



What to do when someone dies:

Your rights and choices, information and next steps.

(Including much that a 'traditional' funeral director is unlikely to tell you.)





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Preface

It can be devastating when someone dies. Even if they have been ill or in decline for a very long time, the sudden disappearance of their life force moves and shocks us. The first stages of grief can sometimes leave us numb and confused.

Until very recently, topics concerning dying, death, and funerals have not been much discussed – and their recent discussion in our media may seem rather remote and unrelated to our own circumstances. It is often hard to approach in conversations with our close family.

Unsurprisingly, few among us have much experience of dealing with death, or the steps we need to take following a death of someone close to us can be unfamiliar – and we necessarily seek guidance from those who are 'in the business'.

These personal realities can lead to our taking the path of least resistance, and we can feel pressured to follow the oft delivered 'default' model of the process following death. This drive to abbreviate and standardise our farewell can come from registrar's, doctors, ministers, friends and relatives, and – especially – funeral directors.

This leaflet attempts to set out your choices, and simplify the steps; overall its purpose is to encourage you and your families to take stock when dealing with the practicalities, consider and consult on the choices open to you – and so design a funeral that is rich, even satisfying - and relates both to the person who has died, and to your own family's values.

What to Do When Someone Dies.

1. If the person is at home when they die, contact your Doctor - even if it's late at night.

If you are with them at the end of the person's life, experience has shown that it can be helpful to encourage them - reassuring them that they are doing the right things - in order to ease their passing. It is said that hearing is the last of the senses to fade.

Once life has ceased you must call your doctor, no matter the hour. They will arrange to come and confirm the death, issuing you with a 'Medical Certificate', which you will later take to the Registrar.

Keep the room as cool as possible without using a fan, and with the windows **closed**. This way you can keep the person's body overnight or – with freezer packs wrapped and placed along the body - longer if you want. There is no law to say that the person's body must be taken away immediately.

If you want you can gently wash their face, even their whole body. You can brush their hair, close their eyes, and - with their dentures in - their mouth too, using a small towel rolled and tucked under the chin if necessary.

Remember: the body of the person who has died does not belong to the 'authorities'. It belongs to you, (in law to the executors). In cases of sudden, unexpected or accidental death, the body is immediately in care of the coroner. Otherwise you decide what you want to happen – though it makes good sense to seek appropriate advice.

The GP or 'out of hours' doctor will come to the house to confirm the death as soon as practically possible and will issue a Medical Certificate that confirms the cause of death.

It is not unusual for an 'out of hours' doctor to take several hours to get to you so don't be concerned if they are not there immediately.

The person's body cannot be moved until this has happened. You may need to collect this certificate from the surgery the next day (you'll need it for the registrar).

If you already know that you would like the person to be cremated, tell your doctor – they will need to prepare different forms and make further arrangements.

However, if the death was 'sudden' (i.e. if the person had not been 'attended by a medical practitioner during his or her last illness' or had not been seen by a doctor during the last 14 days) the doctor will need to report the death to the coroner, who then has complete authority over the body.

This also applies if it might be considered that the person died following an accident or injury, due to an industrial disease, during a surgical operation, if the cause of death is unknown or if the death is unexplained.

If any of these apply, the person's body will need to go to the coroner's mortuary for further examination.

While this may be quite upsetting to the family, it is standard procedure in almost a third of all deaths these days. You can make a request of the coroner to not conduct a post mortem, which will be taken into account – but in most cases cannot be observed.

Generally, a coroner's enquiry does not need to unduly delay the funeral.

In Summary:

A- If the death occurs at home and is expected.

- a. Dial 111 and an 'on call' Doctor, GP or Paramedic will come to confirm the death as soon as possible.
- b. They will complete an initial certificate which they will pass on to the deceased's local GP.
- c. Once the death has been confirmed, you can call your chosen funeral director and they will come to bring the deceased into their care (*you may wish to call them sooner if you like, but they will not be able to collect the person until the death has been medically confirmed*).
- d. On the next working day, the GP will complete a Medical Cause of Death Certificate which you will need to collect from the surgery. It is this certificate that you will take with you to the Registrar's Office when Registering the death.

B- If the death occurs at home or in the community and is unexpected (or if they have not seen a Doctor within the last 14 days).

- a. Dial 999 and call for immediate medical assistance
- b. In most cases, the paramedics -after confirming the death- will then call the coroner's officer.
- c. The coroner's officer will instruct the police to attend and then in due course, will take the deceased into the care of the coroner.
- d. The coroner will then investigate the cause of death before issuing an interim Medical Cause of Death Certificate.

