

# Community Bereavement Book



A helpful guide for the  
bereaved



Information Booklet

## Contents

What to do immediately after someone dies	Page 1
Post-mortem	Page 1
The Coroner	Page 2
Funeral arrangements	Page 2
Registering a death	Page 2
The death certificate	Page 3
Finding the Will	Page 4
Burial or cremation?	Page 4
What type of service	Page 5
Flowers or donations	Page 5
Press notices and obituaries	Page 6
Headstones and remembrance	Page 6
Paying for a funeral	Page 6
Pre-paid funerals	Page 9
The estate	Page 9
Inheritance Tax	Page 10
End of life care	Page 11
Other practicalities	Page 11
Organ donation	Page 12
Registration offices	Page 13
Coping with your practical concerns	Page 13
Debts	Page 13
Coping with your grief and loss	Page 14
Child bereavement	Page 14
Further advice & information	Page 15

In the event of bereavement, grief and personal distress may make it hard to deal with urgent practical matters and formalities. Please use this booklet to find the help, counselling and advice you may need at this difficult time.

## 1. What to do immediately after someone dies

If your loved one has died at home and their death was expected, you should call the doctor who will sign a medical certificate confirming the cause of death. You should also receive a Formal Notice that states that the doctor has signed the Medical Certificate and tells you how to register the death.

If the death was unexpected or you do not know the name of the person's GP, you should call an ambulance. A doctor cannot issue a medical certificate if they are unsure about the cause of death. When this happens, the death must be reported to a coroner and the body taken for post-mortem.

If the death has happened in hospital, the doctor there will issue the certificate. The hospital will also be able to hold your loved one's body until you arrange for it to be moved, for example, to a Chapel of Rest. In some cases, the doctor may decide to refer the matter to the coroner (see section 6 on page 2).

## 2. Post-mortem

If the death was known to be caused by a natural illness but the doctors wish to know more about the cause of death, or if the death was unexpected and the cause unknown, they may ask the relatives for permission to carry out a post-mortem examination. This is a medical examination of the body which can find out more about the cause of death. It should not delay the funeral.

## 3. The Coroner

Sometimes a death is reported to the coroner by a doctor, or by the Police, because it has been sudden or unexpected or as the result of an accident, an industrial injury, etc., and in other circumstances. Try not to be alarmed – this is a normal legal requirement and the coroner's office should be able to answer any questions you may have.

The coroner may require the death to be investigated through a post-mortem. If it is found that the person died from natural causes then the family will be told, the death can be registered and the funeral can go ahead.

If the death was not considered to be from natural causes then the coroner will hold an inquest, which is an enquiry into the circumstances of the death. In the vast majority of cases, however, an inquest is not necessary.

Should the coroner order an inquest, then they will usually open and adjourn it to enable the body to be released for the funeral to take place. The full inquest hearing is then held at a later date.

It is best not to make the final funeral arrangements until you are sure that the death does not have to be reported to the coroner as this may delay when the funeral can be held.

## 4. Funeral Arrangements

You should contact a funeral director as soon as possible after the death of your loved one, even before obtaining the Death Certificate. The funeral director will visit you to advise and help with the necessary arrangements (including special circumstances, for example, when death occurs away from home).

Members of the main national funeral associations (National Association of Funeral Directors, the National Society of Allied and Independent Funeral Directors, and British Institute of Funeral Directors) operate codes of conduct. Members of each are required, among other things, to supply their clients with a written estimate of funeral expenses prior to a funeral taking place.

Although it may be the last thing on your mind, funerals can be expensive and we would recommend seeking quotes from a couple of different companies in order for you to be able to compare prices.

See notes 7 to 12 on pages 4 to 6 for more about funeral arrangements and options.

## 5. Registering a death

**YOU MUST NORMALLY REGISTER THE DEATH WITHIN FIVE DAYS (EIGHT DAYS IN SCOTLAND) AT THE REGISTER OFFICE LOCAL TO THE PLACE OF DEATH.**

When you go to the Registrar of Births, Marriages and Deaths, take the following items with you:

- the medical certificate of the cause of death – this is essential
- the deceased person's medical card, if available
- the deceased person's birth certificate, marriage or civil partnership certificate, if available

There is no need to take the birth certificate or marriage certificate when registering, provided the informant knows the date and place of birth of the deceased.

