. You may call us as soon as you are ready to do so. It is possible to keep the deceased person at home but we would recommend you seek our advice before deciding to do this.

If someone has died in a public place or at home and the death was not expected, the person may be taken to hospital by ambulance if resuscitation is attempted. The police will also attend and if the death is confirmed at the scene they will notify the coroner (see page 7).

A Funeral Director will move the deceased for the coroner. In this situation, they are working for the coroner and there is no charge to you. The deceased is moved to a public mortuary or other mortuary as designated by the coroner.

If you have not been given a contact number, a coroner's officer will phone you, usually on the next working day. Ask them if you wish to see your loved one.



What happens next?

This depends on the circumstances in which someone has died.

If the death is both expected and natural, a doctor who has been looking after the patient will be able to issue a **Medical Certificate of Cause of Death (MCCD)**. You will need this certificate to be able to register the death unless the coroner is involved.

If the person died in hospital you may have to wait for their administrative team to contact you to confirm an appointment for you to collect the MCCD. The hospital ward team will notify you of the procedure. This delay may seem inconvenient but the doctor who needs to complete the MCCD may not be on duty at the time of death. You can usually collect any belongings at the same time as the certificate.

If the death was at home, in a care home, nursing home or hospice, it will usually be the GP who issues the MCCD.

Often you will be shown the certificate but sometimes it will already be enclosed in a sealed envelope. You may want to ask about this when you make the appointment to collect the MCCD. It is quite reasonable to ask what is written on the certificate as the cause of death and to be sure that you understand this.

Please let the hospital or GP's staff know if you need to meet the doctor. This may mean you have to wait a little longer for your appointment.

About half of all deaths are not reported to the coroner at all as a doctor is able to provide a Medical Certificate of Cause of Death. They must know what illness caused the patient's death and must have seen and treated them for that illness within the 14 days prior to their death. These rules are in place to safeguard patients and ensure that death reporting and registration is accurate. If there is no doctor available who can issue this certificate, the death must be reported to the coroner.

The Ministry of Justice has very helpful leaflets: '*Guide to Coroner Services*' and '*Coroner Investigations - a short guide*'. Ask the Coroner's Office for these or you can download them from www.gov.uk find them by putting the title in the site search box.

Information about Crown Office and Procurator Fiscal Service in Scotland can be found at www.copfs.gov.uk

Information about Coroner Services in Northern Ireland can be found at www.nidirect.gov.uk

The MCCD is needed for you to register the death unless the coroner is involved. The hospital, care home, nursing home or hospice teams, or the GP concerned, will take you through the procedure.

If the coroner (Procurator Fiscal) is involved

A death must always be reported to a coroner if the deceased's doctor had not seen them in the 14 days before they died (28 days in Northern Ireland), or seen them immediately afterwards. This is subject to any changes from the government at the time of death.

There is no system of coroners' inquests in Scotland unlike England, Wales and Northern Ireland. Accidental, unexpected, unexplained, sudden or suspicious deaths are investigated privately for the local crown agent by the Procurator Fiscal.

Examples of deaths which are always reported to a coroner include:

- All deaths of children and young people under 18, even if due to natural causes. This is for safeguarding purposes
- Deaths within 24 hours of admission to hospital
- Deaths that may be linked to medical treatment, surgery or anaesthetic
- Deaths that may be linked to an accident, however long ago it happened
- Deaths that may be linked to drugs or medications whether prescribed or illicit
- If there is a possibility that the person took their own life
- If there are any suspicious circumstances or history of violence
- Deaths that may be linked to the person's occupation, for example if they have been exposed to asbestos
- All deaths of people who are in custody or detained under the Mental Health Act, even if due to natural causes

The coroner is a senior and independent judicial officer. They have coroner's officers working for them who carry out investigations for the coroner.

Usually someone from the coroner's office will speak to the nearest relative or their representative, as well as any doctors who have been looking after the person who has died, before deciding if a post-mortem examination is necessary. This is an external and internal examination of the deceased's body. It is normally possible to view and dress the deceased as usual after the examination. Please tell the coroner's office if you object to a post-mortem examination for any reason, however, it may be a legal requirement, in which case there will be no choice. You do have the right to be represented at the examination but most people find this unnecessary.

