

When Someone has Died

Frequently Asked Questions

Wendy Lewis-Cordwell
Macmillan Network Bereavement Care
November 2012



Contents

Introduction.....	1
What to do when someone has died?	2
1. What should I do when someone has died?	2
2. What are the arrangements when your child or baby dies?	3
3. When and where to register the death?	3
4. Who issues the death certificate?	3
5. Who is the coroner?	4
Specific Questions to Consider	5
1. Can I donate organs or body tissue?	5
2. How can I donate my body for medical research?	6
3. What is embalming and is it necessary?	7
Burial or Cremation	8
1. Is there a difference in cost between burial and cremation?	8
2. What is the cost of a grave?	8
3. Can a family arrange a burial or cremation directly with the cemetery or crematorium?	9
4. Is it necessary to have a coffin for cremation or burial?	9
5. Do cemeteries and crematoria have chapels for services?	9
6. Do all religions allow cremation?	10
7. Does anyone have to witness the cremation?	10
8. What is done with cremated remains?	10
9. Can bodies or ashes be exhumed to be interred elsewhere?	11

About Funerals	12
1. Who makes the funeral arrangements?	12
2. What is the average cost of a funeral?	13
3. How can I obtain a simple, basic funeral?	14
4. Should we hold a funeral service?	14
5. Should a funeral service be a public or a private event?	15
6. How can a funeral service help?	15
7. What if the family do not have any links to a church?	16
8. Can I choose any kind of music?	16
9. Can children attend a funeral service?	17
10. What type of clothing is usually worn to a funeral service?	17
11. Can funeral arrangements be made in advance?	18
12. Can a funeral director arrange a funeral at a distance?	19
13. What procedure should be followed if a death occurs away from home or abroad?	19
Funeral Payments and Bereavement Benefits	20
1. Will I be entitled to a Funeral Payment from the Social Fund?	20
2. Will I be entitled to Bereavement Benefit?	21
3. Tax helpline for the Bereaved (May 2012)	22
After the Funeral and Support	23
1. How can I express my sympathy to the family?	23
2. What is a memorial service?	24
3. Where can I go for bereavement support?	24-25
4. Concluding thoughts	26
Where to find further information.....	27-30

Introduction

Most people at some time in their life will arrange a funeral or will assist in the funeral arrangements. In the region of 500,000 people die in the United Kingdom every year. Each individual death and the funeral that follows can be a critical event in the lives of the families and carers involved. The grief that follows and how you experience that grief will be individual to you and is part of a normal process of coming to terms with a major change in your personal circumstances.

Many people find they are overwhelmed and confused when faced with bereavement, particularly when the death of a loved one is sudden and unexpected. This booklet is to help you to prepare for the funeral.

Preparations for funerals are best made in advance when you have more liberty and less pressure to discuss them, otherwise it can be an even more difficult time as questions without immediate answers quickly fill the mind; and feelings of panic often cause confusion.

The funeral is a ceremony of proven worth and value for those who mourn. It provides an opportunity for families, carers, friends, neighbours and others who share in the loss to express their love, respect and grief. It enables us to face openly and realistically the many problems and questions that death presents. The funeral can help bereaved families, carers, friends and colleagues take the first step toward coming to terms with their loss.

This booklet aims to help and offers practical responses to frequently asked questions that to some may be obvious but to many may be new. In a society that often seems to shun the reality of death it offers support and information, and may help the bereaved approach a difficult subject with some knowledge.

Practical decisions that need to be made include:

- burial or cremation
- the location of the service at a place of worship, cemetery or crematorium
- who should preside at or participate in the service
- what to do with the cremated remains (ashes)
- how can I express my sympathy to the family

What to do when someone has died

1. What should I do when someone has died?

When an expected death occurs at home, the doctor who has been treating the deceased should be contacted, followed by a funeral director of your choice (*they are available 24 hours a day every day of the year*) and your faith leader (*if required*). If you wish, the funeral director will contact a faith leader on your behalf. However, should the death be sudden, suspicious, unexpected, or you discover a body, you must contact the person's family doctor or nearest relative and also the police.

If the death was expected, and the person had been seen by the doctor in their final illness (*within the previous 14 days*) the doctor will attend and issue the Medical Certificate Cause of Death (MCCD) giving the cause of death. The MCCD is free of charge and will be given to you in an envelope addressed to the registrar, together with a formal notice that tells you the doctor has signed the MCCD and how to register the death. The doctor will also give permission for the deceased to be transferred to a funeral director's premises.

In a small number of cases, where the cause of death is unclear, when sudden or suspicious, the doctor will report the death to the coroner, the police will attend and the deceased will be taken to the hospital mortuary, where a post mortem may need to take place. The coroner must then decide if there should be further investigation. The registrar cannot register the death until the coroners' decision has been made. (*Refer to sections 3, 4, and 5*)

You may find that having a friend or member of the family as a companion during the next few days will be of help.

2. What are the arrangements when your child or baby dies?

For practical information, help or emotional support please refer to the organisations listed under 'Where to find further information' on pages 27-30 of the booklet.