### You should tell the Registrar:

- the date and place of death
- the deceased's last (usual) address
- the person's full name at date of death and any names previously used including maiden surname
- the deceased's date and place of birth
- the deceased's occupation and the name and occupation of their spouse, or civil partner
- if the deceased was married or had formed a civil partnership, the date of birth of the surviving widow, widower or civil partner
- whether the deceased was receiving a pension or other social security benefits (e.g. State Pension)

It is advisable to ring the Register Office beforehand to make an appointment.

### The Registrar will give you:

- The Death Certificate (see section 6)
- A green certificate – i.e. the certificate for burial or cremation to hand to the Funeral Director, so that the funeral can be held. If the death was referred to the Coroner, other procedures may apply.

### The Registrar will explain these to you.

- A certificate of registration of death for social security purposes. Read the information on the back of the certificate. If any of it applies, fill in the certificate and hand it to your Jobcentre Plus or regional Department for Work & Pensions offices.
- You may also be given leaflets about bereavement benefits and income tax for widows/widowers or surviving civil partners, where appropriate.

The Registrar may ask you some other questions about the deceased person. These are usually for government statistical purposes.

**NB: Slightly different forms and procedures apply if you are registering a stillborn baby (born dead after the 24th week of pregnancy). Your doctor or midwife will be able to give you more information.**

## 6. The Death Certificate

The death certificate is a certified copy of the entry in the death register and you may need several copies for the will, settling of pension claims, etc. You can purchase these from the Registrar as required, either at the time of registration or later. There is a standard fixed charge for these copies, although this cost increases if you ask for copies some time after registering your loved one's death.

You can also arrange for the deceased person's details to be removed from some mailing lists in order to reduce the amount of unwanted mail that is sent out in their name (see Bereavement Register contact details on page 15).

It is important to contact any organisation of which the deceased was a member as soon as possible, especially the deceased's bank, insurance company, council, and tax office. They may ask for copies of the death certificate.

## 7. Finding the will

The will states what a person wants to happen in the event of his or her death. It may contain instructions about money, property and possessions as well as funeral wishes. It is important to find the will as soon as possible.

### Executors

The will should appoint an executor or executors to be responsible for paying debts and dealing with money, property and possessions. The executor will need to apply for probate from the Probate Registry or instruct a solicitor to do this for them. Probate is the official confirmation that the executor can deal with the estate of the deceased person.

If the will does not name an executor, or if a will cannot be found, then the next of kin will usually be responsible for dealing with matters. If this is the case, then you may need to take further advice from a solicitor. If there is no will, please refer to section 15 of this booklet.

For more information about making a will or dealing with someone else's, please see our 'Making a Will' guide (see page 16 for details).

## 8. Burial or cremation

There are few legal controls governing the disposal of a body in the United Kingdom. The only requirement is that the death is certified and registered, and the body properly taken care of, by either burial or cremation.

Burial is virtually free of regulations; individuals can be buried in almost anything and almost anywhere. All that is required is a death certificate signed by a doctor and a certificate for burial from the registrar of deaths, although, should you wish to organise a funeral without the assistance of a funeral director, you should contact the Cemeteries and Crematorium Department of your Local Authority for advice and guidance on how to proceed.

It is possible, for example, for a person to be buried on private land, such as their own garden, although the burial must be properly authorised, and be more than 10 metres from standing water and 50 metres from a drinking water source. The grave should also be deep enough to dissuade wild animals from digging up the soil. You would have to include the whereabouts of the grave on the deeds of the property.

Check the will to see if the deceased has left instructions for the funeral. Without guidance from the deceased, the executor or nearest relative usually decides whether the body is to be cremated or buried.

Your funeral director will probably have a 'chapel of rest' and he will help you decide where the body will stay until the funeral, as well as the starting point, time and place of the funeral.

## Cremation

No-one can be cremated until the cause of death is certain. Five forms must be completed:

- Application for cremation form signed by the next of kin or executor
- and two Cremation Certificates, each signed by a different doctor (you have to pay for these), unless the death is referred to the coroner who will give you a Certificate for Cremation instead
- and a certificate signed by the medical referee at the crematorium
- and a Certificate for Burial or Cremation issued by the Registrar (not required if the coroner has issued a Certificate for Cremation)

Cremation is almost always cheaper than burial and the majority of deceased people are now cremated. Ashes can be scattered in a garden of remembrance or in a favourite spot, buried in a churchyard or cemetery, or kept in an urn. Make your wishes known at the outset.

If you think you would like to keep the ashes, discuss it carefully first, preferably with someone with experience in bereavement care.

## Burial

Check the will to find out if a grave space in a churchyard or cemetery has been arranged. If a grave space has been paid for in a cemetery, there will be a deed of grant.

