



**~Complete Funeral Care~**

**Our Care, Your Peace of Mind**

# Bereavement Guide



## **Pre-Payment Funeral Plans**

Following Regulation of Funeral Plans, Complete Funeral Care are pleased to put you in touch with the Appointed Representatives from Golden Charter to help you find a plan that fits not only your needs and requirements but your budget.

Their plans range in price depending on your individual needs and the amount of services you want us to provide, their plans also cover Woodland Burials and include the flexibility of payment by instalments.

Hundreds of people have peace of mind with Golden Charter's Funeral Plans saving their relatives a financial burden and they can relax, knowing that all arrangements are made, paid for and recorded with us by us for when it's needed.

**Please talk to us for more information and to record your personal wishes which will be Key for us to ensure your family are aware of your requests at a time of need.**

## **Where do I start?**

Few of us are aware of the many practical things that need to be done after someone has died. At a time when you are feeling shocked and confused, you are called upon to make many arrangements and decisions. In this guide, we try to give you a practical help to the steps, which need to be taken once someone has died.

### **If the death occurs at home**

If the death occurs at home and it was an expected death, there are a number of people who should be contacted as soon as possible:

- ◆ The family Doctor (call 111 especially after surgery closes)
- ◆ The nearest relative
- ◆ The Funeral Director

If the death was unexpected or you think there are any unusual circumstances at all – for instance, if the death was accidental or sudden, or the cause completely unknown, contact 999 for the ambulance and the police at once. Apart from any attempt at resuscitation, do not touch or move the deceased or anything in the room.

### **If the death occurs in a hospital or nursing home**

If the death occurs in hospital, the hospital staff will contact the person named by the deceased as next of kin. This may be, but need not be, a relative. The hospital will keep the body in the hospital mortuary until the next of kin arranges for the funeral director to remove to their chapel of rest. Hospital staff will arrange for the nearest relative to collect the deceased's possessions.

If the person dies in a nursing home, they will take care of any immediate arrangements and will notify the Doctor for you but it would be helpful to let them know your choice of Funeral Director in advance.

### **An Expected death**

If the death was expected, regardless of it happened in a hospital, care home or home, the medical examiner will be advised by the person who verified death and will speak to you, the deceased's GP or hospital staff to get a picture of what has caused the death.

Once this has been scrutinised and as long as the family have no underlying questions, the Medical Examiner will issue the **Medical Certificate** that shows the cause of death (an official notice of the cause of death) directly to the Registrar of Births and Deaths in the subdistrict where the person passed away not where the medical examiner is situated.

You will then be invited to make an appointment to register the death (see registering a death below).

You may wish to contact the deceased's minister of religion if you have not already done so and arrangements for the funeral may now be made with the funeral director.

### **An Unexpected death**

If the cause or circumstances of the death are in anyway uncertain it will be reported to the Coroner via the Medical Examiner.

If this is the case, there might be a delay. The Coroner may need to arrange for a post-mortem examination. If this occurs, advice can be obtained about what has to be done from the Coroner or the Coroner's Officer.

If you discover a body or the death is sudden or unexpected, if, after you have chosen to attempt resuscitation, you should contact the following people:

- ◆ the family doctor
- ◆ the deceased's nearest relative
- ◆ the police and ambulance

If there is any reason to suspect that the death was not due to natural causes, do not touch or move anything in the room.

## **Registering a death**

This should be done as soon as possible (if possible, within five days) after the death, as long as there have been no problems establishing the cause and circumstances of the death. Wherever the death occurs – at home or in hospital – it must be registered with the registrar of Births and Deaths for that area.

You will be advised of the name and address of the Registrar, and you will need to make an appointment to register the death which you can do online or sometimes over the phone.

The Registrar will require the following information about the deceased person:

- ◆ Date and place of birth
- ◆ Maiden name if a married woman
- ◆ Date and place of death
- ◆ Former occupation

The Registrar will have the Medical Certificate issued by the Medical Examiner. The Registrar will talk to you about the 'Tell Us Once Service' which will notify all the government bodies (i.e DWP, DVLA etc) of your loved ones passing. It is advisable to obtain as many copies of the Death Certificate as you think you need as these will be needed when dealing with insurance policies, bank accounts and the deceased's Will. Certified Entries of the death certificate are £12.50 each.

Life Ledger Service works like the 'Tell us once service' for other utilities and may save you needing so many copies as the will Close, Freeze or transfer all your loved one's accounts from one place for free with one Death Certificate. Find out more using [www.lifeledger.com](http://www.lifeledger.com)

The Funeral Director will be responsible for the final funeral arrangements – and if the funeral has been pre-arranged and paid through a scheme, very little is left to organise once the death has been registered.