3. When and where to register the death?

In England and Wales, you must register the death within five days, unless the coroner is investigating the circumstances surrounding the death. It is best to go to the registrars' office in the area where the person died, as otherwise it may take longer to get the documents you need and this could delay the funeral. (*Refer to sections 4 and 5*)

4. Who issues the death certificate?

A death certificate is a legal requirement and can be obtained from the Registrar of Births, Marriages and Deaths. Most registrars operate an appointments system. Their number is in the local area telephone directory, and you will need to ring beforehand to make an appointment. The funeral director, doctor, hospital authority, hospice or coroners' officer can also tell you what to do and where to go. If there is to be a post-mortem there may be a delay, but the coroner will advise you.

Documents

When registering a death, you will need to take the following:

- Medical Certificate of the Cause of Death (MCCD). (Given to you by either the hospital or the doctor (General Practitioner) who certified the death and signed by them.)

And, if available:

- the person's birth certificate, if available
- the person's medical card, if available
- marriage or civil partnership certificate, if available

It may be helpful to have more than one copy of the death certificate and if you purchase them at the same time as you register the death, the cost will be much less than obtaining them separately at a later date. The price of a death certificate can vary depending on which local authority area you are in.

For further information contact GOV.UK at www.gov.uk

5. Who is the Coroner

HM Coroner (Her Majesty's Coroner) are independent judicial officers, appointed and paid for by local authorities, responsible for investigating suicide, violent, unnatural or sudden deaths of unknown cause. A death occurring in these circumstances is usually reported to the coroner by the police or by a doctor and sometimes by the registrar. In addition to this, if the deceased was not seen by the doctor during the 14 days before the death, the death must be reported to the coroner.

If the death is not due to natural causes the coroner is obliged by law to open an inquest. (*An inquest is a formal inquiry held in a court of law to determine the cause of death.*)

Specific Questions to Consider

1. Can I donate organs or body tissue?

Organ donation is the gift of an organ to help someone who needs a transplant. The generosity of donors and their families enables over 3,000 people in the UK every year to take on a new lease of life.

Whether or not organs can be transplanted depends on how and where the person died. It may also depend on the cause of death, treatment received, and whether the person had any underlying medical conditions. The donation of internal organs (*such as the liver, kidneys, heart or lungs*) may only be possible if the person dies in hospital while on a ventilator (*a machine that supports breathing*), but not if they die at home or elsewhere. Wherever they die, it may be possible to donate tissue, such as corneas, heart valves, tendons, cartilage, skin and bone, but this must be done within 48 hours of the death.

If the cause of death is suspicious, sudden or unexpected and has been referred to the coroner, the coroner must agree to the removal of the organ, since the removal could potentially affect some important evidence. Decisions can usually be made very quickly. If the person, who died carried a donor card or was listed on the NHS Organ Donor Register and it is possible to transplant an organ, the appropriate person will be contacted.

Further information can be obtained from:

Organ Donor Line: 0300 123 23 23 (*lines are open 24 hours a day*)
or visit the website www.organdonation.nhs.uk

2. How can I donate my body for medical research?

Under the Human Tissue Act 2004, written and witnessed consent for anatomical examination (*body donation*) must be given prior to death; consent cannot be given by anyone else after your death. A bequeathal consent form can be obtained from your nearest medical school and a copy should be kept with your Will. You should also inform your family, close friends and GP that you wish to donate your body.

Medical schools which accept donated bodies will normally only accept donations from within their local area due to the transport costs involved. Offers of body donation from outside the area may be accepted on the condition that the donor's estate bears the cost of transporting the body. Full details can be obtained directly from the Bequeathal Secretary at your nearest medical school.

Medical schools will usually arrange for donated bodies to be cremated, unless the family requests the return of the body for a private burial or cremation. Medical schools may hold a memorial service. Further information can be obtained directly from the medical school.

(It should be noted that not all universities allow the body to be reclaimed for a private burial or cremation.)

If you have an enquiry about body donation or for a list of medical schools in your area contact: The Human Tissue Authority (HTA) - **Telephone: 020 7269 1900** - Office Hours 9.00am to 5.00pm - Monday to Friday (*Please note there is no out-of-hours telephone service for body donation enquiries, leave a message on the answer phone.*) or for general enquiries e-mail: enquiries@hta.gov.uk or visit the website www.hta.gov.uk/donations.cfm

3. What is embalming, and is it necessary?

Embalming is not a legal requirement in the UK; it is a process to improve the visual appearance of the body and to prevent deterioration in the period leading up to the funeral, also called 'cosmetic treatment' or 'hygienic treatment'. It may be recommended as a pre-requisite to "viewing" your loved one, or if you wish to bring them home before the funeral and whether the coffin be open or closed. The funeral director may also want to know, if you have any particular clothes you would like the person to be dressed in and how they styled their hair. A photograph may be helpful.

