

## WHAT TO DO WHEN SOMEONE DIES?

### An expected death

If the death occurs at home, you will need to contact the family doctor who attended the deceased (or their out of hours duty system). Once a doctor has attended please contact us and we will be able to provide guidance and support and will, if so desired, attend to remove the deceased to our premises.

If the death occurs in hospital or in a nursing or residential home, the staff will call the doctor and contact the person named by the deceased as next of kin.

The deceased's doctor will normally issue the following:

- A Medical Certificate of Cause of Death (in a sealed envelope).
- A formal notice which states that the doctor has signed the medical certificate and should inform you how and where to register the death. (See List of Local Registrars).

### An unexpected death

If there are any unusual circumstances, for instance if the death is accidental or unexpected then contact the police and do not touch anything in the room. The death may then be referred to the Coroner.

### How and why might the coroner be involved?

Naturally a sudden death together with the Coroner's involvement can be very distressing. You may have a number of questions. As trained professionals we are fully acquainted with all procedures and we are here to help and guide you. Be assured that the Coroner and their officers are working in your interest.

There are a number of reasons why a death may be referred to Her Majesty's Coroner and under such circumstances different procedural requirements and registration procedures will be necessary. However, these should not give you any cause for alarm. The Coroner is usually qualified as a Doctor or Solicitor and is a judicial officer independent of local and central government who is required to act in accordance with the law. Any sudden or unexplained death may be reported to the Coroner regardless of how it may appear to have happened.

Sometimes the Coroner will be able to determine by simple enquiry whether the death was due to natural causes and that a Doctor is willing to issue a Medical Certificate of Cause of Death. If so the death is registered in the usual manner.

If this is not the case the Coroner may require a post-mortem examination. This will often indicate that the death was due to natural causes and in such cases there is **NO** inquest. The Coroner will send a certificate to the Registrar so that the death can be registered. For a burial the Green Certificate will be issued by the Registrar to hand to the Funeral Director. For a cremation the Coroner will issue a special certificate directly to the Funeral Director or Crematorium and no Green Certificate is required.

If the death is due to unnatural causes (i.e. an accident) the Coroner is obliged to hold an inquest. This is a formal enquiry to establish a) the identity of the deceased; b) when, where and how the death occurred; c) the cause of death. Usually an inquest will be adjourned to allow the funeral to take place. Once all the relevant facts have been established the inquest will be reopened. This may be some weeks later. The Coroner will issue special certificates depending on whether it is a burial or cremation. Preliminary Death Certificates may be obtained from the Coroner to help towards the administration of the estate.

### How do I register the death?

All deaths must be registered by the Registrar of Births, Deaths & Marriages within the district where the death occurred. We will inform you of the whereabouts of the Registrar, their opening times and how to make an appointment. We may be able to provide you with transport if required. Hampshire is now under one district (with the

exception of Southampton & Portsmouth, which are unitary authorities) therefore when you ring for an appointment you may be offered a choice of local registrars to visit.

The Registrar will require the Medical Certificate of Cause of Death issued by the doctor and the deceased's Medical Card (if available), together with the following information:

- Full name of the deceased.
- The deceased's date and place of death.
- The deceased's home address.
- The deceased's date and place of birth.
- The deceased's maiden name, if applicable.
- The deceased's former occupation, where relevant.
- If married, date of birth of surviving spouse.
- Name and address of the informant.
- Informant's qualification for registering.

The following persons may act as Informant, when registering:

- A relative of the deceased present at the death.
- A relative of the deceased in attendance during the last illness.
- A relative of the deceased residing or being in the district where the death occurred.
- A person present at the death.
- The person causing the disposal of the deceased (eg. person responsible for payment of the funeral expenses)
- Funeral Directors we are NOT allowed to register a death.
- If the Registrar issues a Green Certificate this should be handed to your Funeral Director as soon as possible.

Certified Copies of the Entry of Death (often known as Death Certificates) can be purchased for administration of the estate, currently these are £4 per copy. The Registrar may issue a Certificate of Registration or Notification of Death (free of charge) for you to send to the Department of Works and Pensions with any pension or allowance books. Registration must be carried out within 5 days from the date of death. This may be extended if authorised by the Registrar.

