

## Help with your bereavement – a practical guide

The staff at Bournbrook Varsity Medical Centre offers you our sympathy and condolences in your bereavement. Grief and personal distress may make it hard to deal with urgent practical matters and formalities. Please use this information to find the help, counselling or advice you need.

### Funeral arrangements

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

### What happens at the register office

**You must normally register the death within 5 days.** When you go to the Registrar of Births and Deaths (local to the place of Death), take the following items with you:

- the Medical Certificate of the cause of death
- the deceased's medical card, if possible
- any pension order book, certificate or document relating to any pension or allowance that the deceased was receiving from public funds
- the Pink Form (form 100) if one has been supplied by the coroner
- the deceased's birth and marriage certificates, if available

You should tell the registrar:

- the date and place of death
- the deceased's last (usual) address
- the deceased's first names and surname (and the maiden name where appropriate)
- the deceased's date and place of birth
- the deceased's occupation and the name and occupation of their spouse, and of previous spouses (if appropriate)
- if the deceased was married, the date of birth of the surviving widow or widower.

The registrar will give you:

- a Certificate for Burial or Cremation. These give permission for the body to be buried or for an application for cremation to be made. It should be taken to the funeral director so that the funeral can be held.
- a Certificate of Registration of Death. This is for Social Security purposes only.
- leaflets about widows benefits and income tax for widows where appropriate.

### The Death Certificate

The Death Certificate is a certified copy of the entry in the death register and you can purchase copies from the registrar as required. It is important to contact any organization of which the deceased was a member as soon as possible, especially the deceased's Bank, Insurance Company, Council, Tax Office. They may ask for copies of the Death Certificate.

### 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.

<b>Executors</b>	The Will should appoint an executor to be responsible for paying debts and dealing with money, property and possessions. If the Will does not name an executor, or if a Will cannot be found, then your solicitor will arrange for the court to appoint one.
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### Burial or cremation

Check the will to see if the deceased has left instructions for the funeral. 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 should stay until the funeral, as well as the starting point, time and place of the funeral.

<b>Cremation</b>	No one can be cremated until the cause of death is certain. Five forms must be completed: <ul style="list-style-type: none"> <li>• Application form signed by the next of kin or executor</li> <li>• and two Cremation Certificates each signed by a different doctor (unless the death is referred to the coroner - he will give you a Certificate for Cremation instead)</li> <li>• and a Certificate signed by the medical referee at the crematorium</li> <li>• and a Certificate for Burial or Cremation issued by the registrar (not required if the coroner has issued a Certificate for Cremation)</li> </ul>
<b>Cremated remains</b>	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.
<b>Burial</b>	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.
<b>What type of service?</b>	The funeral services express what you, as bereaved people, believe about life and try to take into account the deceased's Will, religion or belief. Your funeral director will offer to contact the minister or church of your choice, on your behalf. The minister will explain to you the various religious services available to you. If you wish, you can design your own non-religious service, and your undertaker may be able to offer you advice.
<b>Flowers or donations?</b>	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 peoples 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.
<b>Press notices and obituaries</b>	You may wish to place notices in selected local and/or national press. Your funeral director, supplying many optional services for your convenience, may offer to handle such insertions on your behalf.
<b>Headstones and remembrance</b>	<u>After cremation:</u> An insertion can be made in the Book of Remembrance (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. <u>After burial:</u> A wide range of headstone styles and grave treatments are available.

### How much will it cost?

Funerals can be expensive, so check whether the deceased person purchased a Cremation Society Certificate, prepaid funeral plan or contributed to any other relevant scheme. The bank account of the deceased will be frozen, unless it is a joint account. Building Societies may pay out when an application is supported by the Death Certificate. National Savings will also consider releasing money for funeral expenses. If you receive Social Security benefit, you may be able to get help from Social Services to help pay for the funeral; check with your local benefits office.

<b>Help from the council</b>	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.
<b>Pre-planned funerals</b>	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. Once payment is complete then a certificate or bond is issued for lodging with the individuals' solicitor. Guaranteed by a bank, the certificate covers the full cost of the funeral arrangements, whenever they are eventually required. (In say, 50 years' time when the actual funeral takes place, non-prepaid funeral costs will have risen with inflation). Your local funeral director will be able to advise you of the different plans available.

### Solicitors

When a person dies they leave behind what they owned in their lifetime. This is his or her "estate". The estate obviously 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. 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.

Except in the simplest of cases, there will probably be the need to take the advice of a solicitor particularly if the deceased died intestate or if there is likely to be tax payable or if there are complex financial or family circumstances. It is possible to administer an estate personally and the local probate office should be able to help. Solicitors, however, have detailed knowledge of many aspects 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 of tax. Solicitors will know what should be done next and 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 the one 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 lists of solicitors, as will the local Law Society. What is important is 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 say, banks and an estimate of costs should be given at the outset.

### Other things to consider

This list provides examples of things which may have to be done. The list cannot be comprehensive for everyone's needs, but it will act as a reminder to think about other things.

<b>You may have to return:</b> <ul style="list-style-type: none"><li>• payable orders or giro cheques</li><li>• passport</li><li>• driving license</li><li>• season tickets and claim any refund</li><li>• membership cards of clubs and associations</li><li>• library books and tickets</li></ul>	<b>You may need to inform:</b> <ul style="list-style-type: none"><li>• meals on wheels or home help</li><li>• employer and trade union</li><li>• family members</li><li>• banks, building society</li><li>• hospitals the person was attending</li></ul>
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### Useful contacts:

Birmingham Register Office  
Holliday Wharf  
Holliday Street  
Birmingham B1 1TJ  
Email: [register.office@birmingham.gov.uk](mailto:register.office@birmingham.gov.uk)  
[Opening Hours](#): Monday - Friday 9am - 4pm

### Coping with your grief and loss

Be prepared for your natural grieving process to take considerable time. Talking about it with friends and loved ones is a very important part of coping to terms with loss. 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 organizations whose counsellors are experienced in helping the bereaved.