C- If the death occurs in a residential care home or nursing home.

- a. The care home staff will respond accordingly if the death was expected or unexpected.

D- **If the death occurs in a Hospital**

- a. The Hospital will issue the Medical Cause of Death certificate to you, usually the next working day.
In most hospitals The Bereavement Centre will be your primary point of contact and they will guide and support you over the coming days.
- b. You'll be given an information pack and they will also ask you to nominate a chosen funeral director as soon as you can.
- c. At this time, you will be asked if you have decided upon cremation or burial. This may seem an odd question but depending up your choice, the doctors will need to generate a different set of medical certificates if cremation is chosen and your funeral director will only be able to bring the person into their care once these have been completed.
- d. Once you have given your hospital your authority, your Funeral Director will bring the deceased person safely into their care as soon as possible.

E- **Cremation or Burial?**

If you have decided that a cremation service will be the most appropriate, then 2 additional sets of certificates need to be created by the medical staff. You won't need to take any action as all of these are handles and coordinated by your Funeral Director.

- a. The attending Doctor or GP will make a physical examination and complete the first certificate; detailing the cause of death, circumstances, medical history and any contributory factors.
- b. A second independent Doctor (or if the death occurred in hospital, then a Senior Pathologist) will conduct a physical examination, confer with the first Doctor before completing the second certificate for cremation. Depending upon work and shift patterns, it can sometimes take a few days to arrange and complete these certificates.
- c. You may often hear reference to the "Dr's Certificates for Cremation" – these are the certificates that are being referred to.

2. Choosing a funeral director

You do not *have* to use a funeral director and you may prefer to organise the funeral yourself. You may want to use some but not all of a funeral director's services. It is important to choose someone that you trust and who understands what it is that you want, so you may want to have some initial conversations before choosing.

At Oak Funeral Services we welcome such enquiries. With us, you can have as much – or as little – involvement as you and your family would like. We can provide a full professional team who will make sure that the arrangements are carried out exactly as you would want. But we would always hope to make things personal and easy for you and the family.

Next Steps:

We will talk you through any aspects of the process that you need to know at this early stage. We can arrange to come and collect the person's body and take them into our care until the funeral, if this is what you would like; we can also advise and supervise keeping the body at home for a further while. We will make sure at this time that you know what to do next, and prepare you for the next steps: the authorities at each stage will generally also be very helpful about what to do next.

We will arrange to meet with you to discuss what ideas you and your family have had about funeral arrangements either at your home, or in our comfortable office. It can be helpful to try and make some basic decisions – especially “burial vs. cremation”- at this initial meeting. Other elements and choices can be discussed but left open - so you have some time to think and consult other family members. It is good to involve as many close family members as possible during these early discussions.

3. Call the registrar of the district in which the death occurred and arrange an appointment.

Registrars for births and deaths available in all major towns. Locally these are, Williton, Minehead, Taunton & Bridgwater.

Somerset Registry Office now offer an on-line appointment booking option which greatly simplifies the process. Simply enter “somerset registrar” into google or go directly to their web page at:

www.somerset.gov.uk/births-marriages-deaths/registry-offices

Or telephone them on 01823 282251 to make an appointment in person.

Who can register the death?

- The next of kin, or a close relative of the person who has died
- A relative in attendance during the last illness
- A relative living in the district
- If none of the above are available, a person present at the time of death e.g. The Officer in charge of the Nursing Home, or a solicitor or executor.

For the appointment you will need:

- The certificate of “Cause of Death”, given to you by the GP's surgery or Bereavement Office at the hospital
- If available their medical card, birth and marriage certificates
- The registration number of the person's ‘government pension’ (if applicable)

The information the registrar will require includes:

- The date and place of the person's death

- The full name of the person who has died and their maiden name (if relevant)
- The date and place of their birth
- Their occupation and home address
- Their National Insurance number and National Health number if known.
- Information as to whether the person was receiving any state benefits or pensions.

The Registrar will explain next steps and issue:

- The Registrar's Certificate for Burial or Cremation (The Green Form): this allows burial, or for an application for cremation to be made (see below). **This green form should be given to the Funeral Directors, (or directly to the burial or cremation authorities).**
- Certified Copies of an Entry: an official certificate that the death has occurred and has been registered. Additional copies will be needed for probate, bank/building society, and any other organisations involved in the administration of the person's estate. (A small charge -currently £11 each- will be made for these, and generally at least three to six extra copies are needed.)
- The Certificate of Registration of Death (Form 344/Form BD8 or White Form) for Dept. of Social Security, if applicable.