### Registration by declaration

Where a death from natural causes occurs in England and Wales and the principle Informant lives a distance from the Registration district in which the death must be registered, it is permissible for the registration to take place 'By Declaration' at a convenient registry office within England and Wales.

Before using this procedure the Informant should contact the Registry office nearest to where the death occurred ('Registrar A') for guidance and clearance.

Whilst this procedure may be more convenient for the Informant, it will result in an additional delay before the funeral takes place. A return journey to Registrar A may be well worthwhile to avoid unnecessary hold-up.

### 'Tell us once service'

When making an appointment for Registration, you may be offered the option of using the 'Tell Us Once' service. This may save you some administration as it informs several departments and local services on your behalf.

You will need to bring the following information about the deceased to the appointment (in addition to the Registration procedure above)

- National Insurance number and date of birth
- Details of any benefits or services they were receiving
- Driving Licence
- Passport
- Blue Badge (disabled person's parking badge)
- Library Card

They will also ask for the following Contact Details

- Next of Kin
- A surviving husband, wife or civil partner
- The person dealing with the estate

(you must obtain the agreement of the persons listed above if you are going to provide their information)

'Tell Us Once' can then inform:

Government Departments

- Department of Work and Pensions
- H M Revenue and Customs
- Identity and Passport Service
- Driver and Vehicle Licensing Agency (DVLA)

Local Council Services

- Council Housing
- Housing Benefit
- Council Tax
- Council Tax Benefit
- Blue Badge
- Adult Services
- Children's Services
- Electoral Services
- Libraries
- Monies owed to the Council

The information provided is treated securely and confidentially. The organisations who are contacted will use the information to update records, end services, benefits and entitlements as appropriate, and to resolve any outstanding issues.

### What should I tell the children?

Understandably this is a difficult subject and we are often asked whether children should attend a funeral. Naturally this will depend upon the age of the child, their relationship with the person who has died, and whether they have expressed a wish to do so. Each child is different and will react as an individual. From our experience you may find the following information helpful.

It is important that a child is told as quickly as possible when there is a death in the family. The news should be given by the person closest to them in a simple and straightforward manner. Do not be afraid to use the words 'died' or 'dead' and be careful with the pictures you may create in the child's mind - they need to agree with what the child actually knows or has seen. Encourage the child to talk about the deceased and to ask questions; answer these briefly but truthfully - you may be surprised how supportive and accepting the child can be.

To help you, we recommend a book called 'Badger's Parting Gifts' (ISBN 0-00-664317-5) alternatively, 'Waterbugs & Dragonflies' (ISBN 0-8264-7181-1) available from all good bookstores. In addition, we have a supply of 'Remember Me Always' (ISBN 978-0-9550757-3-5) an excellent handbook to help bereaved families care for grieving children – please feel free to ask for a copy.

## ARRANGING THE FUNERAL

### What are my options?

Our task is to help create a ceremony which gives full value and importance to the wishes and beliefs of the family and the deceased. You will receive advice and support through these decisions and, naturally, you have time to consider the options.

### Burial or cremation?

- **What happens at a burial?**

If you propose to use a new plot in a Cemetery or Churchyard we will advise you of the options available. For a burial in an existing grave in a public cemetery the Deeds of the grave may be important. The Deeds may be with the deceased's personal papers. There will be no Deed if the grave is in a Churchyard.

Usually there will be a funeral service in a church/chapel or at the graveside. The interment can be a very emotional experience and you may wish this part to be for close family only or you may welcome the support from friends.

During the brief words of committal the coffin is gently lowered into the grave - your Funeral Director may scatter a little earth or petals. You may also wish to scatter a little earth on the coffin yourself or to place a flower in the grave. Afterwards the floral tributes will be displayed nearby for everyone to see.

We can arrange for a temporary marker to be placed on the grave whilst the necessary time elapses before a permanent memorial can be erected.

