

INFORMATION
GUIDE
with
HELP
CHECKLISTS



GRASSBY FUNERAL SERVICE

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INTRODUCTION

We provide a discreet and professional service which offers you immediate, personal and practical assistance. In all matters regarding funeral arrangements we will, if you require, accept complete responsibility.

This brochure outlines many of the legal requirements and personal formalities required at this time. We know from experience how demanding this occasion can be and hope these guidelines will be of some assistance to you.

In the matter of funeral arrangements a wide range of services, both standard and optional, are available. We hope these will enable you to choose the most suitable course of action for your own personal satisfaction whilst accommodating all financial considerations.

Many of our clients will be facing these circumstances for the first time and will be unsure of the most practical course of action. With this in mind we have also included in this guide information about the financial, legal and more personal aspects of bereavement. We hope it is of some use to you.

Finally, we would like to assure you that all enquiries are dealt with in the most professional manner, without obligation on your own part, and in the strictest confidence.



IS THERE A WILL?

A Will may contain specific requests about funeral arrangements including the name of an Executor to arrange all funeral details. As a first step, therefore, it is advisable to check through the papers and belongings of the deceased, or contact his or her bank or solicitor, to see if a Will has been made.

We hope you find this a helpful and accurate guide.
It is not, however, either comprehensive or legally authoritative.

The following guidelines are applicable in England and Wales only.



REGISTRATION CHECKLIST

Registration by near relative or Executor where possible. *(We will be pleased to advise you)*

Documents to take

The Medical Certificate of the cause of death.

Medical Card and Birth Certificate if available.

Reference Number of any Government Pension other than normal state pension.

Information to give

Full name *(and maiden name where applicable)*.

Date and place of birth.

Last usual address.

Date and place of death.

Occupation.

Marital status.

Name and occupation of marital partner.

Date of birth of surviving marital partner.

Type of State Pension or Allowance.



REGISTRATION

It is normal for a death to be registered in the district in which it has occurred in order to avoid undue delay. However, if this presents difficulty, we will advise you about registration by declaration.

In normal circumstances you will need a Medical Certificate from the doctor who attended the deceased (*this will be addressed to the Registrar*) together with a Formal Notice that states the Medical Certificate has been signed. Please see separate 'Registration Information' list to help you provide the Registrar with the information required.

The Registrar will issue a Certificate for burial or cremation (*The Green Form*) which should be delivered to us as soon as possible. A Certificate of Registration of Death (*The White Form*) will also be issued to you, together with relevant leaflets, for Social Security purposes.

At this stage it may be advisable for you to ask the Registrar for copies of the Death Certificate which may be needed for legal and financial matters concerning the deceased's estate. There will be a small charge for these.

H.M.CORONER PROCEDURE

Should the doctor be unsure of the cause of death he will be unable to issue a Medical Certificate, the Formal Notice will state that the death has been referred to the Coroner, and Registration may be delayed. *This procedure could be necessary in the case of any sudden and unexpected death etc.* The Coroner or his officer will then make an examination and you will be contacted.

Ascertaining the exact cause of death may be important for a number of reasons and the Coroner may choose to conduct a post-mortem examination. All expenses will be paid by the Coroner.

If the cause of death is found to be from natural causes the Coroner's office will issue a Pink Form, the equivalent of a Medical Certificate, and we will inform you when to attend the Registrar's Office. If you choose cremation the Coroner will also provide the relevant form.

This procedure may not delay the funeral service.

INQUEST CASES

Should the Coroner decide that an inquest is necessary for the public interest and those of the relatives he will arrange it. This may be helpful, for example, with claims for compensation. Contact the Coroner's office for help and advice.

The Coroner can supply you with a letter confirming death, to help you claim Social Security benefits, and finally the required form for burial or cremation. A Certificate After Inquest will be sent to the Registrar for registration purposes. You will not need to attend the Registrar's Office to register the death.



FUNERAL ARRANGEMENTS

We have listed the following traditional funeral arrangements for your guidance. They are not all essential and we will be pleased to assist you choose your own personal selection. Also, we will be pleased to pay, on your behalf, all the fees and disbursements of your choice. Every attempt has been made to offer you the best of services and the fairest of charges.

Chapel of Rest

Chapel of Rest facilities are available to offer relatives and friends of the deceased the opportunity to pay their last respects in privacy and suitable surroundings. This may be especially helpful if death has occurred in hospital. Jewellery and personal effects may remain with the deceased or collected, as required. For your own peace of mind please confirm your wishes.

Newspaper notices

We shall be pleased to help you compile obituary notices and/or acknowledgments and, if you require, arrange for them to be published in the newspapers of your choice.

Flowers

We can order flowers on your behalf and have them delivered to our own address prior to the funeral service.

Limousine arrangements

Our limousines seat six adults comfortably. Please let us know, as soon as possible, if extra or special transport is required. We will be pleased to help in any way we can. Also, if it is more convenient for you, mourners can assemble for the funeral cortège at our own premises.



FUNERAL ARRANGEMENTS *continued*

The Funeral

CREMATION: This service is usually arranged with the local authority whose charges also include crematoria medical fees and the use of the chapel. We have all the relevant forms for completion and will, on your behalf, make all arrangements.

It will be necessary to decide what to do with the cremated remains. They may, for example, be scattered in a garden of remembrance or a favourite spot, buried in a cemetery or churchyard, or kept.