## Environmentally-friendly Funerals

A range of options is now available, including 'green' and woodland burial grounds. Many funeral directors can advise on alternatives to traditional arrangements. You can also find more information through the Natural Death Centre (see page 16).

## 9. What type of service?

The funeral service expresses what you, as bereaved people, believe about life, as well as trying to take into account the deceased's will, religion or beliefs. Your funeral director will offer to contact the minister of your local place of worship, who will generally be happy to support you even if the deceased may not have maintained close links with the organisation concerned.

If you wish to organise a non-religious ceremony, the funeral director will be able to advise you and also put you in contact with a local celebrant. Many services now take place not in a church but at the crematorium chapel. Crematorium chapels are non-denominational and so the service can be religious or non-religious.

## 10. Flowers or donations?

Flowers are the traditional tribute and symbol of love, respect and loss. After the funeral, you may wish to donate flowers to the local hospital or old people's home.

Some people, anticipating numerous floral tributes, request donations to a named charity instead. If this is your choice, it is a good idea to ask the funeral director to co-ordinate donations so you receive a formal acknowledgement by the charity.

## 11. Press notices and obituaries

Letting people know that a loved one has died can be difficult and so you may wish to place notices or announcements in your local newspapers or in the national press. Your funeral director, supplying many optional services for your convenience, may offer to handle such insertions on your behalf. The newspaper in question will also be happy to help you with wording your notice and will be able to advise you on the attached costs.

## 12. Headstones and remembrance

### After cremation:

An insertion can be made in the Book of Remembrance at the crematorium (the appropriate page will be open for display to visitors on the anniversary of the death). Other options include a memorial plaque or niche at the chosen permanent resting place.

A natural stone memorial, usually with flower provision, can be provided for ashes interred in a special section plot in cemeteries and churchyards, subject to individual regulations. The memorial mason will advise you. There are also memorial provisions for sections where ashes are scattered.

### After burial:

You can choose from a wide range of headstone styles.

Lawn headstone memorials can be supplied by the memorial mason in a variety of natural materials. They will advise you on the appropriate regulations that apply in the burial ground.

## 13. Paying for a funeral

Funerals can be expensive, and even an average, modest ceremony will cost between £2,000 and £3,000, so check whether the deceased person purchased a pre-paid funeral plan or contributed to any other relevant scheme.

Asking several different funeral directors to quote for the funeral costs can help you control how much you spend and all will offer a 'The Simple Funeral Service' package, which you may wish to ask about. Many funeral directors also run a payment scheme, which would enable you to pay for the funeral in instalments.

The bank account of the deceased will be frozen, unless it is a joint account, but may be used to pay the funeral account upon request. Building societies may pay out when an application is supported by the Death Certificate. Equally, where life insurance is held, some insurance companies may be able to give you the interest on the money in the policy before probate is granted. National Savings will also consider releasing money for funeral expenses.

## Help from the council

The local council has a duty to bury or cremate the deceased if no other arrangements have been made. They may make a claim on the deceased's estate to pay for the funeral. Alternatively, the hospital where your loved one died may be able to help with the funeral arrangements and costs – you should ask them for more information.

## Help from the state – Funeral Payment

If you are on a low income and receive Pension Credit, Housing Benefit, Council Tax Benefit, Working Tax Credit (with a disability element) or Child Tax Credit at a higher rate than the family allowance, you may qualify for a Funeral Payment from the Social Fund to help pay for the funeral.

A Funeral Payment will cover the costs of a simple, respectful, low cost funeral, normally within the UK. The State will pay the charges of the burial authority or crematorium, certain necessary travel expenses and up to £700 for other funeral expenses. You may not be entitled to a payment if expenses have been met by a pre-paid funeral plan and a Funeral Payment may be reduced in certain circumstances. In particular, the following will be deducted from an award:

- any assets of the deceased available to you or your partner
- any lump sum due on the death of the deceased for funeral costs
- any contribution for the funeral from a charity or relative (of both yourself and the deceased)

- any funeral grant where the deceased was a war pensioner

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

You can claim a Funeral Payment from the date of death and up to three months after the date of the funeral. The Pension Service, your funeral director, your local social security office or the Citizens Advice can help you to fill out your claim form (SF200).

## Bereavement Payment

A Bereavement Payment is a £2,000 lump sum tax free sum to help you at the time of your husband's, wife's or civil partner's death. If you're over State Pension age, you will not usually be able to get bereavement benefits but if your husband, wife or civil partner was not getting a State Pension, you may be able to get a Bereavement Payment.