## **If the death occurs abroad**

If the death occurs abroad, or on a foreign ship or aircraft there is a different procedure to follow:

The death must be registered according to the local regulations of that country, the death should also be registered with the British Consul so that a record of the death will be kept in England. You will be able to get a copy of the Death Certificate from the consulate later. If the death abroad occurred in unnatural circumstances or the information about the death is incomplete and the body is brought to England or Wales, this must be reported to the coroner in the same way as if the death occurred in England or Wales.

## **Probate**

### **The personal representative**

The person who deals with everything owned by the person who died is known as the **personal representative** (also known as the executor if they are named as such in the will, or the administrator if there is no executor named or no will). If the deceased got a social security benefit or pension, the personal representative should tell Social Security of the death as soon as possible.

Wherever the death occurs, it is important to find out if the deceased left a will, and if so who the executor is. The will says what should happen to the deceased's money, property and possessions (known as the estate). The personal representative is responsible for paying all the deceased's debts, taxes and expenses, including funeral expenses. They make the payments from the estate, not from their own income or savings. Only when these duties are finished can the personal representative share out the rest of the estate.

If you are a personal representative, you may have to apply to **prove the will** or, if there is no will, apply for **letters of administration**. This will give you permission to pay the bills and deal with the estate.

For more information on how to obtain probate, contact your local probate registry (part of the Family Division of HM Courts and Tribunals Service) or seek legal advice from a solicitor (recommended).

## **Probate registries:**

A probate registry is an office that handles applications for a grant of probate or letter of administration. Probate grants the legal right to deal with a deceased person's property, money, and possessions.

*Here are some things to know about probate registries:*

**What they do** – Probate registries are part of the Family Division of HM Courts and Tribunals Service. They deal with applications for probate and keep the will, which becomes a public record.

**How to apply for probate** - The application fee is £300 if the estate is worth more than £5,000, and there is no fee if the estate is worth £5,000 or less.

**How long probate takes** - The probate process can vary widely, but in straightforward cases it takes around 16 weeks.

**How to search for probate records** - You can search for probate records online for someone who died after 1857. A new probate record is usually available online about 14 days after probate is issued.

**How to apply for a copy of a will** - You can apply to the local probate registry for a copy of a will using an application form.

**How to contact the probate registry** - You can contact the probate registry by calling the Wills, Probate and Inheritance Helpline on 0300 123 0172.

You can get more information from the Court and Tribunals Service website. The address is: <https://www.gov.uk/government/organisations/hm-courts-and-tribunals-service>

For Legal advice, always consult a professional.

## **Making the Funeral Arrangements:**

When you're ready to start making funeral arrangements, you can visit our offices, or we can visit you in the comfort of your own home or somewhere else.

This part of the funeral this guide will give you an idea of what we will ask you while we are with you, and it will give you the opportunity to tell us about any personal wishes for the funeral that you have or maybe your loved one had told you about before their passing so you and your loved one may have already had conversations around some of these items, but if not, don't worry we'll help you.

There's no right or wrong way to arrange a funeral but we will help you create the tribute that you want for your loved one regardless of if you're having a direct cremation or something more.

You may have settled on whether you're looking for burial or cremation as it may be something you had discussed with your loved one but if it wasn't let us know and we will give you information on both options to help you make an informed decision.

### **Personal wishes**

These may include things like (this is a comprehensive list but it's not exhaustive):-

#### **Care of your loved one:**

- Do you want us to carry out Embalming?

It's the best possible care we can give someone because it slows down nature's natural processes and helps to keep someone in a peaceful, dignified condition, while maintaining a safe environment. This is why we would always recommend it but it is very much a choice that you have.

You can of course visit without embalming, however there may be a shorter time frame in which you are able to visit. Everyone is as unique in death as they are in life and changes will vary as such.

If you choose not to embalm, we would be able to prepare for a viewing and dress them, set their features to a natural expression etc.



### **Clothes, Jewellery and Personal effects:**

- Is there anything that you would like them to be dressed in for the funeral?  
We would happily dress them however you see fit and if you have socks and pants too, please feel free to let us have those as well – if your loved one didn't normally wear them, that's also fine but if you prefer, we can provide a shroud.
- Does your loved one have dentures or their own teeth and do you want to let us have those too? what about glasses?
- Is there anything that you would like them to have as a keepsake in the coffin? - As long as we have your instruction on whether they're allowed to keep it or if you'd like to have it returned, we will follow your instruction.
- With Jewellery and personal effect, we will double and ever treble check your instructions on this.

### **Coffin and Ashes casket:**

- Did you have anything particular in mind?

If you feel up to having a look at our web site in advance, you will see that we do everything from traditional coffins to Eco, Picture / Glitter Coffins, American Caskets etc and scatter tubes, ashes caskets and jewellery (ashes) keepsakes for you to consider for after the funeral.

### **Thinking about the day of the Funeral:**

We will help you personalise this as much as possible but remember you tell us what tribute you would like for your loved one and if any there are any clubs or associations that he was involved with, maybe you want them to be involved somehow too.

