

Bereavement Guide

What to do when
someone dies



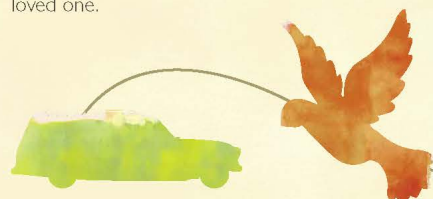
Temporary notice: this guide should be read in conjunction
with changes to processes and guidance resulting from the
Coronavirus Act 2020

Choose a funeral firm you can trust

Representing more than 4,100 funeral homes across the UK, the National Association of Funeral Directors has set and maintained high professional standards for its members for more than 100 years through its robust Codes of Practice.

All members of the NAFD abide by the NAFD Code of Practice and are regularly inspected. In choosing an NAFD member firm you can be assured of being offered choice, being treated with respect and integrity, that the funeral director will seek to fulfill any special wishes or requests and, should the need arise, that you have the right to independent redress.

In your time of loss you can turn to an NAFD member firm, with confidence, to arrange a funeral that is a fitting final farewell to your loved one.



Look for the NAFD logo, or find your nearest NAFD funeral home by calling 0121 711 1343 or by visiting funeral-directory.co.uk.



Contents

First steps	04
Registering the death	06
Arranging the funeral	08
Managing the estate of a deceased person	13
Care and support after someone dies	15
Planning ahead	16
A-Z of useful contacts	17

Please note, certain sections of this guide have been temporarily affected by COVID-19 restrictions.

Please visit nafdcovid19.org.uk or speak to your funeral director for further guidance.

It can be a traumatic and confusing time after someone dies and difficult to know what you need to do first. Losing someone who is close to you is distressing - whatever the circumstances - and the situation can be made more difficult if you are unsure what to do.

This booklet is designed to provide practical details and point you in the direction of those who are trained to help and provide support at a time when you need it most. While there are certain things that must be handled quickly, try and go at your own speed. Those that have experienced bereavement often say decisions are made more easily if you ask yourself what the person who has died would have wanted.

First steps

Much of what happens depends on where the person died. While most people would prefer to spend their last hours with their family and friends in the comfort of their own home, most of us pass away in a hospital or nursing home.

In hospital

Ward or specialist bereavement staff will inform the next of kin that someone has died. They can advise on documentation and procedures. A Medical Certificate of Cause of Death (MCCD) has to be issued plus a formal notice (confirmation that the medical certificate has been signed). The medical certificate is sometimes not immediately available as it must be signed by the doctor who was treating the deceased person while they were alive. Some hospitals have an appointment system to hand over certificates and personal belongings. This will involve showing proof of authorisation and signing a document to confirm collection.

Hospital staff will also ask for arrangements to be made to collect the deceased person. The funeral director will handle this. You need to advise the hospital if the funeral is to be a cremation as they need to supply additional documentation.

While most hospitals suggest that people wait until the deceased person is at a funeral home to pay final respects, they will often let close family and friends in the mortuary to see the person who has died. Usually an appointment needs to be made. The ward sister or bereavement officer will be able to help.

Chaplains representing a variety of faiths and spiritual care ministers are often available if the grieving feel they need to speak to someone at the hospital. Again, ward and bereavement staff can put you in touch or go via the main hospital switchboard. All large hospitals offer a Prayer Room for those of different, or no formal faiths.

At home

Always call for an ambulance and the police if someone has died unexpectedly in their home or nursing home. The operator will tell you what to do, including if you should try and resuscitate the person. Try not to move anything. The paramedics will take over resuscitation or confirm the death.

At this stage, police will arrange for the body to be moved by a funeral director acting for the coroner (see 'Will there be a post-mortem, coroner investigation or inquest?' page 7).

If the death was expected, the deceased person's GP or nearest doctor should be contacted. They will issue a medical certificate and formal notice if the cause of death is known and advise you on how to get the death registered. (See Registering the death, page 6). You may have to go to the surgery to collect the certificate. It is important to mention if the deceased person is to be cremated as an additional certificate is required.

Abroad

If a person dies abroad their next of kin has to follow the country's registration process to get a death certificate. The deceased can be buried in the country of their death. If the funeral is in the UK, funeral directors in this country will advise on the process on bringing them back to the UK. Check the cost of repatriation and any insurance cover the person that died may have had before making hard and fast plans. Contact the Foreign and Commonwealth office, and the British Consulate in the country where the person died to find out what documents are needed. You may also need to contact the coroner in the UK.