Many people accept this process as "cosmetic treatment" and do not recognise it as embalming. The process may be automatically included in the cost of the funeral "package" without being explicitly agreed with the person on whose behalf the funeral director is working. In fact, the British Institute of Embalmers has a 'Code of Ethics' that clearly supports the need to make a specific decision and "the clients" informed consent, preferably in writing, must be obtained. If you are uncertain about whether to have the body embalmed, it may be advisable to discuss this further with the funeral director.

In cases of traumatic death and terminal illness, the implication being that an un-embalmed body may cause distress. Embalming is not allowed when a person dies of a notifiable disease, (*e.g. blood borne infections such as: HIV AND Hepatitis B and C virus - further information can be obtained from your GP.*)

Burial or Cremation

1. Is there a difference in cost between burial and cremation?

There are usually significant differences between fees for burial and cremation, the former being the more expensive. It is important to bear in mind, however, that fees for cremation do not include any costs which might arise in connection with the burial of ashes. There are also considerable differences in 'disbursements' – those items of funeral expenditure i.e. a statutory cremation certificate, service at crematorium, faith leader or officiant fee, and newspaper announcements. (*Refer to About Funerals section 2*)

2. What is the cost of a grave?

The cost of a grave will vary from one area to another. Cemeteries are operated by the local authorities (*usually*) or private companies. If you choose to be buried in a local authority area other than your own, you may need to pay more. The Church of England and other religious bodies provide burial facilities but these and private cemetery companies are not subject to local authority legislation and all follow different rules and pricing structures.

Cemeteries have both consecrated and non-consecrated areas. There will be a charge for the opening of a grave already in your families' ownership. Some cemeteries will permit two or more interments in a single grave. Most cemeteries have regulations which govern the size of headstones or ground level markers. Most publicly owned cemeteries only grant limited tenure to the owner of the grave, but this can be renewed.

There are now over 100 green or woodland burial sites. The Natural Death Centre, (**Helpline: 01962 712 690**) can supply a list of these. The funeral director can offer advice and give you the costs for the various burial grounds in your locality and can give you advice.

3. Can a family arrange a burial or cremation directly with the cemetery or crematorium?

Yes, you can arrange a funeral without the help of a funeral director. If you choose to do this, contact the Cemeteries and Crematoria Department of your local authority for advice and guidance. You can also get help and information from The Natural Death Centre - **Helpline: 01962 712 690**

4. Is it necessary to have a coffin for cremation or burial?

All crematoria require the body to be placed in a combustible coffin which is then cremated. For a burial, a coffin is usual, but some cemeteries permit shroud burial. (*A shroud is a cloth used to wrap a body for burial.*)

5. Do cemeteries and crematoria have chapels for services?

All crematoria have chapels, but many cemetery chapels are no longer in use. Families may prefer to use their local place of worship for the main part of the service even if it is followed by a burial or cremation elsewhere. Although there may be a charge for the service, holding the major part of the funeral in a local place of worship often provides more time and enables more people to attend.

6. Do all religions allow cremation?

Most religions allow cremation. This now includes the Roman Catholic Church, whose rites allow either for cremation following a Funeral Mass celebrated in a church, or following a Liturgy of the Word celebrated in the crematorium chapel. However, some religious traditions e.g. Orthodox Christians, some Jewish traditions and Muslims insist on a traditional burial.

7. Does anyone have to witness the cremation?

No, but mourners may witness the cremation by arrangement with the crematorium.

8. What is done with the cremated remains?

Discuss the choices with your family as well as with the funeral director. Increasingly, families are now disposing of the ashes away from the crematorium, for burial or scattering elsewhere. Many families choose to have the remains buried, after suitable prayers, in a family plot or specially designated section of the cemetery or burial ground. Speak with faith leaders and crematorium managers if you wish to place ashes on their land. Cremated remains may be left with the crematorium for reverent disposal (*respectful scattering*). Alternatively, most clergy and funeral directors are willing to officiate at the burial of ashes.

The **law** on the disposal or scattering of ashes in the UK is fairly relaxed and you can even scatter or bury them in your garden, if you wish. There is nothing explicit in the legislation to restrict people in the disposal of the ashes. While the regulations may be on your side, the difficulty may come in getting **permission** to scatter or bury the ashes on someone else's land, as you will need to have the landowner's permission.

9. Can bodies or ashes be exhumed to be interred elsewhere?

No, not as a general rule. This requires permission from the Ministry of Justice and is normally conducted by a funeral director. Permission is only granted in very exceptional cases, because burial is understood as placing the body or cremated remains in a final resting place.

Further information on sections 8 and 9 can be obtained from www.justice.gov.uk

About Funerals

1. Who makes the funeral arrangements?

The next-of-kin, or the Executor who is appointed by the person who has died, is responsible for the funeral. The funeral arrangements can be co-ordinated by the funeral director, at your convenience, in either the funeral directors' office or at the family home.

Be aware that not all arrangements discussed at the initial meeting can be finalised then. There are a number of practical details that will need to be negotiated with others – not least access to burial ground or crematorium and, if this is requested, the availability of a faith leader and place of worship for the service, or a faith leader for a service in the burial ground or crematorium.