The Registrar will also provide leaflets relating to bereavement benefits and income tax allowances for the surviving spouse (if appropriate).

4. Burial or Cremation?

Do you already know if you would like a burial or a cremation? Somehow the choice is usually quite clear and definite.

Burials are often considered to be more expensive, due mostly to the cost of headstones, which is just one more reason why over 70% of families choose cremation.

For others, the 'revolving door' and rather impersonal nature of the crematorium itself makes burial the obvious choice.

Would it help families if they knew that 'double time' can be booked in the chapel for a fraction of the cost of the funeral? Perhaps for some, it would. Know then that it is possible, and can make the whole difference.

However, a **Woodland Burial** can cost almost the same as a cremation and yet offers the grieving family a more personal and caring funeral. This option also offers a place to visit after the funeral. Often set in beautiful natural surroundings away from the sterility of town council run cemeteries, the act of burial can also help as a significant step in the process of grief.

Environmental issues can also play their part in the decision -such as emissions vs. land use.



5. Paperwork for

Generally, therefore, a cremation can take needed and you will working days cremation service.

days allows for less hurried arrangements.

cremation.

more time is required before place, due to the paperwork need a minimum of four full between the death and the Generally, a week to ten

If it is to be a cremation, the GP will arrange for a second doctor to examine the person's body, and talk with the family. In hospital this conference happens before the body is allowed to leave their premises; this can often take 2-3 days after death.

If the person dies at home, the second doctor will come to the premises of the funeral director, unless you would like the body to stay at home for a short while (we can advise on how best to do this).

Local Crematoria:

You can decide which crematorium to use and you are welcome to visit your local ones who will be pleased to show you around and explain the process if you wish.

6. Application for Burial.

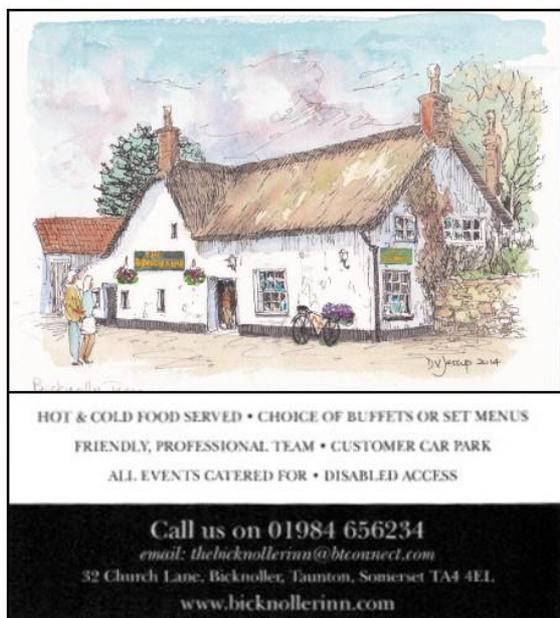
Permission for the body to be buried is granted through the 'Green Form' (Certificate for Burial or Cremation) issued by the Registrar following the visit by the family, and by successful application to the cemetery authority.

Burial Procedures: Churchyard, Town or District Council Cemeteries

Sadly, most church cemeteries no longer have room for new burials (although they may be able to bury ashes) and limit any spaces to local parishioners. So, you generally have the choice between a local authority cemetery, a woodland burial site, or - subject to owner and Environment Agency permission - private land.

However, if a churchyard burial is possible the family usually contact the minister, asking if they will conduct the funeral, and suggesting two or three alternative dates and times. If it is a municipal cemetery, the local council will liaise and require the paperwork.

The Minister of the Church or council representative designates and marks the grave to be prepared.



The funeral director confirms and arranges all the details for the preparation of the ground, such as the size of the coffin, the required depth of the grave (single or double), the date and time of the funeral, and whether the family might wish to help fill in the grave themselves after the committal. The funeral director will also liaise with the minister to establish and confirm the details of the arrangements, and make the necessary payments.

7. The Funeral

The nature and content of the funeral itself is the heart of the public farewell and tribute, and where most of the focus will fall. However, the important and really memorable parts of the goodbye's will often have taken place in private beforehand, afterwards at the 'gathering/wake' or at the ashes scattering – which is why we recommend that due attention be given to these often ignored elements.

Having said that, the importance of arrangements for the funeral itself are such that a full discussion with the main family members present is strongly recommended.

If the family is not religious, Oak Funeral Services can provide or recommend an appropriate and experienced celebrant who will work with you to create and conduct the kind of ceremony you want, using your words, and incorporating your beliefs. You may know someone already who you would like to conduct the ceremony/service for you.