Organ and body donation

If the person who has died is an organ donor, you should notify the professional organisations involved as soon as possible. You will find contact details on page 16.

It is not always possible to carry out their wishes, depending on the circumstances of the death, but informing these professionals promptly increases the chances of this happening. As many as 50 people can benefit from the tissue donated from one person.

Professionals should also be notified should there be a signed Consent Order to donate the body to medical science

For faiths which require a funeral as quickly as possible, can the process of getting a Medical Certificate of Cause of Death (death certificate) be speeded up?

It is the custom of some faiths to bury someone who has died as soon as can be arranged, including over the weekend. Although it varies from case to case, generally, as long as the doctor can issue an MCCD, the faith concerned will either have their own registrar and system for registering the death and opening the grave, or an on call registrar available. It is advisable to speak to the faith leader concerned for the procedure.

Problems, concerns or complaints

When someone dies, the speed of events and the ensuing shock can overtake a situation.

After the event you may need to find out more information about what happened. Speak to the hospital doctor, nurse-in-charge and/or GP who were closely involved with treating the person who has died. They will try and answer your questions. If this doesn't satisfy you, a meeting with a consultant might help. Most hospitals have Patient Advice and Liaison Services. Contact them to arrange a meeting.

Registering the death

You need to register a death as soon as possible after someone has died in England, Wales and Northern Ireland, normally within five days. It is possible to delay the registration for a further nine days as long as the registrar receives written confirmation that a doctor has signed the medical cause of death certificate. The number of days in Scotland before registration is eight.

It also helps to go to the register office in the district where they died, otherwise it may take longer to get the necessary documents. An appointment may need to be made.

The [direct.gov.uk](https://www.direct.gov.uk) web site also features an online "interactive tool" to help you register a death.

The following people can register a death if the person died at home, in a property or in a hospital:

- A relative
- Someone present at the death
- Occupant of the house
- Hospital official
- The person dealing with the funeral director

Deaths that occurred anywhere else can be registered by:

- A relative
- Someone present at the death
- The person who found the deceased person
- The person in charge of the body
- The person dealing with the funeral director

What information do you need to give the registrar?

You must have the **Medical Certificate of the Cause of Death (signed by a doctor)**. If you have access to the following, take the deceased's birth certificate, marriage or civil partnership certificate and NHS Medical Card.

What does the registrar do?

The process should take no more than 30 minutes. The registrar will ask for the following details:

- The deceased person's full name when they died
- Any names previously used, including maiden name
- Date and place of birth
- Date and place of death
- Last known address
- Occupation
- Date of marriage/civil partnership if certificate not available
- Full name, occupation and date of birth of surviving spouse or civil partner
- Details regarding the deceased's pension or benefits, including state retirement pension

If a post-mortem is not being held, the registrar will give you the following:

- A certificate for burial or cremation (this is sometimes called the Green Form), giving permission for the body to be buried or to apply for the body to be cremated.
- A certificate of registration of death (form BD8), issued for social security purposes if the person was on a state pension or benefits. You will need to read the information on the back, complete and return it, if applicable. You can buy one or more death certificates at this time (the price varies between local authorities). These will be needed by the executor or administrator when sorting out the deceased person's affairs.

The registrar will also give you a booklet called *What to do after a death*, with advice on Wills, funerals and financial help. A copy can be downloaded from the [direct.gov.uk](https://www.direct.gov.uk) web site.

If there is an error in a death record, details can be changed or added. On the death certificate itself, they will be added as notes. Ideally the person who registered the death should arrange this with the office where the death was registered. You may be asked for evidence to prove an error was made.

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

Who else do I need to notify?

You may need to tell a number of different government departments and agencies about the death. The registrar can advise you how to go about this. One option, using a registration number provided by the registrar, is the **Tell Us Once service**. This is an online facility designed to enable those registering a death to notify a variety of government agencies on a single occasion.

To advise other organisations you can also use the Death Notification Service. By completing the form at www.deathnotificationsservice.co.uk you can make one quick and straightforward notification that will then be used to contact all the participating organisations that you select. Details of the organisations that are part of the service can be found at www.deathnotificationsservice.co.uk/financial_institutions.

Will there be a coroner investigation, post-mortem or inquest?