However, the funeral director can take responsibility for following up these matters with care and efficiency. The responsibility for any place of worship service lies with the faith leader concerned. The funeral director will be able to offer guidance, sometimes in the form of written material supplied by local places of worship, as to the shape and content of these services, but the faith leader will be the one who will agree the details of the service with you.

Where a place of worship service is requested, the funeral director will make contact with the faith leader concerned, and arrange for them to meet with you. However, you are not obliged to seek the help of a funeral director (*Refer to section 3 in Burial or Cremation*).

There are a number of guides available for DIY funerals, for example: The New Natural Death Handbook (Fifth Edition), although, if you want to arrange a funeral without professional support, you are strongly advised to make preparations in advance. (*Refer to the section on 'Where to find further information' on pages 27-30 of the booklet*)

2. What does an average funeral cost?

Funeral directors can charge different amounts for the same services; therefore, it is advisable to get more than one quotation to compare prices. A good funeral director will give you a detailed list of charges, with an explanation of each item; this will help you make your final decision.

Once you have chosen a funeral director, make sure you:

- get a written quotation giving details of all costs you will be charged
- ask about fees paid by the funeral director to others on your behalf (disbursements) i.e. statutory cremation certificate, service at crematorium, faith leader or officiant fee, newspaper announcements.

You may need to sign a contract with the funeral director. Please make sure you read it carefully and ask the funeral director about anything you do not understand. (*Refer also to the section on Funeral Payments and Bereavement Benefits*).

Funeral Directors' trade associations - Funeral Directors are not regulated or licensed but most are members of one of two trade associations:

- National Association of Funeral Directors (NAFD)
- Helpline 0845 230 1343
 - Office Hours 09.00am to 5.00pm - Monday to Friday
- Society of Allied and Independent Funeral Directors (SAIF)
- Helpline 0845 230 6777
 - Office Hours 9.00am to 5.00pm - Monday to Friday

Members of these trade associations must provide you with a price list on request. They cannot charge you more than their written estimate unless you give them permission. It is not always clear from their adverts if a funeral director is independent or part of a group, so ask the funeral director before you go ahead. It is most important that the family selects the funeral that suits their wishes and circumstances.

The basic cost of a funeral in the UK in September 2012 cost £3,284* including nondiscretionary costs (*i.e. burial or cremation fees, funeral directors costs, doctors fees, and religious or secular service fees*). The cost excludes the grave and associated costs.

As a guide the average combined cost of disbursements is £807 - July 2011/12 **. (*this amount is likely to change in the future*)

* *Sun Life Direct (09/2012) Total Cost of Dying.*

** *Mintel Research Consultancy – Average Funeral Pricing July 2011, – Commissioned by Sun Life Direct*

3. How can I obtain a simple, basic funeral?

All funeral directors provide a range of funeral services to meet the wishes of all their clients, whatever their circumstances. They are bound by their associations' Codes of Practice to offer a simple or basic funeral, which should at least include the making of arrangements, collection of the body from a local address, a simple coffin, and the hire of a hearse, attendance at the funeral and at a cemetery or crematorium.

4. Should we hold a funeral service?

The only legal requirement in the United Kingdom (*UK*) for funerals is the death must be certified and registered and the body properly taken care of, by either a burial or cremation. A funeral service acknowledges that a death has occurred and that a life has been lived, as well as trying to take into account the deceased's wishes, religion or belief.

It is to enable people to come to terms publicly with the fact and the meaning of death. The service also helps mourners whether it is a religious or nonreligious event.

When a person dies in the UK and the body is being sent overseas for burial, a funeral service may be held in UK, with or without the body being present.

5. Should a funeral service be a public or private event?

A funeral is not a private event, because the person who died has always been a member of one community or another. Private funerals are not usual, although they can be arranged. Whilst a family is often too sad to appreciate the funeral fully, the presence of friends and colleagues at the funeral can do a great deal to provide support. As you remember your loved one, others will remember as well. Death touches and affects families, carers, friends and others in a variety of ways.

The funeral can provide everyone with an opportunity to acknowledge and to respond to the change that death has brought about. Experience indicates this will not be accomplished by getting the funeral over as quietly as possible.

6. How can a funeral service help?

The faith leader can give understanding and support to those who mourn and help you prepare the order of service. Arrange to speak with the faith leader in good time before the funeral. Talking together at this time may enable you to accept the reality of what has happened.

It helps faith leaders in preparing for the funeral if you can take time to tell the life story of the person who has died. This should make the service personal to you and your family.

7. What if the family do not have any links to a church?

The funeral director will normally use your faith leader; if he or she is unavailable, another faith leader, perhaps retired, can be arranged by the funeral director. If you require a nonreligious service, he can also put you in contact with Humanist or secular celebrants (*a secular celebrant conducts nonreligious services*).

Whatever your beliefs or culture, it is always a good idea to choose your faith leader in advance or as soon as possible.

