

What to do when someone dies.



Practical information, to help as a guide, at this difficult time.

Practical information regarding what to do when someone dies.

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Please contact us if you require any further information, would like a copy of our simple My Funeral Wishes leaflet or a copy of our detailed My Funeral Wishes document.
We are here to help.

M. Rushton Funeral Directors, 100 Marshside Road, Southport PR9 9TG.
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Email: mr@rushtonfuneraldirectors.co.uk
Website: www.rushtonfuneraldirectors.co.uk

Practical information regarding what to do when someone dies.

If someone dies at home/nursing or care home

Call the family doctor and nearest relative immediately. If the death was expected, the doctor will give you a medical certificate showing the cause of death. They'll also give you a formal notice saying they've signed the medical certificate and telling you how to register the death. If the person is to be cremated, you'll need two certificates signed by different doctors (your funeral director will arrange this for you). In a nursing home, if the person is under the DoLS (Deprivation of Liberty Safeguards) act, the death will automatically be referred to the coroner, but as with an unexpected death, may not result in a post-mortem.

If someone dies in hospital

The hospital will usually issue a medical certificate and formal notice. The body will usually be kept in the hospital mortuary until the funeral directors or relatives arrange a chapel of rest, or for the body to be taken home.

Unexpected death

If someone dies unexpectedly, or the family doctor hasn't seen them in the last 14 days, the death is reported to a coroner. A coroner is a doctor or lawyer responsible for investigating unexpected deaths. The coroner may decide all is fine after reviewing all the details and allow the body to be released, or they may decide to call for a post-mortem or inquest, this may take some time, so the funeral may need to be delayed.

Some deaths have to be reported to the Coroner for legal reasons. This is usually when a Doctor is unable to issue a Medical Certificate of Cause of Death. The Coroner is appointed by the Queen to investigate certain types of death. If a post-mortem is required, a slight delay may be experienced before the registration and funeral process can take place. A death must be referred to the Coroner if:

- No precise cause has been established
- It follows an operation, or if it is possible that it could be due to a complication of surgery or anaesthetics
- It is not thought to be from natural causes
- It is due to an injury, however it happened, or if an accident or negligence is alleged
- It takes place within 24 hours of admission to hospital

If there is a need to contact the coroner, the coroner will then decide if the hospital doctor can issue the medical certificate of cause of death or whether a post-mortem is needed. Further information will be given by the Coroner's Officer on 0151 777 3480 or the Coroner's Clerk on 0151 934 2746 or 2749 for Sefton and 01257 246207 for West Lancashire.

Death abroad

If someone dies abroad, register the death according to the regulations of the country and get a consulate death certificate. Register it with the British Consul in the country too, so a record can be kept in the UK. The GOV.UK website offers two leaflets which explain the practical support British consular staff can offer and what you need to do.

Who can register the death?

The person who registers the death should be any of the following:

- A relative of the person who has died who was present at the death
- A relative of the person who has died who was in attendance during illness
- A relative residing or being in the district where the death occurred
- A person present at the death
- A person making the funeral arrangements

You need to register the death within five days. You can use any register office but it's best to use the one in the area where the person died, otherwise the process might take longer.

You'll need to take with you the medical certificate showing the cause of death, signed by a doctor. If possible, also take the person's:

- birth certificate
- NHS medical card or number
- marriage or civil partnership certificate.

You will have to tell the registrar:

- the person's full name (and any other names they had, such as a maiden name)
- the person's date and place of birth
- their date and place of death
- their usual address
- their most recent occupation
- whether or not they were receiving any benefits, including State Pension
the name, occupation and date of birth of their spouse or civil partner

The registrar will give you:

- a certificate for burial or cremation (known as the Green Form)
- a certificate of registration of death (form BD8). You should fill this out and return it in the pre-paid envelope if the person was receiving State Pension or any benefits
- leaflets about bereavement benefits
- a death certificate, for which there will be a charge.

You can buy extra death certificates – these will be needed for the will and any claims to pensions, savings, etc.

It's best to pay for several copies, as copies required at a later date may be more expensive. Ordinary photocopies aren't accepted by some organisations, such as banks or life insurance companies.

To register a death in Southport/Sefton please make an appointment to see the registrar using the following information:

The Registrar of Births, Deaths & Marriages
Sefton North Register Office
Corporation Street
Southport PR8 1DA
0151 934 2011 or 934 2013
Mon, Wed, Thurs, Fri 9.15am -1pm and 2pm - 4pm
Tuesday 9.15am -1pm and 2pm - 5pm
Car parking is available on streets in the surrounding area.