The majority of deaths notified to the coroner (or procurator fiscal in Scotland) are completely natural but if the cause of death is not certain, it is a legal requirement in England, Wales and Northern Ireland that the cause of death is known and recorded. Scottish Law is similar.

The coroner or procurator fiscal may then ask for a post-mortem to take place to ascertain the cause of death. They will issue any documents you need as quickly as possible afterwards.

In England, Wales and Northern Ireland there are occasions when the circumstances surrounding the death need to be raised during an inquest. The registrar cannot register the death until the coroner makes a decision. There is no system of coroners' inquests in Scotland. Accidental, unexpected, unexplained, sudden or suspicious

deaths are investigated privately for the local crown agent by the procurator fiscal.

Moving the deceased person to another country within the United Kingdom

While there are no restrictions moving a body within the four countries of the UK there are restrictions if you wish to move a deceased person to another country within the UK. The local coroner or procurator fiscal in Scotland, must be informed and the registrar will give you the necessary documentation (which varies from country to country). Once the form is completed it needs to go back to the coroner or procurator fiscal with the burial or cremation certificate.

Stillbirths

Registering the death of a stillborn child gives parents the opportunity to have their son or daughter officially named and acknowledged. The process should be carried out within 42 days and no later than three months after the stillbirth. In most cases it can be handled by the hospital or, if not, the registrar's office.

Funeral wishes

Many people tell family and friends or leave a written statement concerning their funeral wishes. If someone has taken out a pre-paid funeral plan this will provide the necessary details as well as some or all of the funds required to pay for the ceremony. You also need to find out whether the deceased person has specified burial or cremation and, if burial, has been arranged and paid for a plot at their chosen resting place. Some people also take out an insurance policy to cover costs (See 'Planning ahead' page 16). In many cases the funeral is paid for by the deceased person's estate.

If the deceased person did not say or arrange anything before they died, the next of kin will need to decide on the type of funeral, including location and service. The person who arranges the funeral is responsible for ensuring payment, although the first priority of the estate is to settle the funeral account. If the estate is insolvent, then the person taking responsibility for the arrangements is liable.

Arranging the funeral

Choosing a funeral director

The majority of UK funerals are handled by funeral directors. Religious organisations look after the majority of the remainder and a few are taken care of by the family of the deceased person.

If you are not familiar with any funeral directors, contact the **National Association of Funeral Directors** or the **Society of Allied and Independent Funeral Directors** for help in finding a funeral director close to you. They also inspect their member firms, require them to abide by a code of practice and offer access to an independent complaints service.

Choosing a firm which is a member of one of these two trade bodies can provide you with the reassurance that they will operate to high standards and offer somewhere to turn if something should not go according to plan.

If you are able to, contact more than one funeral firm. Meet with them face to face if you can and ask plenty of questions. Always ask for price information and take your time to make a decision. Once the details of the funeral have been agreed with you, the funeral director cannot exceed the costs highlighted in a written estimate without checking first.

Am I entitled to arrange the funeral?

The rules governing who is entitled to arrange a funeral can often be at odds with the expectations of relatives and friends who have lost loved ones. At a time when emotions often run high, this guidance is designed to help you understand whether you are entitled to arrange a particular funeral service – and avoid any disputes arising.

The NAFD has produced information leaflets for England and Wales, and for Scotland setting out the hierarchy of entitlement. You can find these at the following link:

nafd.org.uk/about-us/entitlement/



How much does a funeral cost?

Like everything, the cost of a funeral can vary. The funeral director you choose and the choices you make for the funeral will all influence the end figure, which is why it is so important to make sure you are happy with your choice of funeral director and the arrangements you are making. A typical funeral now costs around £3,800 including third-party charges such as the burial or cremation fee.

Shopping around is advisable, but it's not always easy to do when you are grieving. You might wish to ask friends to help out if you don't feel able to. A funeral director that abides by either the NAFD or SAIF Code of Practice will provide you with a detailed estimate and costs and encourage you to take your time to make a decision that's right for you.



Is financial help available?

If you are concerned about not having the funds needed to cover the cost of the funeral, there are a couple of options that your funeral director will be able to advise you on.