- Are you thinking a traditional motor hearse or something else? Hearse only (direct to the crematorium or via an address?) or would you like a following limousine (or 2) which can seat up to 6 mourners each?
- Do you have anyone who would like to help carry the coffin into the chapel? We will provide a full complement of staff, but you do have any family bearers who want to help carry into the chapel, it doesn't matter if you have one person or 6 people, we will organise and talk them through it before the funeral.

- Would you like a Celebrant or a traditional minister (of which religion?)  
A celebrant will make the service about your loved one and you as a family, as well as being able to offer simple prayers / blessings (if you would like them to)
- What music or hymns would you to have played at the funeral? And is Entry, Reflection and Exit music going to be enough music or do you want to fill the service with music? you don't need to provide us with CD's but the music we have needs to be commercially available and not just available on You Tube.
- Is there any reading or poetry in particular that you would like to have read at the funeral?
- What about Live streaming the funeral, or having a Visual Life Tribute (photos on the screen that played to music), do you have someone who can create that to make it more personal or may we help you with this?
- Would you like Orders of service? How many would you like and what photos or Theme would you like included? We can organise the Orders of Service for you meaning you don't have to worry about finding a printer?
- Are all flowers welcome or would you prefer Family Flowers only and would you like Donations to anywhere in your loved one's memory? We can organise the flowers for you too meaning you don't have to worry about finding a florist if you don't already have one in mind?
- Do you feel that you would like to have a Newspaper notice or will you be sharing the information on social media? Please remember that by having a newspaper notice or sharing the information on social media, it means the funeral details given become public knowledge. If you would like to keep the funeral information Private, please let us know.

### **After the service on the day of the funeral:**

Please be assured that after the service, when the crematorium chapel is empty of people, the Funeral team will bring out any flowers, spare orders of service and anything anyone else has dropped in the chapel so you don't need to worry about having to take anything other than your personal belongings with you as you exit.

We will stay with you at your location for as long as time / situation allows (approx. 15-20 minutes) or until you set off to make your way to the bereavement reception, where you, your friends and family can continue sharing memories and remembering your loved one.

## **In the day's [after the funeral:](#)**

### **If the funeral service ended in cremation:**

Depending on what you had requested at the time of the arrangements, if we are collecting the ashes for you, it normally takes a couple of days to get them back into our care and they normally come back to us in a cardboard box (of which inside, contains a strong paper bag containing the ashes).

We can hold Ashes for you for up to 4 weeks but if you required a longer time scale, please let us know in advance. If you have not decided on where you want their final resting place to be, talk to us for advice and guidance, we will happily give you all the options available to you including other containers you might like us to transfer them into (scatter tubes, jewellery, urns etc).

If you would like a brochure or would like to discuss our memorial products, please speak to your funeral arranger/funeral director.

### **If the funeral service ended in Burial:**

Although the ground needs to settle for up to a year before a headstone/memorial can be placed on the grave, you can start thinking about what you might like as soon as you're ready.

Some people like to organise the memorial straight away after the funeral so that it's ready to be placed on the grave on the anniversary of the burial.

We can help you design, create and craft a beautiful headstone/memorial working within the Cemetery or Church's restrictions. Our trusted, family run, local stonemasonry team, work closely with us meaning we get to continue our personal attention and care of you and your family, and you get to continue to have us as your point of contact throughout the process.

If you would like a brochure or would like to discuss our masonry service, please speak to your funeral arranger/funeral director.

## Helpful Organisations

These organisations are here to help you if you need them.

 <p>0800 169 80 80 National 023 8036 8636 Southampton</p>	 <p><b>THE COMPASSIONATE FRIENDS</b> Supporting Family After a Child Dies</p> <p>0345 123 2304 Sue Emsworth</p>
 <p><b>The Bereavement Register</b></p> <p>Monday - Friday: 09h00 - 17h30 Tel: +44 (020) 7089 6403</p>	<p><b>DWP</b> Department for Work and Pensions</p> <p>0800 151 2012</p>
 <p>For Bereavement support call : 0808 808 1677</p>	 <p>For 24 hour immediate support when you're in emotional distress Call: 116 123</p>
 <p>For Hampshire Bereaved Children's support call : 023 8064 7550</p>	 <p><b>Independent Age</b></p> <p>Information and advice for older people, their families and carers inc. bereavement support.</p>
 <p>For Bereaved Children's support (Nationally) call: 08088 020 021 8am – 8pm</p>	 <p><b>Bereavement Advice Centre</b> practical help when you need it most</p> <p>A free helpline and online information service. Practical information and advice on the issues / procedures after a person dies.</p>
 <p>At a Loss are a signposting organisation for people who have been bereaved inc. Counselling.</p>	 <p>A bereavement support website that signposts to a wide range of immediate, tailored local and national support.</p>

**If you need further support or have any questions or queries about anything in this leaflet, please do not hesitate to contact us.**