The government has phased out the default retirement age of 65 and most people can now work for as long as they want. State pension age now falls between 61 and 68, depending on your gender and when you were born. To find out more about the State Pension, please visit [www.gov.uk](http://www.gov.uk) and look in the section on 'Working, jobs and pensions' for up-to-date information.

To be eligible, your husband, wife or civil partner must have paid enough National Insurance contributions while they were working. You will not pay tax on any Bereavement Payments you may receive. Special rules apply if you do not live in the UK.

The time for claiming Bereavement Payment for deaths has been extended to 12 months rather than three months. If you think you may be eligible, check on [www.gov.uk](http://www.gov.uk) under the section headed 'Benefits>Death and Benefits'. There you can download a claim form (BB1). You can also contact your local Jobcentre Plus for assistance or ring 0845 606 0265 to make a claim by phone through the Bereavement Service.

## Employer's pension schemes or personal pensions

Some employers provide occupational pension schemes that pay a lump sum to help with funeral costs and sometimes pension benefits for widows, surviving civil partners and other survivors. Check to see if the deceased has ever belonged to this sort of scheme. The deceased may have made his or her own arrangements if he or she was self-employed, or his or her employer did not have an employer's pension scheme.

Employers may also offer a death-in-service payment or have a benevolent fund through which they can offer you some assistance. You should check with your loved one's employer to find out more.

## War Pension

If the person who died was a war pensioner, you may be able to get help with the cost of a simple funeral if:

- the war pensioner died from the disablement condition for which he or she was getting a war pension
- or the war pensioner died in hospital while having treatment for that disablement condition
- or the war pensioner was getting war pensioner's Constant Attendance Allowance at the time of his or her death
- or the war pensioner was getting a War Disablement Pension assessed at 80 per cent or more and Unemployability Supplement at the time of his or her death

You will not have to pay any of the money back from the estate of the person who died. Claims must be made within THREE months of the funeral via the Veterans Agency (see page 16).

## Other pensions and payments

There may be pensions or lump sums payable from the deceased's trade union, professional body or other association, or from a provident club which pays benefit when a member dies.

If your loved one was receiving or had recently claimed a social security benefit

before death, there may be arrears of that benefit still due. When you tell the Department for Work and Pensions about the death, ask them to send you a form on which to claim any arrears of benefit. If you are the executor or administrator, the arrears will be payable to you. If there is no executor or administrator but you are paying for the funeral, you can claim the arrears up to the cost of the funeral expenses.

## Life insurance policies

The deceased may have taken out a life insurance policy which will provide a lump sum payment if someone dies before a certain age. Payment is usually made after probate but the insurance company may pay out a limited sum on evidence of death.

## The Cremation Society

If the deceased was a member of the Cremation Society, you may be able to get a reduction in cremation fees or a contribution towards the cost.

## 14. Pre-paid funerals

For many different reasons, including practical considerations and peace of mind, some people provide for their own future funeral arrangements. Some see this option as a way of sparing someone else the decision and expense. Check to see whether or not the deceased person had made such arrangements; there will be a policy or other documents relating to it.

A range of pre-paid funeral plans is available, through which all funeral expenses are covered, no matter how much the costs may have increased over the years. Schemes should be affiliated to the National Association for Pre-Paid Funeral Plans or the Funeral Planning Council. Your local funeral director will be able to advise you of the different plans.

## 15. The estate

When a person dies, they leave behind what they owned in their lifetime. This is his or her 'estate'. The estate needs to be passed on to those entitled to receive it after the payment of any debts, tax liabilities and other expenses.

It is important to find out whether there is a will and, if there is one, what it might say in relation to funeral arrangements and the appointment of executors.

The will may have been kept at home, with the bank or with the solicitor who drew it up. Any will made prior to the date of a marriage or civil partnership is automatically revoked unless it has been made in anticipation of such a commitment.

If there is no Will, the deceased is said to have died intestate and special rules laid down by law will apply to the estate. If the person who died didn't leave a will, but had money or property, an application for legal authority to administer the estate should be made to the Probate Registry or a solicitor can help you obtain this. The Probate and Inheritance Tax Helpline (see page 16) can give you details of your local registry and also general advice on getting probate.