You may be eligible for a Social Fund Funeral Expenses Payment (called Funeral Expense Assistance in Scotland), from the Department for Work and Pensions, you or your partner must receive one of the following qualifying benefits:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit
- Housing Benefit
- the disability or severe disability element of Working Tax Credit
- Child Tax Credit
- Universal Credit

This will make a contribution to the cost but will not pay for everything. You may also qualify for a budgeting loan. You can check your eligibility for a Funeral Expenses Payment by calling:

- Telephone: 0800 169 0140
- Textphone: 0800 169 0286
- NGT text relay (if you cannot hear or speak on the phone): 18001 then 0800 169 0140
- Welsh language: 0800 169 0240

In Scotland, preparations are being made for claims for the Funeral Expense Assistance to be made directly to the Scottish government. At present, bereaved families in Scotland should contact the Department for Work and Pensions on the numbers above.

Alternatively, you can visit your local JobCentre Plus.

If the person who died was receiving a war disablement pension, the Service Personnel and Veterans Agency will help with the cost of a funeral. There are also other charitable bodies and organisations that may be able to assist with the

cost of a funeral, or family and friends may be in a position to help out, either informally or through online crowd-funding.

The death of a child

The Children's Funeral Fund became available to parents in England from July 2019.

Under the Children's Funeral Fund arrangements, no bereaved family will have to pay the fees charged for a child's cremation or burial or for a number of prescribed associated expenses. The fund provides for burial authorities and cremation authorities to apply to government for the reimbursement of the fees which would otherwise be charged for the provision of the burial or cremation of an eligible child.

It also provides for funeral directors to apply for reimbursement of certain associated expenses, including a £300 contribution towards the price of a coffin.

If the person responsible for organising the burial or cremation chooses not to use a funeral director but makes the funeral arrangements themselves, they will be able to claim directly for those expenses from the fund.

The only conditions for the scheme are that the child is under 18 at the time of death or is stillborn after the 24th week of pregnancy, and that the burial or cremation takes place in England.

There are similar schemes in Scotland and Wales but, at present, no confirmation on a scheme for Northern Ireland. Contact the Ministry of Justice for further information.



Bereavement benefits

It may be possible for you to apply for a Bereavement Support Payment. If successful, you will receive a larger first payment followed by up to 18 monthly payments. The amount received will depend on your circumstances. In order to be eligible for the Bereavement Support Payment, your husband, wife or civil partner must have died on or after 6th April 2017 and must have either:

- paid National Insurance contributions for at least 25 weeks, and/or;
- died because of an accident at work or a disease caused by work.

And you must have been, when your husband, wife or civil partner died:

- under State Pension age
- living in the UK or a country that pays bereavement benefits.

You must make a claim within three months of the death to get the full amount. However, a claim is allowed up to 21 months after the death, but the payments received will be less.

The Bereavement Support Allowance replaces the Bereavement Payment, Bereavement Allowance and Widowed Parent Allowance. More detailed information can be found here:

www.gov.uk/bereavement-support-payment

Depending on your circumstances there may be other benefits you can claim. Contact the Department for Work and Pensions or your local Jobcentre Plus office.



Arranging a funeral without a funeral director

You don't have to use a funeral director. Under UK law the only things you must do is certify and register the death and make sure the body is properly taken care of, either by burial or cremation.

This means you don't have to have a ceremony, a religious official present, nor does a ceremony have to take place in a place of worship or crematorium. Contact your local council regarding a council or community funeral service. Many funeral directors offer advice and support on arranging your own funeral or will provide only those services that you need them to, such as caring for the person that has died, enabling you to take the lead in making the other arrangements.

Burial or cremation

This decision is usually based on four key factors:

- What the deceased person wanted
- The wishes of the next of kin
- Religion
- Cost

Around 20 per cent of people choose to be buried in churchyards, cemeteries and natural burial grounds. A lack of available space in cemeteries is becoming a major issue, particularly in some cities.

The majority of cemeteries are owned by local authorities or private companies and are non-denominational. Your funeral director will help, or you can contact your local council for details of cemeteries. A plot can cost between several hundred pounds and many thousands of pounds, depending on the location and prices are rising ahead of inflation.

Burial plots (known as lairs in Scotland) are often sold via a leasehold system. While you purchase the Exclusive Rights of Burial for a set period, usually 50 to 75 years, in the last five years you will be given the option to renew the rights for a further 25 years. But once the lease has expired the remains can be moved to another cemetery.

Some families already have plots or the deceased person may have arranged a grave or lair. If cemetery space has been paid for, there will be a Deed of Grant amongst the papers of the deceased. Families also need to locate the plot details if they don't have immediate access to them.

Burials in churchyards are subject to rules and regulations. For example, you may be limited in your choice of headstone or memorial. Contact the church authority for more details.