8. Can I choose any kind of music?

Remember should the funeral service be held in a place of worship, the choice of music may be a sensitive issue. If a family wants a particular piece of music played, it would be helpful to consult with the faith leader first. For a service held at the crematorium, the funeral director will make arrangements for you with the crematorium manager if you need to provide a CD, MP3 or printed music.

Popular songs that reflect the personality and interests of the deceased will stir memories that bring a smile to the lips or a tear to the eye. There are no rules governing funeral music – only the families' wishes and cultural customs.

9. Can children attend a funeral service?

Yes. Children of any age may attend funeral services, but the child should be well prepared in advance so they know what to expect. Every child is different, take time to explain what will happen in words they understand and try your best to answer their questions both before and after the funeral. How they are involved in the funeral may vary depending on their age.

Younger children who may want to be involved could write or draw something to be placed with or in the coffin, whilst older children could choose to include a piece of music, a favourite memory or reading in the funeral service.

It is not unusual for children to attend funerals, but it should be their choice whether or not to attend and play a part in saying goodbye to someone they have loved. A death in the family is always a sensitive time for children, so it is important to be honest and include them, ask if they would like to join the rest of the family at the funeral.

10. What type of clothing is usually worn to a funeral service?

It is important to remember that funerals will usually involve some standing about in the open air, so dress warmly. Whilst there is a lot of freedom about dress these days, a funeral is still a dignified occasion.

Some families request mourners wear specific colours or types of clothing; take your lead from the family involved. If in doubt and to minimise any danger of giving offence, dress conservatively.

11. Can funeral arrangements be made in advance?

Pre-arrangement has been offered by funeral directors for many years. It does not necessarily include prepayment. Most funeral directors will take instructions for pre-arranged funerals. Remember that funeral instructions can be made in wills, or with your executor. It is a good idea to make your wishes known to your family, but do not make unreasonable requests that will be difficult for them to meet. It can be important for your family to have some say in your funeral arrangements to meet their needs at the time when they mourn your death.

Instructions given to funeral directors are filed with them until required, and you may, of course, keep a copy, but such instructions are not legally binding. For practical purposes it may not prove possible to carry out instructions to the letter. Most families prefer to prepay the funds necessary to carry out the terms of the agreement.

A range of Prepaid Funeral Plans are available, details of which can be obtained through funeral directors or from the Funeral Planning Authority, a regulatory organisation, on **Telephone: 0845 601 9619** or their website www.funeralplanningauthority.co.uk.

Funeral prepayment plans are covered by the Financial Services & Markets Act 2000 (*Regulated Activities*) Order 2001. The services to be provided are usually guaranteed against inflation but it must be remembered that funds committed in this way will no longer pay interest to the client, and if the plan is cancelled the original payment may not be refunded in full.

12. Can a funeral director arrange a funeral at a distance?

Yes. All arrangements can be made for transporting and preparation through your local funeral director, who can also arrange for repatriation, (*the process of returning a person back to their place of origin or citizenship*) if the death has taken place abroad.

13. What procedure should be followed if a death occurs whilst away from home or abroad?

If the person died away from home in the UK contact your chosen funeral director, who will assume responsibility for the return of the deceased person's body. He may also engage the services of a funeral director where the death has occurred, who will act as his agent; arrangements made in this manner will usually be less costly to the family involved. Funeral directors will advise on choices according to the religion or custom of the families involved.

For further information about the regulations refer to 'The Cremation (England and Wales) Regulations 2008 at your local Citizens Advice Bureau or on their website www.citizensadvice.org.uk. They offer free information and advice about legislation and legal matters.

If the person died abroad, the British Consulate in that country can give you advice on how to register the death, arranging the funeral and bringing the body back to the UK. All deaths must be registered in the country where the person died.

Further information can be obtained from the Foreign and Commonwealth Office - death abroad at www.fco.gov.uk. If you are living in the UK and a relative or friend dies when abroad, you should contact the Consular Assistance team on **Telephone: 020 7008 1500**, available 24 hours a day.

Funeral Payments and Bereavement Benefits

1. Will I be entitled to a Funeral Payment from the Social Fund?

If you are responsible for arranging a funeral and you have insufficient money to pay, you may be able to get a Funeral Payment from the Social Fund (Form SF200), of up to £700. This will depend on the benefits you are receiving, your relationship with the person who has died and any other monies, other than your personal savings that may be available to help with the cost of the funeral. The claim must be made within 3 months of the date of the funeral. Return the completed form to Jobcentre Plus, with all the documents requested.

If you wish to speak with someone about Funeral Payments contact your local Jobcentre Plus. Contact details are listed in the business section of the phone book, under Jobcentre Plus.