Allowing you to contribute your own chosen poems, readings, and tributes to the service.

The ceremony can take place at your church or place of worship, the crematorium chapel – or in some other place of your choosing. There is not a big range of places to choose from, but we can certainly advise.

Organising the funeral

There are a surprising number of decisions to make around organising the funeral. While many people find that making the funeral arrangements helps them to focus on something practical and to do something important for the person who has died, Oak Funeral Services are keen to simplify things, and help you think through what you might want.

You may also want to do some of the planning beforehand, and we are pleased to do this with you – and even the person who knows that they are dying.

Timing

The funeral doesn't always have to happen urgently (this may depend on your religious beliefs). Generally, you can take time to think about what you really want. You can choose whether it takes place within a few days or a few weeks or more (a minimum of five working days is usual for a cremation). This timing may be important when family members need to travel from abroad or if there is a post-mortem. Usually funerals are held between 10am and 3.30pm Monday to Friday; Friday is always the most popular day for funerals – also the busiest. Weekend funerals are also an option but generally carry an additional cost -particularly with cremations.

The coffin

There is a wide variety of coffins to choose from to reflect the personality of the person who has died – as well as your budget. We do not believe that choosing an expensive coffin is in any way necessary to show respect to the person who has died. We specialise in natural and environmentally friendly coffins but offer a full range of basic and traditional designs from a wide range of suppliers.

As well as traditional solid or veneered wood coffins, you can choose a coffin woven from willow, bamboo, sea grass, pandanus fibre, banana leaf, or water hyacinth; there is a good range of cardboard coffins – plain or coloured - and some very nice soft-textured pastel coloured coffins made locally using compressed recycled paper.

You may want to decorate the coffin yourself with painting or flowers or you can ask us to arrange this for you. We have pictures of each to make it easier to choose the right one.

Some kind of urn or container for the ashes is also needed, and we have a good selection available to choose from.



Transport

You may want to have a traditional hearse, with or without limousines for the family. You can choose to have the coffin arrive in more unusual ways, such as a motorcycle hearse, VW camper van, long wheel based Land Rover or a horse and cart: or you can simply use your own big car or our estate car.

You may want to all meet at the crematorium, or have the cortège set off from the house: if so, we can go a certain route or past a special place on the way to the funeral.

For yourselves you may want to use your own cars – but we can provide limousines, people-carriers or a minibus/coach, whichever best suits your requirements.

Donations

It is quite usual to ask people to donate money to a chosen charity instead of buying flowers. We are happy to collect and co-ordinate these, both at the funeral and during the days that follow.

The ceremony

Generally the service begins with the arrival of the coffin. If you would like to carry the coffin yourselves, we can show you how best to do this beforehand so that it goes smoothly.

However, it is also perfectly possible to have a service without the coffin – as in a memorial service following or preceding a more private cremation.

Flowers

Flowers can be a beautiful part of the funeral. They can be simple or formal, and a single rose can be as beautiful as a large wreath. It can be special to use flowers from the person's own garden or from a friend or family member. However, we have a particularly gifted florist who will work with you if you want. Guests may still like to bring a few flowers or greenery from their garden depending on the season.

One question is what you might want to happen to the flowers after the funeral, as only very small bunches can be cremated with the coffin.

Hand tied sheaves can be taken to a hospice or care home afterwards or given out to family members.

All flowers may be left at the crematorium or on top of the grave.

Prayers and poems

You can also think about and prayers you would like These might be old write your own. Children poems or prayers and this involve them.

More about the Venue

The ceremony can take worship, in the local hall hotel or home, in the open air, or at significance to the family.

Floral Designs
FLOWERS BY WENDY

Wendy has many years of experience designing funeral and sympathy tributes. Her service provides sensitivity and trust and she adds personal touches relating to your loved one. To see the many designs Wendy has created please visit her website. alternatively, you are welcome to visit her at her workshop in Stogumber or home visits can always be arranged. Delivery is available to all local funeral directors.



Contact Wendy on:
H: 01984 656843 M: 07929577329
Email: sales@flowersbywendy.co.uk
Website: www.flowersbywendy.co.uk

special poems, readings included in the funeral. favourites or you could particularly like writing can be a lovely way to

place at a place of crematorium chapel, at a community centre, at a special place of deceased or to their

If you are using a crematorium, they will usually only allow 30-40 minutes for the whole event: you can make the ceremony less rushed if you book a double time slot, and this is good value at an only a small incremental cost. Or you could have a longer ceremony somewhere else before or after the cremation.