As soon as a funeral is confirmed the cemetery/religious authority needs to receive the necessary paperwork. This is the Registrar's Certificate for Burial and Cremation (Green Form) or the Coroner's Order for Burial (in Scotland you need Form 14, Certificate of Registration, and an application for burial and in Northern Ireland it's Form GRO 21 from the Registrar or the Coroner's Certificate/Order). You also need to obtain and fill in the Notice of Burial which is available from the local council. Again, your funeral director will help with this.

Cremation

There are around 250 crematoria in the UK, and they are run by local authorities or private companies. The average cost of a cremation is around £800 and, once again, prices continue to rise ahead of inflation. Remember, this is not the full cost of the funeral. No one can be cremated until the cause of death is known and five forms need to be organised/filled in and sent to the crematorium. Again, the funeral director or crematorium can help you here.

These include:

- An application form signed by the executor or next of kin.
- Two cremation certificates (forms 4 and 5). 4 is completed by the doctor who looked after the deceased prior to their death. 5 is often signed by a GP, but he or she must not be related to or work with the first doctor. You need to pay for these forms to be filled in. If there has been a post-mortem these forms are not required.

- The medical referee at the crematorium needs to fill in a certificate to allow the ceremony to take place. They can stop the cremation from going ahead, request a post-mortem or refer the matter to the coroner. The charge for this form is often included in the cremation fee.
- The Green certificate (Certificate for Burial or Cremation) that was issued by the registrar's office or the coroner's Yellow form (Cremation Form 6 (Certificate of Coroner)).

Disposal of ashes

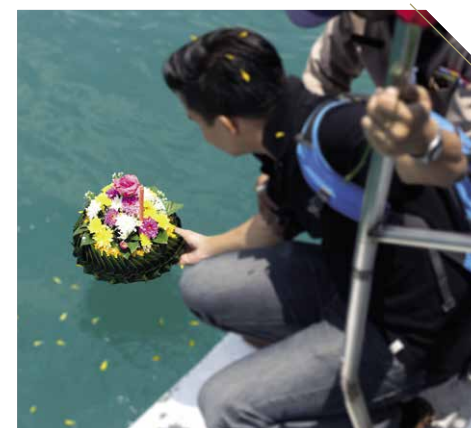
Cremated remains are usually available the next working day after the funeral committal service.

They can be:

- Scattered in the place requested by the deceased or somewhere considered appropriate by the family
- Scattered in the Garden of Remembrance at the crematorium (ask for details)
- Kept by the next of kin
- Buried in a new or family grave
- Scattered at sea
- Turned into jewellery, vinyl records, stored in ornaments, sculptures or used in other memorial items
- Used in a special firework display, or dispersed in space in a memorial space flight

These are just a few of the options available.

Ask your funeral director for details.



Environmentally-friendly funerals

For the increasing number of people who live their lives making 'greener' choices, the opportunity to continue to do this after they pass away is paramount. These people often research all the options and tell family and friends or write down what they would like to happen.

There are many things you can do. It's about weighing up personal preferences and doing what's important to you.

Natural or woodland burials take place in green fields or a woodland burial site. The person to be buried is not embalmed and the coffin is made from biodegradable materials. Some people elect to dispense with a coffin or casket using a cotton or woollen shroud instead. These burial areas do not feature headstones. Sometimes graves are marked with a small stone, wooden plaque, tree or plant. Speak to your funeral director; in the first instance and they will explain the range of options available.

It is possible to make traditional burials 'greener'. Choose home grown or local flowers, avoid plastic items and again, carefully choose the coffin, opting for those made from sustainable or recycled sources and avoid non-biodegradable materials.

Don't assume these will be cheaper than traditional options; check prices if this is an issue.

If the decision is made to go for cremation, use clothing made from natural fibres and don't put shoes, plastic or metal in the coffin/casket. Some coffins are not suitable for cremation – ask your funeral director to confirm that the coffin you choose is certified for cremation. Also consider how and where you scatter ashes. Ashes do not change when they are scattered. They do not biodegrade and so can affect plant life. Again, contact your funeral director who can explain the options available.

Charitable donations

If those attending a funeral have been asked to make donations in lieu of flowers, the funeral director will normally collect these – or help you to arrange an online donations facility – and send donations on to the charity. Relatives are given a list of donations received.