The purpose of the examination is to determine the cause of death and it is not done for research or any other purpose. It may be necessary to keep very small samples of tissue and fluid from the deceased's body for further testing. You will be advised if this is necessary and given a choice about what happens to the samples in the future.



After the post-mortem examination

If the cause of death is found to be natural and there are no other circumstances requiring an inquest, the coroner will provide a document instead of a Medical Certificate of Cause of Death (MCCD) allowing the death to be registered. This is often sent directly to the registrar but you may be asked to collect it in person.

If the death was not due to natural causes or further tests are needed to find the cause of death, the coroner will open an inquest; they will usually release the deceased's body for the funeral at the same time.

As your Funeral Director we will contact the coroner's officer to find out when we can collect the deceased to prepare for the funeral.

Inquests

An inquest is a formal court hearing which examines the circumstances of any death which is unnatural, unexplained or happened in circumstances in which the law requires there to be an inquest, such as a death in custody or as a result of an industrial accident.

Inquests differ from other courts because there is no prosecution or defence. The purpose is to investigate who has died, when, where and how they died. Most inquests are heard in front of a coroner who directs the hearing but some inquests have to be heard in front of a coroner with a jury. One of the most important aspects to understand is that an inquest cannot decide that any individual or company is to blame for the death.

There is considerable variation in how long after a death the inquest is held. This depends a great deal on the complexity of the circumstances to be investigated.

You will be kept up to date about progress in the investigation but you may have to be patient with the coroner's administrative team as they are often waiting for information from other people. Tell the coroner's officer if you have particular concerns or questions you would like answered. Often the coroner will ensure they are asked during the inquest to make the experience a little less stressful for you. Remember the inquest can only examine the facts of the case and is not the place to campaign for changes to services. In fact, the inquest is often helpful for families in filling in gaps in their own knowledge. The immediate family do have the right to ask questions at the inquest.

Occasionally families choose to have legal representation at an inquest but legal aid is very rarely available for this. Unless there is a possibility of further legal action afterwards (e.g. suing someone for negligence) lawyers are usually not necessary.

After an inquest the death is registered automatically and you can purchase death certificates from the registrar.

Information on Coroner Services

The Ministry of Justice has very helpful leaflets: *'Guide to Coroner Services'* and *'Coroner Investigations - a short guide'*. Ask the Coroner's Office for these or you can download them from www.gov.uk find them by putting the title in the site search box.

Information about Crown Office and Procurator Fiscal Service in Scotland can be found at www.copfs.gov.uk

Information about Coroner Services in Northern Ireland can be found at www.nidirect.gov.uk

Registering the death

Deaths in England, Wales and Northern Ireland, should be notified to the Registrar of Births, Marriages & Deaths within five days (eight days in Scotland) this includes weekends and bank holidays, to allow funeral arrangements to be made. This is with the exception of deaths which have been referred to the coroner.

Most registration offices operate appointment systems, so please telephone before you visit. If registration is delayed because of the involvement of the coroner this is not your fault and you do not need to worry. If you need to register urgently for any reason, please explain this when you call.

When you telephone to make an appointment, check that the person planning to register is entitled to do so, and that they are registering at the correct office, as regulations about where you can register vary across the UK.

You need to take the Medical Certificate of Cause of Death (MCCD) with you or tell the registrar that the Coroner's Office has told you to register.

Temporary changes to death registration

There may be times where temporary changes come into effect (e.g. during the Covid-19 pandemic). The Coronavirus Act 2020 changed the way death registrations were conducted, allowing registrations to be done via telephone instead of face to face to help prevent the spread of the virus.

Always refer to government advice and speak to your Funeral Director for guidance.

For latest information, visit www.gov.uk/register-a-death

For more information visit our 'Help and Advice' section at www.funeralpartners.co.uk



Information needed to register the death

Where do you register a death?

