**Coping With a Death**

**A Guide to the Days** **Following Bereavement.**

***The staff at Village Surgery***

***Wish to express their sincere sympathy***

***To you and your family at this sad time***

We have produced this guide to help you through the immediate practical matters, and also to provide you with other information which you may find useful in the coming weeks. The first section addresses the practical elements and the second section lists organisations which you may find helpful.

We hope this guide will be of use to you, and if you have any feedback or questions, please contact the surgery on 01332 414944.

**Section 1 – The Practical Arrangements**

In the first few days after a death it is often the responsibility of the person who is most distressed to make the necessary practical arrangements. It is therefore wise to have a friend or relative to help you with these arrangements.

Throughout this booklet, the term ‘your relative’ is used to refer to the member of the family, significant other or friend who has died.

**Contact a Funeral Director**

Funeral directors can manage funeral arrangements and give advice and support. Most people choose to use a professional Funeral Director but some people prefer to make their own arrangements as they consider this to be more personal and less expensive.

Factors that may affect your choice of funeral director include:

* The wishes of the person who has passed away
* Location of the firm's premises
* Do they belong to a trade association?
* The range of services provided
* Cost
* Recommendation of those who have used the service and trusted advisers
* The way you are treated by the staff
* Ownership – are they a large or small firm, a family business or company?
* Advice or recommendation of family or friends

Friends, family, clergy or your Doctor’s surgery may be able to recommend local funeral directors. Most local companies are also listed in the telephone directory.

**Obtain the Medical Certificate**

The Medical Certificate (often called the death certificate) is an important legal document showing the cause of death, which has to be signed by the Doctorwho was responsible for your relative when they died. Once the surgery has been notified about the death, the Doctor will prepare the medical certificate. This usually takes 5 working days.

This may seem a long time when you are grieving, and planning a funeral, but the Doctor has strict legal obligations to fulfil before they can issue the certificate. These obligations depend on the circumstances of the death, the location, and whether it was anticipated, but generally a Doctor needs to physically verify the death, review the medical records and carefully complete the official paperwork.

In some cases there may be a delay in issuing the certificate should the death need to be referred to the Coroner, or the Doctor responsible for your relative is not immediately available. Any delay in receiving the certificate will not prevent you from making provisional funeral arrangements with a funeral director, although it is important to stress these are provisional until the death has been registered.

Reasons for a death being referred to the Coroner include if no Doctor saw the person within the 14 days prior to their death, if there is a sudden or unexpected death, if there is an unnatural death, or if the cause of death cannot be identified. If the death is referred to the Coroner, please notify your funeral director and follow their advice.

Once the certificate has been completed, the surgery will telephone you to let you know you can collect the certificate. We do not routinely post certificates due to the risk of them being lost or delayed in the post.

Please carefully read both sides of the detachable slip on the certificate when you receive it.

**Register the death**

The Medical Certificate must be taken to the Registrar within five days of the death, unless it has been referred to the Coroner. The Registrar cannot register the death until the coroner's decision is made.

People legally allowed to register the death are:

* a relative
* a person present at the death
* an official from the hospital
* the person making the arrangements with the funeral directors

When registering a death, you will need to take the Medical Certificate and (if available):

* birth certificate
* marriage/civil partnership certificates
* NHS Medical Card

You will also need to tell the Registrar:

* the person’s full name at time of death
* any names previously used, including maiden surname
* the person’s date and place of birth (town and county if born in the UK and country if born abroad)
* their last address
* their occupation
* the full name, date of birth and occupation of a surviving spouse or civil partner
* whether they were receiving a state pension or any other state benefit

If a post-mortem is not being held, the Registrar will issue you with:

* a Certificate for Burial or Cremation (called the 'green form'), giving permission for the body to be buried or for an application for cremation to be made
* a Certificate of Registration of Death (form BD8), issued for social security purposes if the person received a State pension or benefits (please read the information on the back, complete and return it, if it applies)

You'll be able to buy one or more formal Death Certificates at this time. These will be needed by the executor or administrator when sorting out the person's affairs. The cost of obtaining copies will be available from the Registrar’s office.

Where a post-mortem is required, the coroner will issue any necessary documents as quickly as possible afterwards.

**The Registrar’s Office**

You need to make an appointment to see the Registrar this can be done by telephoning the Derby Registrar’s Office on

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| --- | --- |
| **Email:** | [customerservices@derby.gov.uk](mailto:customerservices@derby.gov.uk) |
| **Post address:** | *Customer Service Centre The Council House Corporation Street Derby DE1 2FS* |
| **Phone:** | 01332 641680 |
| **Minicom:** | 01332 640666 |

<https://www.derby.gov.uk/community-and-living/deaths-funerals-and-cremations/registering-deaths/>

**Arrange the funeral**

Before going ahead with any arrangements, it is advisable to check whether the deceased left a will and any instructions for the funeral. If you are not the Next of Kin (Nearest Relative) or Executor, you should check with them that you have the authority to proceed.

Most funeral directors are members of one of two trade associations:

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

Member firms must provide you with a price list on request and cannot exceed any written estimate they give you without your permission.

Most people would probably require the funeral director to provide the following services as a minimum:

* make all necessary arrangements;
* provide appropriate staff;
* provide a suitable coffin;
* transfer the deceased from the place of death to the funeral director's premises;
* care for the deceased prior to the funeral;
* provide a hearse to the nearest cemetery or crematorium;
* arrange for burial or crematorium as appropriate.
* Embalming
* viewing of the deceased
* providing a limousine for mourners are optional extras.