Memorials

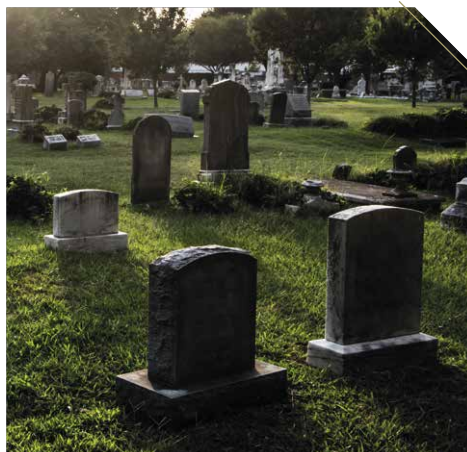
Churchyards and cemeteries lay down regulations about the size and type of memorials and it is important to check on these rules before ordering anything. The design of the memorial may be subject to approval.

Churchyards usually have more rules than local authority cemeteries. Some woodland cemeteries permit wooden plaques, but most will only allow the planting of a tree.

The funeral director or memorial mason will usually apply to the church or cemetery authority for permission to erect a memorial. The authority will normally charge for giving its permission. Contact the National Association of Memorial Masons for details of local firms or speak to your funeral director.

The person erecting a memorial is responsible for maintaining it.

There is often a Book of Remembrance at a crematorium – relatives may pay for an entry. It may also be possible to buy a memorial bush with a plaque.



Managing the estate of a deceased person

Wills

The majority of Wills are read after the funeral. Programmes like Heir Hunters and You Can't Take It With You show what can happen if someone dies without making a Will, yet only one in seven of us do so.

Obviously, few of us want to think about dying, but the majority of people do want to do the right thing. If you haven't sorted out a Will, do so now. It doesn't need to cost very much and even Wills involving more complex wishes are not that expensive (see 'Planning ahead' page 16).

What is an executor?

A person needs to choose one or more people to be executors when they are making their Will. Executors are responsible for dealing with that person's affairs after their death. Most people choose a close friend or relative, or a professional executor in the form of a specialist, solicitor or bank manager. If you select a professional you will obviously pay for their services.

It can be quite an undertaking so consider this when you make your decision. The executor is required to make a valuation of the estate of the deceased person, including their assets, and then work out whether or not the estate will be liable for Inheritance Tax payments. They also need to pay off debts which are still owed by your estate (including outstanding tax bills), followed by making gifts from the estate in accordance with a Will. They must then gather together the remainder and deal with it in the way you have instructed.



What is probate?

Applying for the right to deal with a deceased person's affairs is called probate.

The law and procedure relating to probate differs in different parts of the United Kingdom. There are some considerable differences between applying for 'confirmation' in Scotland and applying for 'probate' in England, Wales and Northern Ireland. This is because Scotland has a separate judicial system and the differences between Confirmation and Probate are matters of law, upheld by the Scottish Courts.

To apply for probate or confirmation you will need to fill in several forms, attend an interview and provide a range of documents including:

- the Original Will (if there is one)
- the Death certificate
- a probate or confirmation fee.

You are advised to keep copies of all forms.

Fees for applying for probate, confirmation or letters of administration depends on the value of the estate.

You do not always need to apply for probate or confirmation. For example:

- If the estate is based on cash and personal possessions
- The property is owned as beneficial joint tenants so it automatically goes to the other owner
- You have a joint bank account
- The amount of money is small

Please visit the following websites for more information:

- **England and Wales:** www.gov.uk/wills-probate-inheritance
- **Scotland:** www.scotcourts.gov.uk/taking-action/dealing-with-a-deceased%27s-estate-in-scotland
- **Northern Ireland:** www.nidirect.gov.uk/articles/applying-probate

What to do if there is no Will?

This is known as dying intestate. With no details of the deceased person's wishes, the law takes over the process. If there are complications this can take years and the outcome depends on the deceased's personal circumstances.

For those who were married or in a civil partnership when they died, the first person entitled to the estate is their spouse or civil partner, although they will not necessarily inherit all of it. The amount they would inherit depends on how much is in the estate, and which blood relatives survive.

The rules regarding inheritance (known as Rights of Succession in Scotland) changed in February 2009, so now different rules apply depending on whether the deceased person died before or after 1 February 2009.

Contact the relevant Probate Service or Sherriff's Court in your part of the UK for more details.

Contacting authorities, financial organisations, utilities, suppliers, etc

You must inform banks, building societies, mortgage provider, credit/store card providers and other organisations who hold money in the name of the deceased as soon as possible after the death so they can freeze their accounts. This cuts the risk of fraud.