A register office in the same district as your loved one's house should ideally be used if they passed away at home. If the death occurred in a nursing home or hospital, refer to their district register office.

To find your local register office visit:

- England and Wales - www.gov.uk/register-offices
- Scotland - www.nrscotland.gov.uk/registration
- Northern Ireland - www.nidirect.gov.uk/contacts/district-registrars-northern-ireland

Who can register a death?

The person registering a death, otherwise known as the informant, is often a close relative of the deceased or the Executor of the will. If a close relative is not available to do so, it's also possible that the informant can be:

- a relative who witnessed the death, last illness or who lives near their residence
- the owner of the premises where the death occurred
- the relative arranging the funeral with the Funeral Director or someone else who was present at the death

What do you need to register a death?

The only document needed to register a death is a MCCD, not to be confused with a death certificate. This will list the date, cause and place of death, as well as their name and age.

Other documentation is not essential for registering a death, however, providing as much additional information as possible can help speed up the process.

You will need to provide the following information about the deceased to register the death:

- Surname
- Forenames
- Maiden name
- Any other previous names (e.g. if a woman has been married more than once)
- Any other names (e.g. usually known as, even if it wasn't their formal name)
- Date of birth
- Place of birth – town and county in England and Wales or country if born overseas as the country is known now, not as it may have been at the time of birth (e.g. Bangladesh and not East Pakistan or India)
- Place and date of death
- Usual address
- Marital status
- Occupation (or former occupation if retired)
- Name, address, occupation of spouse or civil partner (if surviving) or name and occupation (if deceased)
- National Insurance number
- National Insurance number of any surviving husband, wife or civil partner

Documents and certificates

Once the registrar has the required information and documents, they will issue the following certificates which enable you to start arranging the funeral and sorting out the affairs of the person who has died.

Certificate for Burial or Cremation – commonly known as the ‘green form’ or ‘GR021’ in Northern Ireland

This certificate is free of charge and needs to be given to the Funeral Director as soon as possible, as it gives permission for the person who has died to be buried or cremated. The green form is replaced by a document from the coroner if there will be an inquest or if the funeral will be a cremation following a coroner’s post-mortem examination. The coroner will issue this directly to the Funeral Director.

Tell the registrar if the funeral is to be overseas, as other forms are required.

Certificate of Registration of Death – commonly known as the ‘white form’

This certificate is free of charge and is used where the person who has died was in receipt of a state pension or any other benefits. The registrar may give you an envelope to post the certificate or you can hand it in at a Jobcentre Plus office. You can obtain this form from the registrar even if the death cannot be registered yet. In England & Wales this is form BD8, form 3344SI in Scotland and form 36/BD8 in Northern Ireland.

This form is used in all cases and should be sent to the Department of Work & Pensions (DWP) address on the back of the form, along with any relevant pension books. Some register offices also issue an envelope with this form but it can also be returned to the office from which any pension or benefit has been issued or to a local Jobcentre Plus office.

Death Certificate

A Certified Copy of an entry of death (more commonly known as a death certificate) is issued by the registrar as legal proof of the death and is required to settle the affairs and estate of the person who has died.

This is the only form you will have to pay for. You might want to consider purchasing several copies, as you will need a separate one each time you deal with a bank, pension company, insurer or any other organisation. The cost of certified copies of the death certificate at the time of registering the death vary from one country to another.

Companies such as these will always require an original and not a photocopy. However, they will almost certainly return it if you prefer to pay for a single copy and use it more than once.

The registrar may also provide a BD8 Registration of Death form. If your loved one received a state pension or benefits these must be completed and mailed to the address as printed.



Tell Us Once service

Tell Us Once is a service local councils provide in partnership with the Department of Work and Pensions (DWP) to make it easier to inform relevant organisations of a person's death. The DWP pass this information to a number of government departments and local council services for you.

- They will let you know if the service is available in your area
- Provide you with a unique reference number to use the Tell Us Once service online at www.gov.uk/tell-us-once or by phone **0800 085 7308** (Monday to Friday, 8am - 6pm)

The Tell Us Once service is currently not available in Northern Ireland.