Discuss these fully with your funeral director and make sure you receive an itemised written quotation.

Funeral costs for the same services may vary considerably from one funeral director to another. It is advisable to get more than one quote to compare costs and services. Funeral directors should provide detailed price lists for you to take away.

Disbursements are fees paid to others, i.e. for Doctor's certificates, a minister, newspaper announcements, flowers, and crematorium. Ask the funeral director for a written quotation detailing all these fees.

In addition, it should be remembered:

* when you arrange a funeral, you are responsible for paying the bill;
* funeral payments are normally recoverable from the deceased's estate;
* check that the price includes what you require and whether there are any additional costs that will be added on.

**Cremation Information**

When a cremation is organised, the Doctor signing the medical certificate has further legal obligations to fulfil. They have to fill in a cremation form, then speak to another Doctor (not from the same surgery) and arrange for them to provide independent verification of the death before the cremation can take place.

A fee is chargeable for this service as it does not form part of a Doctors NHS duties, and is done in addition to their patient workload. The funeral director or crematorium will deal with these arrangements on your behalf.

Whilst our Doctors will do their best to ensure this is done as quickly as possible for the families, arranging this independent verification can often take 3-4 days, depending on the second Doctors other planned clinical commitments. We would encourage you to bear this in mind when making arrangements with a funeral director, and allow enough time for this to be completed.

**Away from the funeral**

There will be a number of people and organisations who will need to be notified about the death to ensure the persons estate is dealt with appropriately. Banks in particular should be told quickly to prevent against fraud. The Registrar will be able to advise you who you need to speak to if you are unsure.

Telling people about a death is often difficult, and you may want to ask trusted family and/or friends to help you. Some organisations however may insist on speaking to the next of kin or executor of the estate. It is useful to record the date, time, and name of the person you speak to when making calls. Additionally, if you send of any important documents, it is advisable to keep a copy of them and a note of when you sent them.

If you are using a professional (such as a solicitor) to deal with the estate, they will be able to help you with any legal requirements and advice you on benefits or other financial matters.

**Section 2 –** **Sources of help and support**

We have done our best to ensure all these details are correct, but if you find any errors or you know of other non-profit organisations which may be useful to include, please do let us know.

**Age UK**

Tel: 0800 169 6565

Web: [www.ageuk.org.uk](http://www.ageuk.org.uk)

Age UK is a national network of groups providing services for older people. Some Age UK groups offer bereavement counselling. Look in your phone book to find your local group, or ring the national office listed above.

**Bereavement Advice Centre**

Helpline: 0800 634 9494

Web: [www.bereavementadvice.org](http://www.bereavementadvice.org)

The Bereavement Advice Centre offers practical advice on what to do when someone dies.

**Citizens Advice Bureau**

Look in your phone book to find your nearest Citizens Advice Bureau, or go to their website: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**The Compassionate Friends**

Helpline: 0845 123 2304

Web: [www.tcf.org.uk](http://www.tcf.org.uk)

The Compassionate Friends is a charitable self-help organisation. Parents who have been bereaved themselves offer friendship and support to other bereaved parents, grandparents and their families.

**Cruse Bereavement Care**

Helpline: 0844 477 9400

Web: [www.cruse.org.uk](http://www.cruse.org.uk)

Cruse Bereavement Care offers free information, advice and support to bereaved people. Cruse runs a helpline, and can supply a wide range of books, leaflets and a newsletter for bereaved people.

**Facing Bereavement**

Web: [www.facingbereavement.co.uk](http://www.facingbereavement.co.uk)

Facing Bereavement contains articles offering advice and guidance on facing and dealing with bereavement.

**Institute of Civil Funerals**

Tel: 01480 861411

Web: [www.iocf.org.uk](http://www.iocf.org.uk)

The Institute of Civil Funerals can help you find someone to conduct a non-religious funeral.

**Natural Death Centre**

Tel: 01962 712 690

Web: [www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)

Natural Death Centre offers advice on arranging a funeral with or without using a funeral director.

**Probate and Inheritance Tax Helpline**

Tel: 0300 123 1072

Web: [www.hmrc.gov.uk/cto/iht.htm](http://www.hmrc.gov.uk/cto/iht.htm)

**Samaritans**

Tel: 0845 790 9090

Email: [jo@samaritans.org](mailto:jo@samaritans.org)

Web: [www.samaritans.org.uk](http://www.samaritans.org.uk)

Samaritans are ordinary people from all walks of life who offer a sympathetic listening ear to despairing and suicidal people of all ages. Lines are open 24 hours a day, 365 days a year; all calls are charged at the local rate.

**Service Personnel and Veterans Agency**

General Helpline: 0808 1914 218

Bereavement number and minicom line: 0800 169 3458

Web: [www.veterans-uk.info](http://www.veterans-uk.info)

The Service Personnel and Veterans Agency can offer support and advice to war pensioners, war widows, their dependants and carers.

**War Widows Association of Great Britain**

Tel: 0845 241 2189

Web: [www.warwidows.org.uk](http://www.warwidows.org.uk)

The War Widows Association gives advice, help and support to war widows and dependants.

Other local and national organisations can be found by looking on the internet, contacting the local council or by visiting your local library.