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

A list of eligible benefits can be obtained from www.gov.uk (Refer also to the section 'Where to find further information' on pages 27-30 of the booklet)

2. Will I be entitled to a Bereavement Benefit?

Currently (*August 2012*), bereavement benefits consist of three different payments:

Bereavement Payment – a one-off, tax-free lump sum payment, of £2,000 which may be payable to you when your husband, wife or civil partner has died if they had paid their National Insurance contributions (NICs) or if their death was caused by their job and either:

- you are under State Pension age when they died
- your husband, wife or civil partner was not entitled to Category A state Retirement Benefit when they died

Bereavement Allowance – a taxable weekly benefit may be paid to you for up to 52 weeks from the date of the death of your husband, wife or civil partner. It may be claimed if all the following apply:

- if you are over 45 when they died
- if you are not bringing up children
- under State Pension age
- if your late husband, wife or civil partner paid (NICs) or died as a result of an industrial accident or disease

Widowed Parent's Allowance – a taxable weekly benefit which may be payable if you are a parent when your husband, wife or civil partner has died. It may be claimed if all the following apply:

- you have at least one child for whom you receive Child Benefit
- you are under State Pension age
- your husband, wife or civil partner has died; and
- your husband, wife or civil partner have paid (NICs)

You may also claim if:

- you are expecting your late husband's baby or civil partner's baby
- your husband, wife or civil partner died as a result of their work - even if they did not pay (NICs)

Please Note: - you cannot claim any of the bereavement benefits listed on page 21 if at the time of your husband, wife or civil partner's death the following applied:

- you were divorced from them or your civil partnership had been legally ended
- you were living with someone else as husband, wife or civil partner
- you were in prison or legal custody

Further information on all of the above can be obtained from www.gov.uk

The Department of Work and Pensions undertook a public consultation exercise, seeking views on proposals to reform the bereavement benefits, the proposals have not been finalised to date (*August 2012*).

3. Tax helpline for the bereaved

The HM Revenue and Customs (HMRC) have created a dedicated telephone helpline, an address box and a new form for people who need to contact them about PAYE and Self Assessment matters relating to bereavement.

When you call the HMRC, an automated message starts, select option 2, then option 4 to speak to an advisor on the Bereavement Helpline.

- **Telephone Helpline** 0845 300 0627
Office Hours: 8.00am to 8.00pm - Monday to Friday
8.00am to 4.00pm – Saturday.
- For anyone who is deaf or has a hearing or speech impairment.
Telephone 0845 302 1408 (Textphone)

If you need to write to HMRC about Income Tax and bereavement, such as form R27 (reclaiming tax of paying tax when someone dies), Self Assessment Tax Return and any other correspondence relating to bereavement for Pay As You Earn (PAYE) and Self Assessment, write to the address below

HM Revenue & Customs
Pay As You Earn & Self Assessment
PO Box 4000
Cardiff, CF14 8HR

After the Funeral and Support

1. How can I express my sympathy to the family?

There are several ways of expressing your sympathy, for example:

- **Making a memorial donation:**
To some families, the idea of a memorial contribution to a specific cause or charity is as much appreciated as flowers. Remember requests can be misinterpreted as dictating to friends the manner in which they should express their sympathy. Your funeral director can assist you with the wording to be used in the newspaper notice which will express your preferences with tact.
- **Sending flowers:**
The presence of flowers is always helpful during the funeral. The memory of flowers often remains for days or weeks with the family. Some families give friends a choice of sending flowers or making a donation to a charity.
- **Sending Mass cards:**
The offering of prayers for the soul of someone who has died is one of the most valued expressions of sympathy to Roman Catholic and some Anglican families. A card indicating that a Mass for the Dead has been arranged is available through any Catholic Church.
- **Visiting the family in the days and weeks after the funeral.**
Remember that anniversaries and festive occasions (not only the death, but also birthdays and weddings) are particularly painful times. Family and friends should make a special effort to be around at these times.

Bereavement counsellors often comment on how often a bereaved person can feel neglected after a funeral. It is better to acknowledge the grief of a bereaved person than to ignore them. Be there, do not avoid the bereaved. Do not put your head down, walk away or busy yourself doing something else. Acknowledge their loss – it is essential. - talk to the bereaved person.

2. What is a memorial service?

A memorial service is a ceremony held in honour of the dead, they can be held in places of worship, crematoria, hospitals, hospices, etc. The term refers to a funeral service when the body is not present, a religious service held in memory of the dead at specific intervals after the funeral, or it may refer to a public ceremony in memory of a public figure or an event in which more than one person died.

In secular life especially, this service has a tendency to replace the funeral service itself, as a public alternative to the more private funeral. One reason sometimes given for holding a special memorial service is that not all those who would wish to can attend the funeral service because of its time or place. Most recently, the internet is being used for posting memorial information.

3. Where can I go for bereavement support?

Bereavement, loss, grief, there are so many different words for it, but can anyone really explain what it is or what the experience will mean to you, or how long it will last.

Grief is not an illness – **there is no right or wrong way, there is no set time or scale to the process of grieving** - it is a natural response to death, and may go through several stages before you can come to terms with what has happened.

Experience of grief involves a range of feelings of numbness, disbelief, anger, guilt, sadness, emptiness, relief and denial, a mixture of emotions that may make you wonder if you are going mad or will ever be able to enjoy life again. This is a perfectly normal reaction to the range of emotions involved.