Organ donation

As of 20th May 2020, organ donation in England moved to an 'opt out' system. This means that all adults in England will be considered to have agreed to become an organ donor when they die unless they have recorded a decision not to donate or are in one of the excluded groups. From 26th March 2021 this will also apply to Scotland.

For further information visit www.organdonation.nhs.uk

The current legislation for Wales is 'deemed consent'. This means that if an organ tissue donation decision has not been registered, it will be considered there is no objection to becoming a donor. Northern Ireland legislation remains as an opt in to organ and tissue donation.

Ten things to cancel when someone dies

1. Current and savings account

If you are the Executor of the deceased's will, as the person dealing with their estate (belongings, money and property), you will need to withdraw and distribute money according to their wishes. There are various rules depending on where you live, the value and size of the estate and your relationship with the deceased, to establish whether Probate is required and who inherits if someone dies without leaving a will. These are known as rules of intestacy.

To close a bank account after a death you'll need to do the following:

1. Register the death
2. Notify any organisations that may be affected
3. Notify the bank
4. Share the necessary documents

A grant of Probate is required to legally allow you to deal with a loved one's finances, however, most banks will allow you to withdraw funds to cover immediate expenses related to their estate (e.g. inheritance tax, Probate fees, funeral expenses).

When someone dies, debts they leave are usually paid out of their 'estate' (money and property they leave behind). If there are insufficient funds, the debts will be paid in priority order until the money or assets run out. Surviving relatives aren't usually responsible for paying off outstanding debts.

With joint mortgages, if life insurance is not in place and there isn't enough money elsewhere in the estate, the monthly payments on your own could be difficult, so you may need to consider your options and/or seek financial advice.

2. Joint bank accounts

What happens to joint accounts when one person dies is a common question asked after the loss of a spouse or civil partner. The loss of a loved one is a troubling time but it's important to organise your joint bank accounts sooner rather than later.

Firstly, as a joint owner, you'll need to register the death and provide a death certificate to access the bank account(s). This will allow any joint current or savings accounts to be transferred into your name. Usually, any debit card in the name of the deceased, along with any telephone/online banking or payment arrangements, will be cancelled automatically but the account details should remain the same.

3. Council tax

If 'Tell Us Once' is not available in your area, you will need to contact the local council office and inform them of the loss. They will require the following information:

- The name of the person who has died
- The address where they lived
- Whether the property will be occupied
- Whether a single person discount is now needed
- The names, addresses and contact details of any Executors to the will of the deceased
- The name and address of an appointed solicitor if you wish the council to deal directly with them

4. Department for Work and Pensions (DWP)

If you cannot use the 'Tell Us Once' service, you'll need to contact the following organisations individually to notify the DWP:

- HM Revenue and Customs (HMRC) – you can check if inheritance tax is owed
- National Insurance (NI) Contributions Office
- Child Benefit Office – you need to do this within eight weeks of death
- Tax Credit Office – you need to do this within one month of the death
- DWP Bereavement Service



5. Driving licence

If 'Tell Us Once' is not available, you'll need to write to the DVLA and include your loved one's driving licence, if you have it but you do not need to send a death certificate. When informing the DVLA, your letter must include:

- your relationship to the deceased
- the date they died
- their name, address and date of birth

Alternatively, if you are living in Northern Ireland then the process is slightly different. You'll need to return the driving licence with a covering letter to the DVA explaining the circumstances and your relationship to the deceased. If you can't find the driving licence, they'll require a letter stating the name, address and date of birth of the deceased and your relationship to the person. You'll find more information about this on the nidirect website.

6. Passport

Your loved one's passport will need to be returned to Her Majesty's Passport Office (HMPO). You will start by sending in a form to the HMPO and they will be able to give you more information about how to send a deceased person's passport back to them.

7. Post

Mail redirection may need to be set up. If you need mail redirected, in special circumstances such as a death, you'll need to contact Royal Mail where you can download the relevant form. Alternatively, your local post office can direct you to important documents that you'll need to fill out.