Contact all their insurance providers - life, contents, car, travel, medical, etc. There might be a policy that the deceased person had taken out to cover their funeral costs.

Tell the relevant tax office and National Insurance contributions office.

Get in touch with pensions and benefits agencies to stop over-payments which would later need to be refunded.

Contact local authorities if they paid council tax, had a parking permit or blue badge for disabled parking. Inform social services agencies who provided care, such as home carers or day centres.

Tell the landlord or local authority if they rented a property.

Call utility firms if the accounts are in the deceased's name.

Cancel any appointments made by the deceased person. This avoids any distress if they contact you and are unaware of the death. You need to return a driving licence to the DVLA and for a car tax refund. It is not essential to return a passport, provided the top right hand corner is cut off which immediately prevents it being used.

Junk mail and redirection of post

Your local post office will give you information about mail redirection.

Receiving junk mail in the name of a deceased person, even after you have contacted the firm about their death can be very distressing. Contact an organisation called The Bereavement Register which claims that the names and addresses of the deceased are removed from mailing lists, stopping most direct mail within as little as six weeks. The service is free.

Rehoming the pet of the person who has died

An increasing number of pet owners are taking up schemes offered by charities such as the Dogs Trust which will care for a pet if you pass away before they do.

If you are in a position of having to care for a pet in the aftermath of their owner dying contact your local RSPCA or relevant pet charity for advice.

Dealing with tax affairs after a death

Contact the deceased person's tax office who will be able to help as well the solicitor and/or tax adviser.

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Debts owed to the deceased person

When contacting all the relevant organisations and firms regarding the death of a person ask about the money owed to their estate. They will explain the processes involved.

Care and support after someone dies

How can I cope with my grief?

Everyone deals differently with loss as there are a myriad number of factors and circumstances involved. Whatever emotional or physical reaction you experience it is all normal. As well as family and friends there are many people out there who can and want to help, whether it be practical or comfort.

In the immediate aftermath of someone's death, everyone involved will give their support and guidance. From nurses and doctors, to registrars, funeral directors, ministers and government departments, they know what needs to be done and will help you get through this.

Contact details for a range of support organisations can be found on page 17.

Where can I get counselling or support?

You may need more detailed one-to-one support, particularly if you feel you are not coping with the day-to-day.

Charities, including Cruse Bereavement Care, Age UK or The Samaritans can be very helpful. Also speak to your GP. He or she may recommend you have some sessions with a specialist bereavement counsellor.

Where do I go if I have a complaint about the funeral?

If the funeral director you chose is part of a recognised trade body, you can make a complaint through them.

For the National Association of Funeral Directors, visit:
nafd.org.uk/complaint-form/

For the National Society of Allied and Independent Funeral Directors, visit:
saif.org.uk/about-saif/complaints/



Planning ahead

Making a Will

If you've read this guide and decided to put some plans in place, you can write your own Will; forms can be downloaded from the web or bought in-store. Organisations such as the Citizens Advice Bureau and Age UK can also help to make sure the Will is valid and you have covered all the legal formalities.

It is particularly worthwhile speaking to a Will specialist or solicitor if your family situation involves more than one marriage, if you want to protect your assets for your family as you get older and regarding tax matters.

Why you should take out a Will:

- You should decide how your assets are going to be shared. If not, the law will do it for you.
- If you're an unmarried couple (whether or not it's a same-sex relationship), your partner has no rights to your estate unless this is stipulated in your Will. This is the easiest way to make sure your partner is provided for.
- If you're divorced, you can decide whether to leave anything to your former partner.
- You can also make sure you don't pay more Inheritance Tax than necessary.

Your own funeral wishes

Having read this guide it might have prompted you to consider what you want to happen after you die. If it is important to you, make sure you tell someone close to you or write it down. Any decision you make will make it easier for those you leave behind.

Organ donation

If you have decided that you want to become a donor, contact the NHS Organ Donor Line on 0845 6060400.

You can also include your decision in your Will, write down your wishes or tell your next of kin or the person you have appointed to make medical decisions on your behalf what you would like to happen concerning organ and tissue donation.

Funeral plans

Planning your own funeral now can help to ease the emotional and financial strain on friends, family and loved ones when the time comes.

A funeral plan enables you to set out your funeral wishes and secure some or all of the costs of the funeral at today's prices.