It is particularly acute immediately after a death, even when it is expected; the shock of death can be highly emotionally distressing. It can dominate your thoughts to the exclusion of everything else for several days, weeks or months.

A death will always be something that everyone copes with differently; some people can return to everyday life in a fairly uncomplicated way, while others need more help.

Most people find the help of their family, friends and neighbours is enough to support them through the experience of bereavement. Sometimes it may be useful to talk with people who have gone through the experience of bereavement. The death of a loved one can often raise other issues related to childhood, past traumas or relationship difficulties.

If after a while you are concerned that you are still not coping, make an appointment to see your general practitioner. They will check that there is no physical cause for the way you are feeling and if necessary refer you to a grief support service that can provide free or low cost grief counselling.

A counsellor can offer you a safe place where you can talk about your emotions without feeling judged or being told to “pull yourself together”,

There are self help groups available; they are normally run by the bereaved in conjunction with other organisations, many of them charities, who specialise in providing support to bereaved families and carers. Some organisations offer specialised help after a baby or child death, violent crime (homicide), road trauma (car accident), suicide, industrial or workplace accident or natural disaster (flood). *(Refer to the section 'Where to find further information' on pages 27-30 of the booklet)*

4. Concluding thoughts

In conclusion, it should now be clearer from the information in the booklet that there are many options available when someone has died to personalise their funeral and make it serve the individual needs of those bereaved.

A funeral is a ceremony for celebrating, respecting, sanctifying, and remembering the life of the person who has died. Funeral customs comprise of complex beliefs and practices used by a culture to remember the dead, from the interment to the various memorials, prayers, and rituals undertaken in their honour. Customs may vary widely between cultures, and between religious affiliations within cultures.

A funeral is a unique event; it has value and is not purely an ordeal to be endured. The funeral of every person is important. It is an opportunity to record and celebrate a life and has tremendous significance for both the grieving families and for the memory of the person who has died.

Where to find further information

There are many sources of practical information and support for people who have suffered bereavement.

The following organisations may be helpful; you can contact them direct for information and support or through your GP, your local library or at a hospital or hospice information centre.

Please note: where a service is offered out of normal office hours the availability is listed below:

Organisation	Information and Contact Details
ASSIST Trauma Care (Assistance Support & Selfhelp in Surviving Trauma) Helpline: 01788 560 800 Office: 01788 551 919 Email: help@assist-trauma-care.co.uk Website: www.assisttraumacare.org.uk	Trauma and traumatic bereavement support. ASSIST works with children, families and adults. The helpline is open Monday - Friday 10:00am - 4:00pm. 24 hour answer phone with a response within 24 hours.
Bereavement Advice Centre Freephone: 0800 634 9494 Website: www.bereavementadvice.org	Free helpline and web-based information service with practical information and advice on the many issues and procedures that face us after the death of someone close.
Child Bereavement UK Telephone: 01494 568 900 Email: support@childbereavement.org.uk Website: www.childbereavement.org.uk	Child Bereavement UK is a national organisation that supports families when a baby or child of any age dies or is dying, or when a child is facing bereavement.
Citizens Advice National Helpline: 08444 111 444 Telephone: 020 7833 2181 to check the local bureau's contact details or via the website at www.adviceguide.org.uk	A national network of advice centres offering free, confidential and independent advice face to face or by telephone. The website has an excellent range of information on a wide variety of subjects.

Organisation	Information and Contact Details
<p>Cruse Bereavement Care National Helpline: 0844 477 9400 Helpline hours Monday - Friday 9.30am to 5.00pm Email: helpline@cruse.org.uk Website: www.crusebereavementcare.org.uk Out of Hours answer phone offers: Samaritans Helpline 08457 90 90 90</p>	<p>Provides counselling, information and practical support to anyone who has been bereaved North West Region Contact Helplines Cumbria - 07071 780761 (24 hour answer phone) Preston, Blackburn, Fylde & Wyre - 01772 686668 East Lancashire - 01772 433645</p>
<p>Cruse Bereavement Care – RD4U National Helpline 0870 167 1677 Young Peoples Helpline: 0808 808 1677 Website: www.rd4u.org.uk</p>	<p>RD4U is a website developed by Cruse Bereavement Care's Youth Involvement Project Monday – Friday 9:30am – 17:00pm</p>
<p>Department for Work and Pensions (DWP) The Bereavement Service Telephone (English): 0845 606 0265 - Listen - Press any key and then press 2 for bereavement Telephone (Welsh): 0845 606 0275 Monday to Friday - 8.00am to 6.00pm Website: www.dwp.gov.uk GOV.UK - Website: www.gov.uk</p>	<p>GOV.UK is a Government website that contains a wide range of services and practical information on what to do after death in England and Wales, including any benefits, your eligibility and how to claim. Refer to DWP booklet '<i>What to do after death a Death in England and Wales</i>' (ref DWP1027 - January 2009)</p>
<p>The Lesbian and Gay Bereavement Project National Helpline - 020 7837 3337 Monday, Tuesday, Wednesday and Friday evenings from 7.30pm to 9.30pm Website: www.londonfriend.org.uk LLGS Helpline - 0300 330 0630 Available every day - 10:00am and 11:00pm 365 days a year</p>	<p>The project offers a telephone support and advice service for lesbian and gay men bereaved by the death of a partner, or otherwise affected by bereavement. The helpline is run by trained volunteers. If you need to speak to someone outside of these hours, please contact our partners the London Lesbian and Gay Switchboard (LLGS)</p>
<p>Muslim Youth Helpline (MYH) Freephone from all UK landlines - 0808 808 2008 Email: Help@myh.org.uk Website: www.myh.org.uk</p>	<p>Helpline and Web Chat Hours Monday - Friday 6:00am -12:00am Saturday - Sunday 12:00pm – 12:00am</p>
<p>Roadpeace National Helpline– 0845 4500 355 Email: helpline@roadpeace.org Website: www.roadpeace.org.uk</p>	<p>Roadpeace provides emotional and practical support to those bereaved or injured in a road crash. They are a member based charity for road crash victims in the UK, and also have local support groups.</p>