8. Utility bills

You'll need to contact the relevant companies to settle any utility bills. You can arrange for final payment of the deceased's account and set up an alternative payment method to continue with those services.

What happens to the bills will depend on whether the property is being inhabited or being left unoccupied:

- If the property will be left unoccupied, it's a good idea to locate the relevant meters and take readings as soon as possible. This will prove very handy when it comes to closing or settling water, electric and gas bills.
- If you are inheriting or continuing to live in the property you shared with your spouse or civil partner, it's usually a matter of contacting the relevant companies and having the bills transferred into your name if they aren't already.

Please note, home and contents insurance in most instances will be invalid after a person's death. Therefore, please ensure appropriate insurance is in place for any property owned by the deceased.

9. Social media accounts

Nowadays, lots of people have one or more social media accounts across multiple online platforms. For more information about cancelling or memorialising these accounts, see page 22.

10. TV, phone and internet subscriptions

If you need to cancel a TV licence or change it into your name, you can do so by filling out a contact form on the TV licensing website. When cancelling internet, landline or mobile phone bills, most providers have a specific policy in place, so you'll need to contact the relevant company.

Who needs to be informed about the death?

Picking up the telephone to tell close family or complete strangers, such as employers, about the death is usually difficult.

You may want to ask people you trust to let their family members know or a friend to let other members of their social network know. Once you know when the funeral is, keep the details by the phone so anyone can answer and give this information.

For someone who is working or recently retired, a manager or colleague will know who it would be appropriate to inform in the workplace.

Social media sites, such as Facebook, may be the equivalent of an address book but with far more entries. Otherwise an address book, or contacts on a computer, tablet or mobile will be very helpful.

You will probably want to make a separate list of family and friends to be contacted but we have made some suggestions of other people to be notified on the next page.

It is a good idea to keep a note of who you have spoken to and the date and time of the call.

You may find it helpful to develop a filing system to keep the paperwork in order. Banks and building societies should be contacted quickly to secure the estate and prevent fraud. The DWP agencies should also be notified as soon as possible to avoid accidental overpayment of benefits, which will later have to be repaid to the government. Take copies of important documents and if you post any documents, make a note of when you sent them.

The Death Notification Service is a free, online service that allows you to notify participating banks and building societies of the death of a family member, friend or care home resident. By completing the form at www.deathnotificationsservice.co.uk you can make one quick and straightforward notification that will then be used to contact all the participating organisations that you select.



Who to contact

Here is a list of organisations you may need to contact. If you are using a professional for Probate they will contact many of these for you.

- Banks/building societies
- Mortgage provider or equity release company
- Credit/store card
- Other money (e.g. National Savings/Premium bonds/loans/hire purchase agreement)
- Friendly societies
- Buildings insurance
- Home contents insurance
- Car insurance
- DVLA
- Identity & Passport Service
- HMRC tax office
- Council housing office/landlord/housing association
- Electricity provider
- Gas provider
- Telephone line and internet broadband provider
- Water/drainage provider
- Cable TV/satellite service
- Mobile phone
- Royal Mail redirection
- Council tax
- Council tax benefit
- Electoral registration office
- Housing benefit
- Adult social services including day care and home care
- Blue badge/concessionary travel pass
- Library
- Employer or private pension provider
- Trade union/professional association
- DWP: State Pension, Pension Credit, Attendance Allowance, DLA, Carer's Allowance, Incapacity Benefit, Income Support, Jobseeker's Allowance, Employment, Support Allowance and Universal Credit
- Child Support Agency
- Return of medical equipment/medicine
- Child Tax Credit/Working Tax Credit/Child Benefit
- Club memberships
- Magazine subscriptions
- Social media sites

Banks should be contacted quickly to secure the estate and prevent fraud. It's a good idea to keep a note of who you spoke to and the date and time of the call.

We can help you understand more about the estate administration process and help you choose the best way to carry it out, taking into account the nature and complexity of the estate concerned and your own individual circumstances.