- **What happens at a cremation?**

The funeral may begin with a religious ceremony in a church or perhaps a nonreligious ceremony at another location away from the Crematorium. Alternatively, the whole ceremony may be in the Crematorium chapel. Usually a twenty to thirty-minute service is the maximum available, although an additional time can be booked at an extra cost. If you are making your own way to the Crematorium please allow yourself plenty of time. Often the family will follow behind the coffin as it is borne into the chapel. However, many people choose to go in ahead to settle themselves first. During the words of committal the coffin will be hidden from sight by a curtain or may descend from view depending on the crematorium. You may prefer to request that the coffin should remain on view in the Chapel until you have left. All cremations are carried out individually to a strict Code of Practice. Some Crematoria are unable to accept coffins above specific dimensions. If this occurs we will advise you of the alternatives.

- **Can you help with a Green/Woodland funeral?**

There are a number of Woodland Burial Cemeteries in the local area. Many local Authorities and private companies are reacting positively to the need for "green" alternatives. As qualified Funeral Directors we are able to assist you with all the local information available so that you can make an informed choice regarding the preferred venue. We also offer a wide range of biodegradable coffins, including bamboo, willow and banana leaf, to suit your personal wishes.

### How is the deceased cared for?

After the removal from the place of death the deceased is cared for at our premises prior to being placed in the chosen coffin for viewing in readiness for the funeral. The deceased may be dressed in a gown provided by us or clothing provided by the family (please note that some crematoria have restrictions about personal clothing).

We recommend the provision of hygienic treatment for the deceased where families are planning to visit the Chapel of Rest or where there may be a lengthy period between the death and the funeral. Hygienic treatment is carried out by qualified staff and enhances the presentation and preservation of the deceased. We will be happy to

answer any questions you may have on this procedure.

### May I see the deceased before the funeral?

Yes, of course. Families may like the opportunity to visit the Chapel of Rest and our staff will always discuss the matter beforehand if you are uncertain. Only occasionally may our professional opinion be that this is inadvisable. We will accompany you into the Chapel if you are concerned about this visit.

Our beautifully appointed private Chapels of Rest are open by appointment.

Photographs, letters or other small personal items can be brought to the chapel and placed in the coffin but you should discuss this with your Funeral Director to ensure that there are no restrictions at the Crematorium.

### Music at a funeral.

These days the personal choice of appropriate music can be very important. We will be able to advise you on the various options available and also help with any additional equipment required. Local Crematoria have different facilities for playing pre-recorded music from your own collection or downloaded music from their own system. Please discuss this with your Funeral Director who will be aware of local arrangements.

It is essential that any recorded music is discussed and agreed at least 72 hours in advance of a funeral. This will ensure that there is plenty of time for delivery, downloading or rehearsal and may avoid disappointment if something is handed to the Funeral Director at the last minute.

Test Valley, Basingstoke, Wessex Vale and Southampton Crematoria all use specialist music providers. Each Crematoria have their own standard list, but are able to source the vast majority of recorded music, if given sufficient time and as much detail as possible.

If the service is in church, we may need to obtain permission from the incumbent before certain music can be played.

### Putting a notice in the paper

You may wish to announce the death, and give details of the funeral arrangements in a local, national or international newspaper. We can assist you with this and help with the wording should you need it. We can advise you regarding instructions for flowers or charitable donations. You may also wish to consider an 'acknowledgement' notice at a later date.

### What happens about flowers?

Floral tributes can be an expression of respect and love for a life. When there are more than a small number of tributes we generally remove the message cards and place in a presentation booklet for your collection. We can assist you with ordering Floral Tributes.

### Jewellery

It is important that instructions left by the deceased with regard to personal effects (i.e. Wedding rings) are observed. The family may also have specific wishes in this respect. If such items are to be removed your Funeral Director should be instructed by the executors and arrangements made for their collection **BEFORE** the funeral.

### And Donations?.....

Nowadays more and more families choose to have donations to a charity instead of, or in addition to, flowers. It may be that the deceased has indicated a particular charity to benefit or that the family need to consider an appropriate one. The details of the donations are often published in the newspaper announcement and are usually sent care of the Funeral Director. Each donation will be acknowledged by us (where an address has been supplied) including the opportunity to Gift Aid. After approximately six weeks

a list will be compiled for the family showing the total collected. The cheques will be sent to the nominated charity (or charities) requesting an acknowledgement be sent to the family.