Music

You will want to consider the music you would like for different parts of the funeral. You could choose favourite hymns or modern songs, classical or popular music. You can use live musicians or recorded music. Usually there is music to accompany the coffin coming in, and as the guests leave the chapel. Often there are one or two hymns or a piece of music to listen to, which can be followed by a period of silence or reflection.

Order of Service Booklets

These are useful if you are singing hymns – the words are there for all to read – and if you would like a memento for yourselves or others to keep. A nice photograph on the front is often used as well as another or more on the back page.

A member of the family can sometimes design and print

it, or we can do this for you.

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Find us on Facebook

Simply provide us with some photo's and we can scan them and create a beautiful 4 or 8 page Order of Service in full colour

Who was there?

We can provide staff to take the names of those attending the service.

Recording

The crematorium chapel service can be recorded on DVD and our local crematoria can offer a live streaming across the web as well if desired.

Filming/Photographing

There are a couple of skilled (and discreet) local photographers who will film the whole funeral and the wake – or take portraits of those attending. These can be extraordinary to look at and to share.

Book of Remembrance

People can write their own thoughts and comments in a special book, but this works best if provided at a table (with pictures from the person's life on an easel?) at the gathering afterwards.



Who to invite

You may already have an address list for all the friends and family of the person who died. You could also put an announcement of the death, with the time and place of the funeral in the local paper. People are often surprised at how many people want to come to a funeral to pay their respects work colleagues past and present, neighbours, old friends, as well as distant family members. You may want to collect the names of those who attend the funeral, or have a 'visitor's book' for people to write in.

It is not unusual for families to have past conflicts and difficulties between family members and these can become troublesome when a funeral happens. It can help to think ahead and decide the best way to approach this.

Involving children

Children can benefit greatly from being invited to and involved in a funeral - whatever age they are. You may wish to think about the children in your family and how they might play a part. Different members of your family may have different views on this. Please see our page '*Do you involve children*' on our website for more information and some sensible ideas about this.

Preparing for the day

It is well worth practicing and timing any speeches, music or contributions by family members. You may also like to visit the place where the funeral is happening to make sure you know what it will be like. You can also think about decorations if you would like to personalise the venue beforehand.

Food

It is traditional to have refreshments after a funeral for family and friends to gather and spend time together after an emotional day.

This can be a very special – and less formal - part of the funeral itself. You could have the person's favourite food or a special family dish. You could ask friends to help provide and serve the food or you could have it all done by a caterer. It could be simply tea and cake or a fully cooked meal depending on the time of day, the season, and your wishes. We can arrange caterers and help you think about what you would like.

After the funeral

It is good to think about what you might want at the end of the day of the funeral. It can be a very vulnerable time when all the organisation is over. You may want to be left alone after the guests have gone home or you may wish to ask a close friend or family member to stay with you. You could think about going to stay with someone for a few days or arranging something nice to do. Whatever supports you - think about how you can include it in the time after the funeral. People may offer their support and company – take them up on it if it feels helpful to you.

'Cremated Remains'.

Ashes are available for collection next day. Generally, the funeral director will do this and return them to you.

You can ask the crematorium staff to scatter them on your behalf in their memorial garden or you could inter them in the crematorium's Garden of Rest in a small private ceremony.

Having considered what you would like to do with the ashes afterwards helps determine the type of urn you need. There are many to choose from. Some float for a few minutes before sinking, some biodegrade in the ground, others are conversation pieces – like a birdbath, a starter block for a coral reef. You can supply your own container (approx 3 litres, with a good lid).

Christian practice is to bury ashes in the churchyard. Non-religious practice is usually to scatter the ashes – for which the landowner's permission is required (ie Coastguard, National Trust etc).

...Roses do well with the potash.

Costs

The average cost of a simple funeral in Britain in 2016 was found to be £3,748, not including flowers or newspaper announcements*. (It is the choice of coffin, transport, newspapers etc. that determines the actual cost.) In 2018 this figure is closer to £4000 or more

In this survey, small and independent companies were found to be consistently – and sometimes significantly - cheaper than the National funeral companies*.

Funeral companies generally quote a certain figure 'Plus Disbursements'. Disbursements are those costs paid out by the funeral director on the family's behalf, and are typically asked to be paid in advance of the funeral; they account for about half of the total cost.

*Source 2016 Ipsos Mori.

Oak Funeral Services will always provide you with a written, itemised estimate for your approval in advance of the funeral.