Finding out about benefits

People can be on benefits for a variety of reasons and a change of circumstances, especially the death of a partner, can affect your own entitlement. After a death, income may fall if a work pension is lost. Or it may fall at first and then rise due to an inheritance which may take you over the threshold for some benefits or mean you have to pay tax.

The Department of Work & Pensions (DWP) has a Bereavement Service helpline to notify them of the death of a loved one. At the same time the eligibility for benefits of immediate next-of-kin can be checked.

Applications for Bereavement Benefits and the Social Fund Funeral Payment can be made on the telephone immediately.

Call the **DWP Bereavement Service Helpline** (Monday to Friday, 8am to 6pm) on:

0800 731 0469

(or 0800 731 0453 for a Welsh language service)

Alternatively, the textphone number is:

0800 731 0464

If you are not using a professional to deal with Probate for you, we recommend you call the Bereavement Service as soon as possible to avoid any over-payment of benefits which would then have to be repaid from the estate to the government.

For more detailed information visit:

www.thenbs.org/probate



Proud to be working in association with Funeral Partners

0808 164 2239



Funeral Directors

The role of a Funeral Director is a professional service that includes the practical organisation, support and guidance to the family. They also liaise with a wide range of other organisations and services to ensure the funeral is arranged in accordance with your wishes and within the statutory guidelines for either burial or cremation.

Choosing a Funeral Director is an important decision. You should consider your options and the various aspects of the provision of service before making your decision, such as location, availability, standard of premises, mortuary and viewing facilities, quality of vehicles, range and quality of products and services, transparent pricing, experience, reputation, client recommendations and professional membership.

The National Association of Funeral Directors (NAFD) is the UK's largest trade association for the funeral profession. Their members comply with a code of practice and consumers are protected in the event of a complaint against a funeral firm by the independent customer complaints and redress scheme.

To find your nearest NAFD member funeral home and to compare prices online, visit www.funeral-directory.co.uk

You may also want to think about the following elements of a funeral to help with your choice:

- Style of funeral
- Civil or religious
- Burial or cremation
- Music and readings
- Funeral cortège and vehicles
- Type of coffin or casket
- Charitable donations
- Post funeral gathering
- Obituaries & Funeral Notices
- Floral tributes
- Ashes Caskets, Urns & Keepsakes
- Memorial masonry
- Whether there are any special requests from the deceased

Repatriation

Repatriation is the process of transporting a deceased person to another country or from another country to the UK. Some people who die in the UK may wish to be buried or cremated abroad. All of our Funeral Directors offer repatriation from and to the UK.

If someone you know has passed away overseas or wants to be buried abroad, we can help you find the best UK-based repatriation funeral service to suit you and your family, visit www.funeralpartners.co.uk/repatriation-services

To find and compare Funeral Partners funeral homes near you or in another location, visit www.funeralpartners.co.uk



Arranging a funeral

First and foremost, we're here for you. We'll give you as much or as little support as you want and we'll take everything at your pace.

We'll meet with you and your family in our funeral home, or at your home, whichever works best for you and can provide support by telephone or via video call.

You may want to check whether the person who died had a pre-paid funeral plan which will set out some or all of what they wanted, whether they had told family or friends what they wanted or had given instructions in their will. If you think they might have purchased a funeral plan but you can't find any of the information the Funeral Planning Authority may be able to help.

Your Funeral Arranger will organise the crematorium, cemetery or church and reception venues accordingly as well as liaising with your chosen clergy, ministers and ceremonial staff.

We can order and take delivery of floral tributes, arrange vehicles, prepare the order of service, deal with all enquiries and online donations, obituaries, online funeral notices, tributes, masonry and keepsake orders.

We'll help you complete and deliver the official documentation, and also provide advice and guidance on registering the death.

Our team are there to give you, your family, friends and any third parties associated with delivering the funeral service any support needed, 24 hours a day.

Most importantly we will listen, guide and help you to arrange the funeral you want as a fitting farewell to your loved one.