Organisation	Information and Contact Details
<p>Samaritans National Helpline– 08457 90 90 90 Available 24 hours every day Deaf or hard of hearing use the single Minicom Telephone - 08457 90 91 92 Email: jo@samaritans.org Website: www.samaritans.org Write to: Chris, Freepost RSRB-KKBY-CYJK, PO Box 9090, Stirling, FK8 2SA</p>	<p>A confidential emotional support service available to anyone in a crisis. The local helplines are as listed: Barrow, Furness and South Lakes - 01229 825 656 Blackburn, Hyndburn and Ribble Valley - 01254 662 424 Blackpool - 01253 622 218 Carlisle - 08457 90 90 90 Lancaster - 01524 616 666 or 01539 741 444 Whitehaven - 08457 90 90 90 Preston and District - 01772 822 022</p>
<p>SANDS (Stillbirth and Neonatal Death Charity) National Helpline: 020 7436 5881 Monday – Friday – 9:30am – 5:30pm and Tuesday – Thursday Evening – 6:00pm – 10:00pm Email: helpline@uk-sands.org Telephone enquiries: 020 7436 7940 or Email: support@uk-sands.org Website: www.uk-sands.org or www.why17.org Write to: Sands 28 Portland Place London W1B 1LY</p>	<p>SANDS is an organisation that can offer you practical help or emotional support when your baby has died before, during or shortly after birth.</p> <p>The Helpline team are there to listen and give support. They can advise you about finding local help, whether from a SANDS group or other counselling services, and have information about other relevant support organisations</p>
<p>Survivors of Bereavement by Suicide (SOBS) National Helpline: 0844 561 6855 9:00am – 9:00pm every day Office Telephone: 0115 944 1117 Email: sobs.admin@care4free.net Support email: sobs.support@hotmail.com Website: www.uk-sobs.org.uk</p>	<p>SOBS aims to provide a safe, confidential environment in which people bereaved by suicide can share their experiences and feelings.</p>
<p>The Compassionate Friends (TCF) National Helpline: 0845 123 2304 Available for support and information daily from 10.00am - 4.00pm and 7:00pm - 10.00pm. The line is always answered by a bereaved parent Email: helpline@tcf.org.uk Website: www.tcf.org.uk</p>	<p>TCF is a charitable organisation of bereaved parents, siblings and grandparents dedicated to the support and care of those who have suffered the death of a child/children.</p>

<p>The Natural Death Centre National Helpline: 01962 712 690 Monday to Friday - 9.30am to 3.30pm 24hour answerphone Email: contact@naturaldeath.org.uk Website: www.naturaldeath.org.uk</p>	<p>The Natural Death Centre has been established for 21 years and is a social, entrepreneurial, educational charity that gives free, impartial advice on all aspects of dying, bereavement, planning a family led or DIY (do it yourself) funeral and consumer rights Read 'The Natural Death Handbook' 5th Edition</p>
<p>THE WAY Foundation Telephone: 0300 012 4929 Email: info@wayfoundation.org.uk Website: www.wayfoundation.org.uk</p>	<p>WAY supports young widowed men and women as they adjust to life after the death of their partner – whether that was a month, a year, or ten years ago. (aged 50 and under)</p>
<p>Winston's Wish National Helpline: 0845 203 0405 General Enquiries: 01242 515 157 Email: info@winstonswish.org.uk Website: www.winstonswish.org.uk</p>	<p>The helpline offers support, information and guidance to all children and young people who have experienced a bereavement.</p>

Notes

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

For further bereavement information please contact or visit

www.endoflifecumbriaandlancashire.org.uk
www.cancerlancashire.org.uk
Wendy Lewis-Cordwell
Macmillan Network Bereavement Care
Cumbria and Lancashire End of Life Care Network
Preston Business Centre
Watling Street Road
Preston PR2 8DY
Telephone: 01772 647 040/1
Mobile: 07766137210