As a guideline, a funeral provided by ourselves will usually cost between £1800 and £2,500 depending on choices made (inclusive of all disbursements).

A simple unattended cremation only service can cost as little as £995 (inclusive of all disbursements).

8. Organ Donation/ Medical Research?

This will need to have been discussed with the doctor in advance of death, and preparations will therefore already be in place; all arrangements need to happen immediately – or very soon after - the person has died. (i.e. a cornea must be donated within 12 hour, but every other organ is extremely and vitally urgent).

If the person wished to donate his/her organs the next of kin must also have given their approval. The body can then be released after the specific organs have been removed.

In 2020, the law will change and authority for donation will be automatically assumed. From that date You must actively “Opt Out” if you do NOT wish organs to be donated.

9. Is repatriation required?

To return the person's body back to their home country from the UK, or to bring a body home to the UK from abroad, the Coroner's permission is required, usually at least 4 days in advance. There are very specific requirements for the closing of the coffin by Customs and Excise, and specialised regulations depending on the country to which the person is being sent. Oak Funeral Services can handle all of these arrangements for you, in conjunction with their worldwide agents.

10. Wills and Probate:

When the person dies someone needs to deal with their 'estate' – their money, property, possessions, and other issues arising from the will. This involves collecting all the information and monies, paying any debts and distributing the estate to those entitled. Usually – but not always - a solicitor will be appointed to handle this.

If you are not planning to use a solicitor, obtain the required forms from your nearest Probate Office. You may have to attend an informal interview to confirm the details on the form and to discuss any queries.

The Probate Office (Registry) issues a document called “the grant representation”. There are two basic types of grant/deed:

- Probate – issued to one or more of the executors named in the will.
- Letters of Administration – issued when there **is a will** but no executor has been named (or one named is unable to deal with the estate), or when the person **has not left a will**, (or the will is considered invalid).

The need for a 'grant of representation' document:

Organisations holding money in the person’s name need to know to whom the monies are to be paid. The distribution of the estate is the responsibility of the person named as executor.

A 'grant' document is sometimes not needed if the person’s money can be released without the holder of the monies needing to see a grant – i.e. when the amount is small and there are no complications.

Living Will

This can take the form of written (or verbal) preferences and a guide as to how you would (ideally) like to be cared for, in as much detail as you want. This is called an Advance Directive Statement, and is simply – but usefully - a wish list.

If a living will is to be legally binding – it takes a particular form and is called an “Advance Decision”. It is to be used when the person is unable on a temporary or permanent basis to make their own decisions about treatment, and unable to communicate their wishes. It is a decision to refuse certain treatments that might otherwise be used to sustain life; in signing (and witnessing) an Advance Decision, understand that in refusing such treatments life may be threatened or, indeed, ended.

At some point, you will probably need to contact at least some of the following organisations:

Car:

The car insurance company (if you were insured under the deceased person’s name or if there is a refund due).

DVLA, to return their driving license, and change registration details.

Residential Affairs:

Landlord/Local Council/Home Insurance Company.

Utility and service providers.

Post Office, to re-direct mail.

The Bereavement Trust, who will arrange to take the person’s name off all mailing lists to avoid future unsolicited mail.

Dentists/opticians/hospitals etc. to cancel appointments, and to amend their patient lists.

Finance:

Banks/Building Societies to close or amend account details.

Life Insurance companies to claim entitlements.

Social Security, to claim any pension or bereavement benefit to which you may be entitled.

Inland Revenue, Pension Plan Providers, Credit and Store Card companies.

Return National Insurance documents

State Benefit documents

Passport/Library books and tickets/and any season tickets

TV licenses and claim for a refund.

Useful Resources:

This can be a very difficult and emotional time for a family, and no two people are affected in the same way.

These are some good local support and other kind and helpful organisations:

Cruse Bereavement Support: 0844 477 9400 www.crusebereavementcare.org.uk

The Cruse young person's helpline is 0808 808 1677 and e-mail info@rd4u.org.uk

Winston's Wish specialises in helping bereaved families with children. Tel: 08452 03 04 05
www.winstonswish.org.uk

For a more personal support, we thoroughly recommend ***New Leaf Bereavement Counselling***. New Leaf run a distributed group of highly qualified and experienced counsellors across the Somerset and Devon area. www.newleaf.uk.com Tel: 07590 684888

Please contact Oak Funeral Services if you would like to talk about anything in more detail concerning these or other 'end of life' issues, (including access to the most detailed 'Living Will' form available).

Red Deer
country



Estate Agents

info@re

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Probate Valuations wit

We offer a wide range of services to red

Frequently Asked Questions.