Visit www.funeralplanningauthority.co.uk/trace-a-plan

As members of the National Association of Funeral Directors (NAFD) and the Irish Association of Funeral Directors (IAFD), we comply with their Code of Practice and Arbitration Service.

For further information visit the NAFD website www.nafd.org.uk or visit the IAFD website www.iafd.ie



Paying for the funeral

Typically, funeral costs will include six elements:

- 1) The Funeral Directors professional service fees
- 2) Transfer & care of the deceased
- 3) Ceremonial vehicle and staff for the day of the funeral
- 4) A coffin
- 5) Any additional products & services such as an extra limousine, flowers, Order of Service
- 6) Disbursements and third party fees, payments made on your behalf such as, crematorium or cemetery fees, minister or celebrant fees, doctors' fees

We will take the time to explain all fees and provide you with a fully itemised estimate. A deposit will be required to cover a proportion of the professional fees and cover all disbursements and third party fees.

Please consider how the funeral will be paid for. When you sign to confirm the arrangements, you are entering into a legal contract.

The cost of the funeral has priority over most other debts on the estate and will be something any professional helping you with Probate will be able to take care of. Provided there is sufficient money in an account belonging to the person who has died, a bank will usually make a payment to us from that account if the bank is given our invoice. This is one of the reasons it is important to inform banks about the death as soon as possible in addition to helping prevent fraud.

However difficult it may be to think about practical issues like money at a time of bereavement, please consider your budget and talk to us about what can be afforded for the funeral. We're here to help you arrange a funeral that's right for you and can tailor a service to meet differing budget requirements. We can also assist by recommending a funeral finance company, if that is something you would like to consider.

If there is not enough money in the estate and the person who is the most appropriate person to arrange the funeral (usually the nearest relative) is in receipt of a means-tested benefit from the Department for Work & Pensions, that person can apply to the social fund for a funeral payment (see page 13).

This may make a contribution to the cost but not pay for everything. You may also qualify for a budgeting loan.

If there is no-one available to make the funeral arrangements or you are unable to get help with the costs by the means described above, please call us and we will explain what you need to do next.

Use Funeral Expenses Payment claim form SF200 from Jobcentre Plus to apply for a funeral payment and the Budgeting Loan claim form SF500, or download from www.gov.uk

Help with Probate

Probate (England and Wales)

The information here is a very brief introduction to a complex subject. The process and rules are different in Scotland (Confirmation) and Northern Ireland and advice should be sought by the appropriate government and legal bodies.

When someone dies, there are certain tasks that need to be taken care of. Anyone responsible for dealing with an estate is called a Personal Representative. The Personal Representatives are the Executors named in the will or, if there isn't one, the people set out in law.

A Grant of Probate is a legal Order which allows the Executor of a will or their professional representative to deal with the property and financial affairs of the person who has died. However, when most people use the word Probate they mean the whole process of discovering what someone has left behind, going through the legal process of gaining authority to deal with it (whether there is a will or not), paying off any debts and finally distributing the remainder to the people entitled to receive it. This is the administration of the estate, which can take several months and up to a year or more depending on the complexity and whether a property is involved.

Many people appoint a professional service to help with Probate

Many people choose to use professional help to deal with the legal formalities of obtaining the Grant of Probate (if required) and administering an estate. As with all professional services you will be charged but in many cases the fees are deducted from the estate. Please ask as many questions as you need to about price structures and how the service will be provided.

Whether you need Probate depends on the value of the estate. An asset holder (e.g. a bank) can insist that a Grant of Probate be obtained for any amount over £5,000, although many have a higher threshold. This is the procedure laid down in law to ensure the wishes of the person who has died are carried out, creditors are paid and that the people named as beneficiaries receive their entitlement. It can often be unclear whether Probate is required.

Our National Bereavement Service offers support, signposting and legal guidance following a bereavement and can also help you with Probate. The service is completely free of charge to callers and requires no commitment to use any of the service they may introduce to you.