It is possible to administer an estate personally and the local probate office should be able to help. Solicitors, however, have detailed knowledge of this area of the law and, if a specialist estate practitioner is used, will have more experience than anyone else of winding-up estates. There is likely to be plenty of correspondence and documentation to be sorted out, with a potential need for valuations and perhaps calculations to be done next, and you may need advice about how to deal with any problems as they arise. Advice will also be given on the responsibilities of the personal representatives and, in the case of taxable estates, your solicitor will be able to consider how tax could be saved.

If there is a will, the solicitor who drew it up is one of the people most likely to be able to help and may well have been involved in the deceased's other legal affairs. Alternatively, one of the personal representatives may know a solicitor who is experienced in the administration of estates. Otherwise, the Citizens Advice Bureau, the Yellow Pages or a local library will have a list of solicitors, as will the local Law Society. It is important that the solicitor instructed to deal with the administration of the estate is a specialist estate practitioner and regularly advises clients in relation to estates.

Solicitors usually charge less for this sort of work than banks and an estimate of costs should be given at the outset.

You can read more about dealing with a loved one's will in our 'Making a Will' Guide (see page 16 for details).

## 16. Inheritance Tax

There may be inheritance tax to pay depending on the size of the estate, although 94% of estates are currently below the threshold of £325,000. If the assets have been left to a spouse or surviving civil partner, there will be no immediate tax liability. However, there may be tax to pay when the surviving spouse dies.

Since October 2007, married couples and civil partners have a joint Inheritance Tax allowance (for 2013-14, it is £650,000). This means that rather than having an individual allowance of £325,000 which only they can use, couples can use between them the £650,000, subject to certain conditions.

For further information regarding exempt gifts and transfers, please consult a solicitor. The following government website also lists current regulations regarding inheritance tax rules:

[www.gov.uk](http://www.gov.uk) - check Money and Tax Benefits sections.

You can vary the terms of the deceased's will or the intestacy rules to save Inheritance Tax by creating a discretionary trust, but this must be done within a period of two years from when the first spouse or surviving civil partner dies. It is most important that you instruct a solicitor to prepare this document.

## 17. End of life care

Given a choice, most people would prefer to die in the comfort of their own home surrounded by those they love. End of life care is described when someone is likely to die from their illness or condition within 12 months. Once an illness is deemed to be terminal by a medical professional, care becomes palliative, with the emphasis being placed on reducing pain before death occurs.

While many patients receive end of life care in a hospital, there are now many services a patient can call on to provide palliative care within the home. These include community nurses, Hospice at Home, nurses provided by charities such as Macmillan Cancer Support and also private care agencies, many of which offer palliative end of life care and work with the family to offer tailored homecare.

Palliative or end of life care has certain underlying principles:

- Emphasis is placed on the quality of life
- Care is planned so that both the sick person and the family are supported
- Full information is offered for decisions to be made
- Personalised care is offered

To begin to research what might be possible, you can go to the following webpage:

[www.nhs.uk/Planners/end-of-life-care/Pages/what-it-involves-and-when-it-starts.aspx](http://www.nhs.uk/Planners/end-of-life-care/Pages/what-it-involves-and-when-it-starts.aspx)

You can also check Hospice at Home in your local area or the websites of charities such as Macmillan Cancer Care or Marie Curie.

## 18. Other practicalities

In the event of bereavement, there are other practicalities that need to be dealt with and you should not be afraid to ask friends and family to support and assist you. The lists below provide examples of things that may have to be done.

You may have to return the following documents, including a note of explanation and the date of death with each:

- order books, payable orders or Giro cheques to the social security office or other office which issued the payment. This also applies to a Child Benefit book which includes payment for a child who has died. Orders should not be cashed after the death of a person. It may be useful to keep a record of pension book numbers and other social security numbers before you send anything back, as these may be needed when completing other forms
- driving licence to the DVLA
- the registration documents for the deceased's car in order for a change of ownership to be recorded
- membership cards of clubs and associations – claim any refund due
- passport, to the UK Passport Agency
- National Insurance papers
- season tickets and claim any refund
- library books/tickets
- any NHS equipment, such as wheelchairs, hearing aids or artificial limbs

## You may need to inform:

- family members
- the local social services department, if your loved one was receiving meals on wheels, home help, day centre care or had a piece of equipment on loan from the department
- hospitals the person was attending
- employer and trade union
- the Inland Revenue
- banks/building society
- family doctor
- the social security office, if benefits were being paid directly into the deceased's bank or building society
- a child or young person's teacher, employer or college if a parent, brother, sister, grandparent or close friend has died
- a car insurance company (if you are insured to drive the car under the deceased's name, you will cease to be legally insured)
- utilities and telephone suppliers
- the deceased's mortgage provider, landlord, housing association or the local council housing department
- the local council Housing Benefit/Council Tax Benefit section if the person who has died was getting Housing Benefit and/or Council Tax Benefit
- the deceased's bank, building society, insurance company, etc.
- the Post Office so that they can redirect the deceased's mail