### Can you provide printed service sheets?

Yes, we can. Many people like to keep some after the service and send one to anyone who may not have been able to attend the funeral. We have a number of examples with a choice of colour, styles, motifs, typefaces or photographs for the front cover, in full colour or black and white. It is essential to liaise with the officiant to help compile the content and sequence of the ceremony.

### Can I have a record of those who attended?

We can provide pre-printed Attendance Cards (often known as pew cards) for members of the congregation to complete. They also give the opportunity to inform you of their connection to the deceased. We can also provide a leather Book of Remembrance for the congregation to complete.

### Can we carry the coffin?

Yes usually. Whilst we appreciate that this can be considered a mark of respect for family and friends to carry the coffin, we must point out that it can be a very difficult task to undertake. Many places of worship have extremely awkward terrains and obstacles which could cause an accident if bearers are not professionally trained. We can't be held responsible for any injuries sustained when the coffin is carried by anyone other than our own bearers. Sometimes this simple homage can be denied when local regulations specify that only professional bearers should carry. Your Funeral Director will be able to provide advice and guidance if you wish to carry the coffin of your loved one.

### What if the funeral is unusual in any way?

Every funeral is 'unique' in that it reflects the wishes of the family and takes place in different circumstances. Today funerals have become much more personalised and we are accustomed to receiving what may well be considered unusual requests. For example, horse drawn hearses, vintage hearses, motorcycle hearses, pipers, soloists, catering, sound systems, choirs, jazz bands, buglers, doves, recording of the service, marquees at the ceremony or graveside. Obviously, this list is not exhaustive and if you are considering anything else please do not hesitate to ask.

- **Funerals at a distance**

It may be that you wish for the funeral to take place away from the local area. Distance is no object and we will give you an estimate of the cost involved.

- **Burials at sea**

We have the experience and expertise to carry out this service and will assist in the liaison with the appropriate authorities in order to gain the necessary permission. As the specification is quite exact we will be able to give you an estimate of the cost involved and arrange a date and time (subject to weather conditions!).

- **Exhumations**

Occasionally it may be necessary to move the deceased from one grave or ashes plot to another. This can be for legal reasons or because of family wishes and may sometimes involve considerable distance. We can discuss your requirements and the legal necessities should you need to consider this.

- **International Repatriations**

It may be that you wish the deceased to be moved to or from another country. As a

member of the National Association of Funeral Directors, we are fully conversant with the complexities of these types of funerals and will liaise with the necessary consular officials, airlines, and Coroner to ensure the special requirements are properly handled.

### What will the cost of the funeral be?

Every funeral service is uniquely different, and we pride ourselves in giving each family the choices available for them to consider. Ultimately, funeral costs depend on the services chosen by the family and third-party costs. We can help arrange a funeral to suit your financial budget and wishes and we will provide a detailed estimate of all the potential costs involved.

Average funeral costs last year were £2715 (year ending May 2017) and third-party disbursements £1337. The cost of the funeral is made up of the following:

- **Professional Service Charge:**

This charge represents our administration throughout the funeral, including use of our facilities, all arrangements and confirmation with clergy/crematoria, advice and guidance in all matters relating to the funeral, together with our personal attention. Afterwards we are available to offer advice on any other matter you consider we might be of further assistance.

- **Vehicle Charge:**

This represents the use of any vehicle for the conveyance of the deceased and uniformed bearers, together with the provision of limousines for mourners as required.

- **Removal Charge:**

This provides for our staff to convey the deceased in our specialist vehicle from the place of death to our private Chapel of Rest and may vary with the distance and time involved.

- **Care of the deceased:**

Looking after the deceased once they arrive in our care until the day of the funeral, dressing in clothes selected by the family or in the gown selected with the coffin. Included in this is the use of our Chapel of Rest for visiting, by appointment, and any preparation necessary.