How do I know if the death has occurred?

Look for movement in the chest. Can you feel a pulse? Does a mirror mist over if held to the mouth? Does the person respond to a pain stimulus?

If you are at all unsure then immediately ring 999 for an ambulance.

Does the body need to be moved by a funeral director?

No. A body may be safely kept at home in cool conditions for up to a few days. You may want to call for reassurance or technical advice from a funeral director, but you can close the eyes, put a small towel rolled under the chin, keep the room as cool as possible without a fan or windows open; wrapped freezer packs will help cool the body quicker, and keep it stable.

Where is the body kept once it has been moved?

The body will be kept in the funeral director's mortuary (usually referred to as the 'chapel of rest'), using refrigeration to help preserve the body; it will remain here until the funeral. You may, of course, visit the body by arrangement with the funeral director.

What do I do next?

You will need to collect the medical death certificate that the doctor has signed – usually at the doctors' surgery or hospital bereavement office.

Call the registrars' office in the area where the death occurred and make an appointment, and make sure you take this medical certificate with you.

If you are unable to visit the registrar in the area where the death occurred, ask for a registration 'By Declaration'. This relies on the Royal Mail or courier so allow extra time for this to take place.

How many copies of the death certificate will I need?

The Registrar will issue you with one copy. You will need another 3-5 copies to be able to send one each to the bank, solicitors etc. They cost £11 each.

How long do I have in which to register the death?

Deaths in England and Wales or Northern Ireland should be registered within 5 days - if this is not going to be possible, you should inform the Registrar.

How soon can the funeral take place?

It is best to allow between 5 to 10 days for a cremation; in particular circumstances with a burial, the funeral can take place within 24 hours of the death, though 3-5 days is more usual.

What is a 'chapel of rest'?

This is a room which allows families to privately visit and spend time with the person's body.

What will the body look like?

Obviously it depends – but it is often said that the person 'looks very peaceful'. We will have

washed and dressed the person in clothes you will have provided; often this visit is recalled as an important part of the process of accepting that a person has actually died and is no longer 'here'.

Can I assist with the dressing?

Yes, we welcome any family members that may want to assist with this process.

Am I able to put personal items into the coffin?

Yes. However due to cremation regulations no metal, glass, plastic, or PVC items. Rings are OK.

For these reasons we recommend leaving off most shoes.

What is embalming?

It is a temporary preservation technique that involves introducing a chemical preservative through the vascular system. It is sometimes extremely useful but is invasive and we only suggest this option when a body is to be kept for some time, exported by air or if the coffin is to remain open during a church service. We will only embalm with a very good reason and would absolutely never do so without discussing with you and receiving your explicit permission.

[British Institute of Embalmers \(www.bioe.co.uk\)](http://www.bioe.co.uk)

Burial or Cremation? Some facts:

In the UK almost three quarters of funerals involve cremation. Cremation is generally less expensive, as it does not involve a headstone. Cremations are carried out one at a time and the ashes (sometimes called 'cremated remains') are completely collected before the next coffin is introduced into the cremator.

The main crematoria in our area require 4-5 hours to complete the process, before the ashes can be collected. Cremated remains can be scattered in the Garden of Remembrance at the crematorium, 'strewn' (poured under a turf), buried loose or in an urn or casket in a grave or taken away by the funeral director (or the family).

[Institute of Cemetery and Crematorium Management:
\(www.iccm-uk.com\)](http://www.iccm-uk.com)

Do I have to have a religious ceremony?

Many funerals in the UK still follow traditional religious practices with a typical service in a crematorium chapel taking approximately 20 minutes. If more time is needed, a 'double' slot may be booked, which will extend the service to 50 minutes.

Church services are usually no more than 40 minutes – though in some cases they may extend to over an hour.

There is also the much more popular option of a secular service, or civil ceremony. This would include poetry, music and an appreciation of the person's life. We are happy to recommend a range of independent secular officiants for you with whom we've worked with in the past and come highly recommended.

Can members of the family carry the coffin?

Most certainly – women as well, of course. We would give a quick briefing to ensure that all are prepared and would be on hand to help at all times. It is generally considered an honour to be asked to carry the coffin as a last act of service to the person who has died.

It is important to all keep in step, and we always start off on the left foot.

Is there any other mode of transportation apart from the hearse?

We can organise horse-drawn carriages, a horse and wagon, a motorcycle trailer or sidecar hearse, or a vintage lorry. We have access to a vintage Daimler 420, a LWB Landrover hearse fleet, and a classic VW fleet. You can also use our own estate car – or your own family estate vehicle. We can accommodate most requests as long as they are safe.