Most local councils now run a 'Tell Us Once' service and will contact different government departments on your behalf – see [www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once](http://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once)

The HMRC's bereavement tool will also help you sort out tax and benefits affairs by explaining what forms you need to fill out and where you need to send them – [www.hmrc.gov.uk/tools/bereavement/index.htm](http://www.hmrc.gov.uk/tools/bereavement/index.htm)

## 19. Organ donation

Although it is something that can be very difficult to think about when you lose a loved one, you will have to act quickly if it was the wish of the deceased or their nearest relative to donate the organs for transplant, or the whole body for medical teaching purposes.

The usual procedure is to approach the next of kin to make sure they do not object to organ donation. If the death was in a hospital or similar institution, the head of that institution is lawfully in possession of the body. They may honour the deceased's request, in writing or orally before two witnesses, for the body to be given for medical research if there is no reason to think the request withdrawn. If the death has to be reported to the coroner, the coroner's consent may be necessary before the organs or body can be donated. A medical certificate must be issued before any organs can be removed or the body used.

It is usual for kidneys, and essential for heart, lungs, liver and pancreas, to be removed from donors:

- who have been certified to be brain stem dead
- and whose breathing, and hence heartbeat, are maintained by a ventilator in a hospital intensive care unit

Kidneys can, very rarely, be removed up to an hour after heart death. Other organs can be removed up to the following times after heart death:

- the corneas (from the eyes) – up to 24 hours
- skin – up to 24 hours
- bone – up to 36 hours
- heart valves – up to 72 hours

The doctor attending will advise on procedure. After organ donation, the body is released to the relatives.

Full body donation for medical teaching no longer requires two witnesses, but a body donation consent form from the Human Tissue Authority (HTA) should be completed by the person wishing to donate whilst they are still alive (see [www.hta.gov.uk](http://www.hta.gov.uk)).

## 20. Registration offices

To find your local registration office to register a death, please visit your local council website via [www.gov.uk](http://www.gov.uk) under the section 'Births, marriages, deaths and care'.

## 21. Coping with your practical concerns

Many people experience some money worries after bereavement, facing the challenge of running a house on their own for the first time in years, for example. Therefore, it is a good idea to check if you are entitled to any welfare benefits.

Some widows, widowers or surviving civil partners are entitled to special bereavement benefits and, if you now have less money coming in, you may be able to claim for Pension Credit or Council Tax Benefit. The Department for Work and Pensions, as well as organisations such as Age UK, provide detailed information about benefits to which you may be entitled.

## 22. Debts

Normally debts, including funeral expenses, are paid from the deceased's estate. Relatives who have instructed the funeral director to act may have to pay, from their own income or savings, the difference between what is available from the estate and the final invoice from the funeral director. A funeral director's invoice is usually due for payment within 30 days from the date of the invoice.

Before paying debts or sharing out the money and possessions, the executor should wait six months to allow time for creditors (people the deceased owes money to) to claim payment from the estate.

Typical debts might include Income Support overpayments or National Insurance owed at the date of death. If these are not paid back, they may affect any benefits received by the surviving spouse. A solicitor will be able to advise you accordingly.

## 23. Coping with your grief and loss

Support, advice and groups offering help

Bereavement is a highly personal issue, which can affect people in a variety of ways. Be prepared for your natural grieving process to take considerable time and to pass through a range of emotions such as shock, anger, guilt, fear, sadness, etc.

You may experience sleeplessness, a poor appetite, anxiety, a sense of being lost and disconnected, and your life may change enormously in practical terms.

Sometimes the people you least expect will offer the greatest support. Talking about your loss with friends and loved ones is a very important part of coming to terms with bereavement. Remember that it's OK to ask for help.

Sometimes people feel they need more help than friends can give. Most ministers who conduct funeral services are well aware of help that is needed. They will not wish to intrude but are very happy to be approached. Many funeral directors provide bereavement counselling. Usually no charge is made. Both ministers and funeral directors will refer to local organisations whose counsellors are experienced in helping the bereaved.

## 24. Child bereavement

The death of a child, whatever their age, can continue to affect all those who knew the child long after the grieving process might seem to be over. There is no easy answer to coping with an event that can turn your world upside down.