The helpline is available Mon to Fri 9.00am – 6.00pm and Sat 9.00am – 2.00pm. If you have any queries that cannot be immediately answered, a member of the National Bereavement team will find out the answer and call you back, or will advise who to contact in order to assist you. There is also live chat which connects you to a trained team member. Please visit the funeral home website click on Help & Advice, Bereavement Support.

For support with Probate, call National Bereavement Service on **0808 164 2239**. Proud to be working in association with Funeral Partners.

For more detailed information, visit www.thenbs.org/probate



Social media and junk mail suppression services

If someone close to you has passed away, it's important to think about what you are going to do about their online accounts. Nowadays, lots of people manage their bank accounts online and with an increase in social networking and social media sites, people's online presence has grown significantly in recent years.

Please keep in mind that most websites and services can't provide login information for someone else's account even under these circumstances.

Each social media website has its own rules for dealing with the death of the account holder, so you will need to check the terms of service for each account. For instance:

- **Facebook** offers a 'Memorialisation' service. Memorialised accounts are a place for friends and family to gather and share memories after a person has died. Memorialising an account also helps keep it secure by preventing anyone from logging into it. To request a memorialisation of a profile, please use Facebook's website.
- With **Twitter**, a person authorised to act on behalf of the estate, or a verified immediate family member can close the Twitter account. You will need to provide the username and/or Twitter name of the deceased user, along with a copy of their death certificate.
- For **Instagram**, proof of death will need to be provided, such as a link to an obituary or news article, to close the Instagram account.
- With **YouTube**, immediate family members and representatives can close the account of a deceased person, and in certain instances, YouTube can provide content from a loved one's online account.
- For **LinkedIn**, to delete the profile, you will need to provide the user's name and email address, their profile URL, your relationship to the deceased, the date they passed away, a link to their obituary, and the company they most recently worked at.

Receiving direct mail (often called junk mail) in the name of the person who has died can be extremely distressing.

National Bereavement Service offer a junk mail suppression service to help stop unwanted marketing post to the person who has died and reduce the number of companies you will have to contact individually as well as help prevent identity fraud.

By registering with this free service, the names and addresses of the person who has died are removed from mailing lists, stopping most advertising mail within as little as six weeks. This service will not stop official post such as bank and credit card statements, tax returns etc.

To register for the junk mail suppression service,
simply call the free helpline on **0808 164 2239**

National Contacts

Samaritans

For 24/7 confidential support.
Call free on **116 123**

Cruse Bereavement Care

For bereavement support call the National Helpline on **0808 808 1677**. For face-to-face or group support, contact your local Cruse Area or branch.

Cruse Bereavement Care Scotland Phone:
0845 600 2227

Tell Us Once

Tell Us Once is a service that lets you report a death to most government organisations in one go. This service is not available in Northern Ireland.

Call **0800 085 7308** (mobile phone operators may charge for this call).

For further information about Tell Us Once visit **www.gov.uk**

Funeral Partners Bereavement Service

For bereavement support, Probate and Legal guidance contact the National Bereavement Service, working in association with Funeral Partners.

0808 164 2239

The helpline is available Monday to Friday 9.00am – 6.00pm and Saturday 9.00am – 2.00pm.

Live Chat is also available on the funeral home website.

Citizen's Advice

An independent network of charities providing free, confidential information and advice on money, legal, consumer and other issues.

0344 411 1444

www.citizensadvice.org.uk

Money Advice Service

Call for free and impartial money advice.

0800 138 7777

www.moneyadviceservice.org.uk

National Association of Funeral Directors

The NAFD is an independent trade association for Funeral Directors.

0121 711 1343

www.nafd.org.uk

Irish Association of Funeral Directors

Dublin Office: **0818 935 000**

Belfast Office: **0800 912 1500**

www.iafd.ie

Child Death Helpline

A Freephone service for all those affected by the death of a child.

0800 282 986/0808 800 6019

www.childdeathhelpline.org.uk

Banardos Helpline

For support in Northern Ireland call Banardos Child Bereavement Service Helpline.

028 9066 8333

www.banardos.co.uk



