

When you suffer a bereavement, a funeral for a member of your family is the most difficult day of your life. Everything your family and friends thought about a loved one is expressed on that day.

When someone dies it comes as a great shock. Sometimes the death may be expected, but nothing prepares you for the emotional shock of losing someone close.

As your funeral directors, we are here to help and advise in whatever way we can. We are dedicated professionals who provide a personal service to you 24 hours a day, 365 days a year.

It is a rare privilege to be a funeral director, to stand in a sensitive position at a crucial time in the midst of your family, knowing that the quality of our service and reputation will help you through this most difficult time in your lives.

This brochure is an extension to the specialist information that the funeral director will discuss with you. It allows you to sit in the privacy of your own home and reflect on the information you have been given, and to raise any further questions you may have about complementary or additional services we can provide.

It is not our policy to impose urgency or apply undue pressure on you or your family. It is important for many people to reflect the personality and character of the deceased within the arrangements and this often requires time and thought to do so.

### Arranging The Funeral

Our services to you start when you contact us, whether by telephone or calling personally; and extend often way beyond the day of the funeral.

On initial contact we will ask for preliminary details, whereupon if the deceased has died at home or in a private nursing home we will advise the conveyance of the deceased to our private chapel.

We would then ask, at a time and place to suit the family, for the funeral director to call and arrange the funeral to a standard and procedure that meets the needs and requirements of those concerned

## Costs and Charges

In all aspects of the funeral arrangements our staff will point out the procedures and legal requirements.

Whilst arranging the funeral, we will advise on costs and charges to be incurred, culminating in a full written estimate that should be agreed and signed so that you feel confident with the funeral commitment you have arranged.

The funeral account itself is divided into two separate parts, the Funeral Director's charges and the disbursements. These contain our professional fees and overhead costs, which include the provision of a 24 hour a day on call rota, our professional services in making the funeral arrangements and arranging documentation and necessary personal attendances, the conveyance of the deceased to our private chapel rest rooms and the use of the same until the day of the funeral.

Relatives and friends often wish to visit the deceased and pay their last respects before the day of the funeral. We will only allow this on the specific request of the family.

Hygienic treatment and attendances to the deceased are also considered to be very important by our company. The last time you saw a loved one may have been a distressing memory, perhaps in hospital or for the purposes of identification. In any event we believe that, in asking us to look after a member of your family, you would like to be certain that the best that could be done for your relative has been done whether you wish to visit the deceased before the funeral or not.

## Hearse and Limousines

The hearse for the funeral with chauffeur and sufficient bearers are also an essential part of our service to you, especially when your family's request is to go into church or place of worship, because, unless requested otherwise, we carry the coffin on our shoulders both into and out of the church. This we believe is the ultimate in reverence and respect, and reflects our past traditions.

Limousines are charged for separately. This ensures that the family is not charged for something they may not need or want. The charge for limousines is fully inclusive to cover transport from the address at which your family requires to be picked up, through to your return to the final destination, within a limited distance. Each limousine is chauffeur driven and will normally carry up to six mourners.

## Disbursements

Disbursements are essentially fees that we pay out on behalf of the family, i.e.: Doctor's Fees where appropriate, Crematorium/Cemetery Fees and Parochial Fees etc. Our written estimate will detail the approximate cost of any disbursement. However, you will appreciate that we will have no direct control over these charges, and they could therefore be subject to slight variations. These costs can then be settled by one single payment, rather than by many different bills to be settled by the estate.

## Doctors Fee or Cremation Forms

No one can be cremated until the cause of death is definitely known. There are two cremation certificates (forms B & C). Each form must be signed by a different doctor.

These certificates must be paid for and are listed under disbursements on our estimate and account. The cremation certificates are not required when the death is referred to the coroner.

## Help with funeral costs

The following information should be treated as general guidance. We are not able to guarantee the availability of a loan, but we do understand how the Department of Social Services makes a decision.

## Who is entitled to help?

You may receive help if there is not enough money to pay for the funeral and you are responsible for making the funeral arrangements and you or your partner are receiving any of the following benefits:

Income Support                      Housing Benefit  
Family Credit or Council Tax Benefit

Check what amount of money is available from:

The estate of the person who has died, such as money from bank or building society accounts.

Any insurance policies or charities, lump sum payments made by a pension scheme or relatives, (either yours or those of the person who has died).

Any savings you have in a bank or building society, National Savings (including certificates or premium bonds) or in cash at home.

The savings may be in your name or the name of your partner.  
The widow payment does not count as savings.

The social fund may make a contribution towards the cost of a simple funeral within the United Kingdom. This includes:

- Bringing the body home if the person died away from home but within the United Kingdom
- The Death Certificate
- A standard coffin
- The Hearse for the coffin and bearers
- Contribution towards funeral directors fees
- Cemetery or Crematorium fee
- Doctors fees

## What you need to know in times of bereavement

### If death occurs at home

When death takes place at home there is usually a kind friend, neighbour or relative able to attend duties in the sick room.