BURIAL: This service is usually arranged by us through either the Church of your choice, the local authority or a private company. Fees will depend on the choices you make. We can help you choose the most appropriate method and, on your behalf, make all necessary arrangements.

The Service

Religious or secular, we can help you arrange the most appropriate Service. In usual circumstances a fee for conducting the service will be charged. Mourning Stationery is available for the Service and all aspects of bereavement if required.

Memorial Masonry

We have a selection of leaflets available illustrating a variety of different memorial designs and natural materials, all of which have been produced by our own stonemasons. Your choice of memorial is by no means limited to those shown in the leaflets. Our craftsmen can design and produce any memorial to your specific requirements and a diagram can be provided showing the overall effect before the work is commenced. Churchyard or Cemetery regulations will almost certainly have restrictions on the type of material or size of memorial permitted. One of our experienced members of staff will always be available to give you advice or guidance in selecting the right stone and inscription to comply with these regulations. We also carry out renovations and additional inscriptions to existing memorials, for which we will be pleased to provide a quotation after inspecting the memorial.



FINANCIAL AND LEGAL MATTERS

A Solicitor and the Estate

If the deceased used the services of a solicitor he should be contacted at the earliest possibility to help you with the financial and legal arrangements. Should a Will have been made it may be possible to arrange to realise the estate immediately (*a grant of Probate*). If a Will has not been made (*the deceased is said to have died Intestate*) claims on the estate may still be started through Letters of Administration.

If the services of a Solicitor have not yet been employed and you feel it may be appropriate to do so, many Solicitors offer half an hour of legal advice at minimal cost.

Further help and advice

If you decide not to seek a Solicitor's assistance you may feel it in your own best interests to contact a Citizens Advice Bureau or the Department of Social Security. They will be able to offer you further information and advice regarding such matters as outstanding debts, help from the Social Fund, tax liabilities, social security claims, etc.

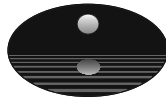


PERSONAL SUPPORT

Outside family help

Bereavement raises many difficult and emotional issues that may cause you concern. Fortunately there are many individuals and organisations outside the immediate family to offer support and comfort. These include Ministers of Religion, Hospital Chaplains and organisations including The Samaritans and Age Concern. There are many others that may suit more specific needs and details are available at any Citizens Advice Bureau or Department of Social Security office.

An independent and non-religious *Helpline* has been established by CRUSE to offer sympathetic support to anyone experiencing bereavement.
Please telephone **020 8332 7227** Monday to Friday 9.30am - 5.00pm



FUNERAL COSTS AND STANDARDS OF PRACTICE

We offer a scale of charges and a range of services in order to accommodate the economic considerations and wishes of all our clients. In this way it is possible to arrange both sophisticated and simple funerals according to your own requirements.

Our price lists are available, which you are welcome to see, and every attempt is made to render only fair charges. We will provide you with a written estimate for all our charges and disbursements and will provide an itemised final account.



FINANCIAL HELP

Personal Provision

Many individuals make personal provision for this eventuality. Details may often be found in the papers of the deceased which may be lodged with either his or her bank or solicitor. This can take the form of a Life Insurance Policy or suitable Occupational Pension Scheme. It is also possible that lump sums will be paid from relevant Trade Union, Club, or similar organisation on application. Furthermore, it may be possible to withdraw up to £5000 from the deceased's bank account or insurance policy for immediate use against funeral expenses on production of a death certificate.

We also strongly advise that reference is made to the Social Security's guide to Bereavement benefits.

The Social Fund

The Social Fund (*part of the Social Security system*) may also be able to help if you or your partner are in receipt of Income Support or Jobseeker's Allowance (Income - based) or Family Credit/Working Family Tax Credit or Housing Benefit or Council Tax Benefit or Disability Working Allowance/Disabled Persons Tax Credit. Applications should be made within three months of the date of the funeral.

There are also additional benefits, applicable in certain circumstances, for example, if the deceased was a war pensioner. Details of help available can be obtained from your local Citizens Advice Bureau or Department of Social Security.



CHECKLIST OF THINGS TO DO

People to tell

- Car Insurance (*you are not legally insured to drive if your policy is in the deceased's name*)
- Social Services (*re. Services or Equipment*)
- Hospital and/or Family Doctor (*to cancel medical arrangements*)
- Employer and Professional Associations
- School, College or Employer (*if a young persons relative or friend has died*)
- Inland Revenue (*re. Tax on investments, self-employed earnings etc.*)
- Social Security (*re. direct payments into bank account etc.*)
- Local Government (*to cancel Housing/Council Tax benefits*)
- Local Housing Department (*if council house occupier*)
- Gas, Electricity and Telephone Companies
- Post Office (*to redirect mail*)
- Credit Card Companies (*re. outstanding payments*)
- Bank and other accounts (*change of name*)
- Investments and Insurance policies (*change of name*)

Items to return

(with a short note of explanation and date of death)

- All state benefit documents (*retain details of each document returned*)
- Passport (*address from Post Office*)
- Driving Licence (*address from Post Office*)
- Vehicle Registration Documents (*for change of ownership*)
- Car Insurance and T.V. Licence (*change of name or claim refunds*)
- Season Tickets and Club Membership Cards (*Claim refunds*)
- Library books and tickets
- National Insurance papers
- NHS equipment

Please Note

Your financial circumstances may now have changed and you could be eligible for various state grants and allowances. Your local Citizens Advice Bureau will have details and be pleased to help you.