It is important to ensure the plan you buy is right for you and will cover what you need it to when the time comes. Contact several firms to compare plans and make sure the plan provider you choose is a reputable one.

The UK government plans to regulate all funeral plan providers through the Financial Conduct Authority – until this happens, it is worth checking if the plan provider is registered with the Funeral Planning Authority, a self-regulatory body that oversees some funeral plan providers.



A-Z of useful contacts

Age UK

0800 169 6565

ageuk.org.uk

British Association of Counselling & Psychotherapy

0870 443 5252

bacp.co.uk

Bereavement Advice Centre

0800 634 9494

bereavementadvice.org

The Bereavement Register

0800 082 2233

the-bereavement-register.org.uk/

Carers UK

0808 808 7777

carersuk.org

Child Bereavement Charity

01494 568 900

childbereavement.org.uk

Child Death Helpline

0800 282 986

childdeathhelpline.org

Childhood Bereavement Network

020 7843 6309

childhoodbereavementnetwork.org.uk

Church of England

churchofenglandfunerals.org

Church of Scotland

churchofscotland.org.uk/worship/ritual_and_remembrance

Church of Wales

churchinwales.org.uk/life/funerals/service

Citizens Advice

adviceguide.org.uk

Cruse Bereavement Care

0844 477 9400

helpline@cruse.org.uk

Young Person's helpline: 0808 808 1677

crusebereavementcare.org.uk

Deceased Preference Service

0800 068 44 33

deceasedpreferenceservice.co.uk

Department for Work and Pensions

dwp.gov.uk

Environment Agency

08708 506506

environment-agency.gov.uk

Foreign and Commonwealth Office

0845 850 2829

fco.gov.uk

Find a funeral director

funeral-directory.co.uk

Government services and Information

England and Wales: www.gov.uk/browse/births-deaths-marriages/death

Scotland: www.gov.scot/publications/what-to-do-after-a-death-in-scotland/

Northern Ireland: www.nidirect.gov.uk/information-and-services/births-deaths-marriages-and-civil-partnerships/death-and-bereavement

HM Courts Service

hmcourts-service.gov.uk

HMRC Probate and Inheritance Tax Helpline

0845 302 0900

Humanists UK

020 7079 3580

humanism.org.uk

Humanist Society Scotland

0300 302 0680

humanism.scot

Human Tissue Authority

hta.gov.uk

Inquest

inquest.org.uk

Institute of Civil Funerals

0845 004 8608

iocf.org.uk

If I Should Die

ifishouldie.co.uk

Joseph Salmon Trust

Financial support for those who have lost a child

01484 506249

thejosephsalmontrust.org.uk

The Laura Centre

0116 2544341

thelauracentre.org.uk

Lesbian & Gay Bereavement Project

020 7403 5969

lgbp@aol.com

Macmillan Cancer Line

0808 808 2020

Textphone: 0808 808 0121

Macmillan Youthline

(for ages 12-21): 0808 808 0800

macmillan.org.uk/

Miscarriage Association

01924 200799

miscarriageassociation.org.uk

Much Loved

muchloved.com

**National Association of
Funeral Directors (NAFD)**

0121 711 1343

nafd.org.uk

**The National Society of Allied and
Independent Funeral Directors (SAIF)**

0345 230 6777

saif.org.uk

National Association of Memorial Masons

01788 542 264

namm.org.uk

Natural Death Centre

0871 288 2098

www.naturaldeath.org.uk

Organ donation

organdonation.nhs.uk

The Samaritans

08457 90 90 90

samaritans.org

**Stillbirth and Neonatal Death Society
(SANDS)**

helpline@uk-sands.org

uk-sands.org

**The Service Personnel and
Veterans Agency**

0800 169 2277

veterans-uk.info/pensions

**Support and Care After Road Death
and injury**

0845 123 5542

scard.org.uk

Survivors of Bereavement by Suicide

0844 561 6855 0900-2100

uk-sobs.org.uk

The Way Foundation

wayfoundation.org.uk

Winston's Wish

08452 03 04 05

winstonswish.org.uk/

Woodland Trust

01476 581 135

woodlandtrust.org.uk

Funeral directory

Funeral directors you can trust



Find a funeral director

Enter your postcode, address or city...



All reviews provided by the public. Funeral homes inspected by the National Association of Funeral Directors.

funeral-directory.co.uk

For further information please visit:

nafd.org.uk
nafdcovid19.org.uk