A child's parents may take years to accept and adjust to their loss. There is no right or wrong way to grieve and each individual must be allowed to go through their own process. However, even if your child died a long time ago, it may be helpful to understand that you may go through a range of emotional states such as numbness, anger, guilt, depression and withdrawal.

Anniversaries or different stages of a child's life can bring up emotions that are difficult to handle. Each parent will deal with their grief in a different way, which can put stress and strain upon the relationship; men and women often have separate coping strategies. If parents are no longer in the same relationship that may add to the problems.

Whatever your situation, if you need to talk to someone about losing a child, then one of the contact addresses at the end of booklet may be appropriate for you. In particular, the Child Death Helpline based at Great Ormond Street Hospital and the Child Bereavement Trust offer support to the individual members of bereaved families, appropriate to their age and regardless of how long ago or how old the child; losing an adult child can be as devastating to the parent as losing a baby.

## Further advice & information

Below is a list of organisations that can offer help and advice.

### Age UK

Tavis House, 1-6 Tavistock Square, London, WC1H 9NA **Helpline: 0800 169 65 65**  
Email: via online form [www.ageuk.org.uk](http://www.ageuk.org.uk)

Useful leaflets: Age UK publishes a number of useful leaflets on coping with the end of life - these include: 'Making your will' (factsheet 7), 'Dealing with an estate' (factsheet 14) and 'Planning for a funeral' (factsheet 27).

### Bereavement Advice Centre

Heron House, Timothy's Bridge Road, Stratford upon Avon CV37 9BX  
**Tel: 0800 634 9494**  
E-mail: [info@bereavementadvice.org](mailto:info@bereavementadvice.org)  
Website: [www.bereavementadvice.org](http://www.bereavementadvice.org)

### Bereavement Register

[www.the-bereavement-register.org.uk](http://www.the-bereavement-register.org.uk)  
This site gives you the option to delete the deceased person's name from mailing lists.

### British Humanist Association

39 Moreland Street, London, EC1V 8BB  
**Tel: 020 7324 3060**  
Visit the website to find a local officiant  
[www.humanism.org.uk](http://www.humanism.org.uk)

### Child Bereavement Trust

Clare Charity Centre, Wycombe Road, Saunderton, Bucks, HP14 4BF  
Information and Support Line:  
**01494 568900**  
Email: [support@childbereavementuk.org](mailto:support@childbereavementuk.org)  
Website: [www.childbereavement.org.uk](http://www.childbereavement.org.uk)

### Child Death Helpline

**Tel: 0800 282 986** [www.childdeathhelpline.org.uk](http://www.childdeathhelpline.org.uk)

### Citizens Advice

The service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

To find your local citizens advice bureau, please visit their website at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### Civil Legal Advice

**Helpline: 0845 345 4 345**

Text: 'legal aid' and your name to 80010

### Compassionate Friends (The)

14 New King Street, Deptford, London SE8 3HS  
**Helpline: 0845 123 2304**  
Email: [helpline@tcf.org.uk](mailto:helpline@tcf.org.uk)  
[www.tcf.org.uk](http://www.tcf.org.uk)  
Providing support for bereaved parents and their families

### Cremation Society of Great Britain

Brecon House (1st Floor), 16/16a Albion Place, Maidstone, Kent, ME14 5DZ  
Email: [info@cremation.org.uk](mailto:info@cremation.org.uk)  
[www.cremation.org.uk](http://www.cremation.org.uk)

### Cruse Bereavement Care

PO Box 800, Richmond, Surrey, TW9 1RG  
**Tel: 020 8939 9530**  
**Helpline: 0844 477 9400**  
Email: [helpline@cruse.org.uk](mailto:helpline@cruse.org.uk)  
[www.cruse.org.uk](http://www.cruse.org.uk)  
Cruse offers support, advice and information over the phone, face to face and online.

### Department for Work and Pensions

[www.gov.uk/government/organisations/department-for-work-pensions](http://www.gov.uk/government/organisations/department-for-work-pensions)  
Inland Revenue  
For current information about tax issues when a person dies, see [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

### Interfaith Foundation

Interfaith Ministers serve people of all faiths and none. For more information and to find a local minister see [www.interfaithfoundation.org](http://www.interfaithfoundation.org)

### London Friend

86 Caledonian Road, London N1 9DN  
**Tel: 020 7837 3337**  
Email: [office@londonfriend.org.uk](mailto:office@londonfriend.org.uk)  
[www.londonfriend.org.uk](http://www.londonfriend.org.uk)  
Helpline for any issues, including bereavement, affecting lesbian and gay people



### **Mind**

15-19 Broadway, London E15 4BQ

**Tel: 020 8519 2122**

Email: [contact@mind.org.uk](mailto:contact@mind.org.uk)

Mind Info Line 0300 123 3393

[www.mind.org.uk](http://www.mind.org.uk)

Mind offers confidential help on a range of mental health issues. They also provide a special legal service to the public, lawyers and mental health workers. To find your local Mind, go to the website.