- **The Coffin:**

Our clients are invited to select the type of coffin from our vast selection for either burial or cremation.

- **Other Services:**

These include supplying printed orders of service, hygienic treatment, funeral stationary, Saturday funerals, arranging the final disposition of cremated remains in a cemetery, churchyard or other final resting place.

- **Disbursements:**

Items which the funeral director has to pay on behalf of the clients at the time of the funeral and include cremation fees, doctors' fees, church and ministers fee, floral tributes, death notices and grave digging fees (this list is not exhaustive). The costs of these items are out of the funeral director's control.

### How do I pay for the funeral?

You will receive your invoice after 14 days of the funeral. The invoice may be paid in person at our offices or at any bank or post office, or by post. You can pay by cash, by cheque or with a debit or credit card. If you wish the invoice to be referred to a solicitor, please advise us, however, you remain responsible for the account being paid in accordance with our terms and conditions.

The costs of a funeral are defined as a debt against the estate, so you may be able to arrange for the funeral to be paid by the estate rather than paying this amount yourself. There is no need to wait for probate. If sufficient funds are available, settlement can usually be made directly from the deceased's bank account, without waiting for probate.

- **What if I can't meet the costs?:**

If you think that you cannot meet the costs of a funeral, please discuss this with us at the time of arrangement. We have information on who may be eligible for the Social Fund and how to make a claim. If you do not qualify for payment, we may be able to advise on other forms of assistance or alternative options. Please remember that you are personally liable for any amount in excess of the agreed payment by the DWP, or indeed, the whole invoice amount if a payment is not received.

## **AFTER THE FUNERAL**

### **What about the ashes?**

Whatever your final decision you will be given time to consider all the options. You may wish us to hold the ashes until you have decided, although we reserve the right to scatter them after a year if no other instructions have been received.

We have a large selection of suitable caskets and urns for the ashes, including memento and miniature urns for keepsakes. Please ask us for full details.

#### **New or existing memorials**

We are able to supply all types of memorials, ranging from full headstones and tablets to simple plaques and vases for marking the position of graves.

We are fully conversant with the rules and regulations that apply to the various local Cemeteries and Churchyards and will be able to offer advice of what is allowed. We will then provide an estimate and proof of the proposed memorial or additional inscription chosen. We are also able to assist with cleaning and restoration of existing memorials.

### **Administration of the estate**

What do I have to do? Before an estate can be realised and distributed amongst the beneficiaries a Grant of Probate or Letters of Administration will be required. The simplest way to ensure this is carried out correctly is to instruct a Solicitor or Bank to act for you. This need not necessarily involve you in great expense, but it will ensure that all the correct allowances are applied for, bills are paid, returns to the relevant tax offices are dealt with promptly, and any life assurance or pension entitlements are correctly claimed.

Probate is required where the deceased **HAS** left a Will. The Will must be 'proved' before the Probate Registry of the High Court. Upon completion the executors named in the Will are able to administer the estate.

Letters of Administration are required where the deceased **HAS NOT** left a Will. The deceased is said to have died Intestate and the question then arises as to who should administer the estate. Here again application has to be made to the Court, usually by the next of kin, and when the Court is satisfied, they will issue a document (Letters of Administration) appointing the applicant as administrator of the estate.

Where the estate is small it is possible for the assets to be realised without making applications for a Grant. The local Probate Registry Office (found in the Telephone Directory under Probate) will advise you of the maximum asset value applicable in such circumstances.

Motor Insurance cover on a vehicle owned by the deceased ceases upon death. The insurance company should be informed immediately and arrangements made for a transfer. The vehicle registration document should be returned for transfer of ownership and the deceased's driving license should be returned to the DVLC. Any current passport should be returned to The Passport Office.

### **Bereavement Counselling**

The support and advice of your Funeral Director will not necessarily end with the funeral. Should you feel the need for any additional help please do not hesitate to contact us. It



may be that you (or one of your family or a child) requires some support and could be helped through this difficult time by a trained and skilled counsellor who will be able to 'lend an ear'. We will be able to put you in contact with counsellors who work closely with us.