### Inform the Doctor

As soon as possible inform the doctor that the death has occurred. He/she may write out the Medical Certificate of Death when he/she visits the house, or may request that you attend the surgery for this purpose.

### When death occurs in hospital

When death happens in hospital the procedure is very similar. Apply to the hospital for the Medical Certificate of Death and not your doctor.

### The coroner

In cases where the death has been reported to the Coroner the procedure is somewhat different. The coroner and his officers are working in your interest. No doctor will issue a Medical Certificate of Death. This will be sent by the Coroner to the Registrar's Office in the district where the death occurred, after contact has been made with the Coroner's office.

## How to Register a Death

### Who can register

1. Close relative of deceased
2. Relative in attendance during last illness
3. A relative living in the district where death occurred
4. A person present at death
5. The person causing the disposal

## Documents required

1. Medical Certificate of Death
2. Medical Card if available, or
3. Birth Certificate & information regarding date of birth

## Information required to Registrar

1. Date and place of death
2. Full name of deceased (maiden name if applicable)
3. Date and place of birth
4. Occupation and home address
5. If married, full name and occupation of spouse.

## Certificates

Disposal Certificate for the funeral director

Social Security Certificate to be handed in at the D.S.S. Offices with any pension books

Copies of Entry of Death for bank, insurance, solicitors.

## How to obtain probate

### What is probate?

When someone dies somebody has to deal with their estate (the money, property and possessions left) by collecting all the money, paying any debts and distributing the estate to those entitled.

The Probate Registry issues the document which is called a GRANT OF REPRESENTATION.

There are three types of grant.

1. Probate issued to one or more of the executors named in the will.
2. Letters of Administration (with will) issued when there is a will, but no executor named or unable to deal with the estate.
3. Letters of administration issued when the deceased has not made a will or it is not valid.

Why is this grant necessary?

Organisations holding money in the deceased's name need to know to whom the money is to be paid. The distribution of the estate is the responsibility of the person named on the deed.

Is this grant always needed?

A grant is sometimes not needed if the deceased's money will be released without the holder seeing a grant, when the amount held is small and there are no complications.

## Consult a Solicitor

In most circumstances, it is advisable for you to consult a solicitor both to relieve you of many worries and to take control of wills, problems of intestacy, outstanding debts, grants and letters of administration. A solicitor could save you a great deal of unnecessary trouble and eventually save you money. If it is known that a will was made it is important that the contents be ascertained as soon as possible after death as it may contain instructions regarding the funeral arrangements. A will may be among personal papers, with the bank or solicitor for safe keeping. If a solicitor has been consulted by the deceased in the recent past it is important that you contact them without delay.

## Ministers and Priests

Please contact your local parish minister or priest. If you wish they will be happy to help and give support during and after your bereavement.

## Floral Tributes

The gentle beauty of flowers expresses your personal remembrance and brings comfort to the bereaved.

## Donations to Charity

If donations are requested in lieu of flowers we will accept and list donations on your behalf and forward them in due course to a charity of your choice.

## Cremated Remains

At the time of making funeral arrangements, it is not always easy to realise the emotional benefit that is gained after the funeral by having somewhere to go, a place that you and your family can go back to, knowing that loved one is there.

It has only recently been acknowledged that simply having a relative's cremated remains scattered or buried in a garden of remembrance does not assist in the healing process after the funeral. Today most cemeteries and crematoria that are administered by local councils offer the facilities of small graves that can be purchased solely for cremated remains.

These "Cremated Remains" graves can be visited by your family allowing you to pay your last respects and mark the grave with a headstone.

## Memorials

At the time of making arrangements for a funeral, it is not always easy or necessary to determine what your future memorial requirements will be. In the case of existing memorials, it will be necessary to remove the headstone from the grave prior to the funeral.

When the funeral has taken place it can take some months, depending on the condition of the ground, before the grave will be ready to take the headstone or a new one.

During this period of settlement, it is recommended where possible, that the Monumental Masons remove the memorial back to their premises for safe keeping. This also reduces costs in the longer term should the memorial require additional inscriptions.

## Take Care With That Final Gift

A memorial is not just a marker erected over a grave to remind us of the name of the deceased, it is a lasting symbol of remembrance, a tribute to a life now ended and perhaps a final gift to someone dearly loved.

Choose a design and material to meet the regulations of the cemetery or churchyard, harmonise with the surroundings, and choose a suitable inscription to withstand the weather: (remember, perhaps, a possible future inscription in matching lettering).

When comparing prices, make sure that the size, style of lettering and all fees have been included. The layout is usually left up to the stonemason.