### **National Association of Funeral Directors**

618 Warwick Road, Solihull,

West Midlands, B91 1AA

**Tel: 0845 230 1343**

Email: via online form

[www.nafd.org.uk](http://www.nafd.org.uk)

Website has useful list of links to other organisations

### **National Association of Widows**

48 Queen's Road, Coventry, CV1 3EH

Tel: 02476 634 848 [www.widows.uk.net](http://www.widows.uk.net)

### **National Society of Allied and Independent Funeral Directors**

3 Bullfields, Sawbridgeworth, Hertfordshire, CM21 9DB

**Tel: 0845 230 6777**

Email: [info@saif.org.uk](mailto:info@saif.org.uk) [www.saif.org.uk](http://www.saif.org.uk)

### **Natural Death Centre (The)**

In the Hill House, Watley Lane, Twyford, Winchester, SO21 1QX

**Tel: 01962 712 690**

Email: [rosie@naturaldeath.org.uk](mailto:rosie@naturaldeath.org.uk)

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

For information on woodland burials, cardboard coffins, living wills, funeral wishes forms and DIY funerals. You can also purchase 'The Natural Death Handbook' through the centre.

### **Probate and Inheritance Tax Helpline**

**Tel: 0845 30 20 900**

### **Samaritans**

**Tel: 0845 7 90 90 90**

Email: [jo@samaritans.org](mailto:jo@samaritans.org) [www.samaritans.org.uk](http://www.samaritans.org.uk)

Samaritans is a confidential emotional support services for anyone in the UK

### **Stillbirth & Neonatal Death Society (for support when baby dies)**

28 Portland Place, London, W1B 1LY

**Helpline: 020 7436 5881**

Email: [helpline@uk-sands.org](mailto:helpline@uk-sands.org)

Website: [www.uk-sands.org](http://www.uk-sands.org)

### **Survivors of Bereavement by Suicide (SOBS)**

The Flamsteed Centre, Albert Street, Ilkeston, DE7 5GU

**Helpline: 0844 561 6855**

Email: [sobs.support@hotmail.com](mailto:sobs.support@hotmail.com)

[www.uk-sobs.org.uk](http://www.uk-sobs.org.uk)

### **Veterans Agency**

Norcross, Thornton Cleveleys, Lancs, FY5 3WP

**Helpline: 0800 169 2277**

Textphone: 01253 866043

Email: [veterans.help@spva-gsi.gov.uk](mailto:veterans.help@spva-gsi.gov.uk)

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

Facebook Twitter

### **War Widows Association of Great Britain**

199 Borough High Street, London, SE1 1AA

**Tel: 0845 241 2189**

Email: [info@warwidows.org.uk](mailto:info@warwidows.org.uk)

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

The content of this publication has been compiled by Impact Marketing and Publicity Ltd with input from the National Association of Funeral Directors.

We publish a range of directional leaflets, which you may also find of some interest. To order a copy of the following titles, please visit our website at [www.healthcaremedia.co.uk](http://www.healthcaremedia.co.uk) and fill out the Publication Order Form:

Bereavement Guide

Dental Care Guide

Health, Fitness & Wellbeing

Private Healthcare Guide

Making a Will & Funeral Planning

Looking After Your Health

Mobility Guide

Personal Injury Guide

Pregnancy & Parenthood Guide

Regaining Your Independence Guide

Relationship Breakdown Guide

Work Related Injuries & Diseases / Employment

Issues Guide

Disclaimer: The information provided in this booklet is given in good faith and was correct as of August 2013. However, the organisations, contact details and regulations referenced may be subject to change and should be used for guidance purposes only.



A RANGE OF LITERATURE PUBLISHED BY IMPACT MARKETING & PUBLICITY. TEL: 0115 939 2090  
E-Mail: [enquiry@healthcaremedia.co.uk](mailto:enquiry@healthcaremedia.co.uk)  
Web: <http://www.impactonlife.com>