How soon can I collect the cremated remains after the funeral?

You are able to collect the cremated remains the next working day. It is possible to have them back on the same day of the funeral as long as the service takes place first thing in the morning.

Is the coffin cremated with the deceased?

Yes. Once the coffin has left the funeral directors the deceased cannot be removed from it.

How do I know that the cremated remains I receive back are those of my loved ones?

The cremation process is governed by very strict rules and regulations. They know this is a widespread concern, so the crematorium authorities take great care to ensure that every individual cremation is kept completely separate. You can always arrange to visit a local crematorium to see exactly what they do.

How much will the funeral cost?

Generally, a funeral through Oak Funeral Services will cost about £2,300. There are several factors that determine the final cost of a funeral – particularly the choice of coffin, newspapers, requirements for flowers, limousines etc. We will always discuss costs with you and provide an itemised estimate in advance of the funeral.

Terms of Payment?

An invoice is sent out the week after the funeral for the balance to be settled in full within two weeks of the date of the invoice.

How to Pay:

The banks will freeze a person's account upon being informed of their death. However, costs associated with the funeral can be paid from this same account on submission of a funeral invoice

by the executor/next of kin.

We accept payment in all forms; Credit or Debit card, Cheque, Bank or on-line transfer or cash.

What if I think I cannot pay?

If you think you might have trouble paying for a funeral that you have to arrange, it is very important to discuss this with us in advance: we will try and work out a payment plan with you.

We can also offer a custom finance option specifically designed to fund funeral costs.

Also many people are not aware that they may be able to claim a lump sum "Bereavement Support Payment" of up to £3500 followed by a monthly payment of up to £350.

These payments do NOT affect any other benefit you may be receiving for the first 12 months

You do NOT need to be claiming benefits to be eligible for the Bereavement Support Payment

www.gov.uk/bereavement-support-payment

If you are claiming any form of benefits, you may also be eligible to receive a **Social Fund Funeral Payment** to help you with some of the costs; however it is not a set figure, each case is looked at individually, and any payment only covers a portion of the total cost.

www.gov.uk/government/publications/the-social-fund-technical-guidance

Is it worth paying for my funeral in advance?

Given that funeral costs have increased by an average of 5% p.a, and return on savings rate is below 2%, it would seem a good idea – despite the £249 'administrative fee' to cover the funeral plan company's initial set-up costs.

You decide the kind of funeral you would like. We will provide a quote at today's rates. You then purchase a funeral plan at the quoted price and when the time eventually comes, your family will have nothing extra to pay, although there may be a small top up if the costs of the 'disbursements' increase by more than the TRUST Fund has grown by or if the family wish to add or change the planned arrangements.

One great advantage of Oak Funeral's funeral plan supplier is that they will allow for a completely personal and 'bespoke' funeral plan, rather than the 'Westminster', the 'Buckingham', or the 'Windsor Way' type of plans on offer by other providers.

We are also very happy to come and talk with you in advance of the need for a funeral, even if you do not want to pay in advance.

Other questions?

We hope this has been helpful.

There may well be other questions we have not addressed here – so please contact us - we will do our best to answer any concerns or address any areas of death, dying, and funerals that we can. There is nothing you cannot ask us!

Lastly, a few testimonials from families we have recently supported;

“I am so glad to have had your kindly and helpful support over the past couple of years whilst I have been preparing for Mum's death. My sister and I found your gentle, low-key, but professional presence during the closing of the coffin – and throughout the funeral – very reassuring, and we both thank you most sincerely for making the experience one of great calm and peace”. -Dr. B. W.

“Such an amazing funeral and so lovely – you organised it so well, we were delighted. It was difficult to be sad surrounded by nature at its very best.” - Mrs S Wright

“Many Thanks Jonathan, for taking such good care of Mum and for making all the arrangements for her cremation. I would have no hesitation in recommending your services to anyone.” – Mr V Hughes

“Thank you for the gentle and caring manner in which you dealt with all of our family when Geoff passed away. Your openness to suggestions from family about arrangements while also making your own recommendations and suggestions was very much appreciated. You became a highly respected and trusted friend of the family during this difficult time. Both Geoff's funeral and interment a little later on were beautiful occasions leaving everyone with many happy memories. You made this possible. Thank you so much.” Nick and Sue

Your Notes

Golden Charter

Funeral Plans



Your Notes





Oak Funeral Services

**Traditional and Bespoke Funeral Services
for the West Somerset Community**

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