To register a death in Banks, Tarleton, Burscough, Ormskirk/West Lancashire please make an appointment to see the registrar using the following information:

The Registrar of Births, Deaths & Marriages
Greetby Building
Derby Street
Ormskirk
Lancashire
L39 2BS
0845 053 0021 (Lancashire Council enquiry line 9am -5pm)
Mon-Fri 9.30am - 4pm
Limited parking is available at the Registry Office.

Who to tell about the death

When someone dies, you must contact certain organisations to inform them as soon as possible. You need to:

- tell the tax office
- return the deceased person's driving licence to the DVLA
- return their passport to the UK Passport Agency
- send any Lasting Power of Attorney or Enduring Power of Attorney they had back to the Office of the Public Guardian, along with a death certificate, if you were their attorney.

You may need to contact other organisations as well, such as:

- pension scheme provider
- insurance company
- bank and building society
- employer
- mortgage provider, housing association or council housing office
- social services
- utility companies
- GP, dentist, optician and anyone else providing medical care
- any charities, organisations or magazine subscriptions the deceased person made regular payments to

You could also register the name and address of the deceased person with the Bereavement Register, which tries to put a stop to post being sent to people who have died.

Tell Us Once service

The government's free Tell Us Once service lets you report a death to several government departments in one go, either online or by telephone. You will need a Tell Us Once reference number from the registrar when you register the death. The service isn't available in every area. Local authorities that offer the service should explain it to you when you meet with the registrar.

Organ donation and medical research

If the person carried a donor card, was listed on the NHS Organ Donor Register, or told you or someone else they wanted their organs to be donated, you should tell the hospital staff or GP.

The sooner you tell them, the more likely it is the deceased person's wishes can be carried out, as organs need to be removed quickly. If the death is to be reported to the coroner, you may need the coroner's consent.

The person who died may have made a special request to have their body donated to medical science. They will have made arrangements with their nearest medical school and told their family and GP. A member of the family should contact the medical school for advice.

Arranging a funeral

If you're arranging the funeral, start by thinking about what sort of funeral the person would have wanted. They may have left instructions in their will or a letter about their wishes. If there aren't any clear wishes, the executor or nearest relative will usually decide if the body will be cremated or buried and what type of funeral will take place.

Most people use a funeral director. Choose one who's a member of either The National Association of Funeral Directors or the National Society of Allied and Independent Funeral Directors. Get more than one quote to

compare costs. We can provide you with a simple My Funeral Wishes leaflet or our detailed My Funeral Wishes document. Please contact us on 01704 214118 to be sent a copy, or you can download both from our website www.rushtonfuneraldirectors.co.uk.

A quote for a respectful, basic funeral will include:

- the funeral director's services
- transfer of the deceased person from the place of death, and care of them before the funeral
- a hearse to the nearest crematorium or cemetery
- all necessary arrangements and paperwork.
- There will be extra charges for crematorium and cemetery fees, embalming, flowers etc.

You don't have to use a funeral director if you don't want to – you can have a 'do-it-yourself' (DIY) funeral. DIY funerals can be less expensive and more personal and intimate, although you will have more to organise. Contact your local council if you want to arrange a funeral in your local cemetery or crematorium.

Paying for a funeral

Arranging a funeral can be stressful and expensive. If you're paying for the funeral, think carefully about what you can afford.

The funeral can be paid by:

- you or other family members or friends
- a lump sum from a life insurance policy or pension scheme the person paid into
- a pre-paid funeral plan the person took out
- the person's estate (any money, property or assets they left). Funeral costs take precedence over other debts
- money the person had in a bank or building society, although they don't have to release the money until probate is granted. If there's a delay, you may need to pay the costs in the meantime.

Help with funeral costs

You may be able to get a Funeral Payment from the Social Fund if you're on a low income and meet the criteria. You must be claiming Pension Credit or certain other means-tested benefits, and had a close relationship with the person who died – for example, you may have been their partner.

To apply, ask for form SF200 at your local Jobcentre Plus office or download it from GOV.UK. You can also call the DWP Bereavement Service on 0345 606 0265 to make a claim. If you don't qualify for a Funeral Payment, or it doesn't cover the full costs of the funeral, you may be able to get a Budgeting Loan from the Social Fund. These are interest-free loans of between £100 and £1500 that you repay from your benefits. To apply, ask for form SF500 at your local Jobcentre Plus office or download it from Gov.uk.

Dealing with the estate

When a person dies, someone has to sort out their estate – their money, property, possessions and debts.

If the deceased person left a will, this will explain what should happen to their estate. The will should specify who the executors are – the people who will sort out the estate. They will need to apply for a grant of representation at the local Probate Registry to give them the legal right to do so. The right to deal with an estate is known as 'probate'. If the person didn't leave a will, or the will is invalid or doesn't specify executors, the person who deals with the estate is called an administrator. They will need to apply for 'letters of administration' at the local Probate Registry.

However, the law decides who will inherit the estate.

- The person's spouse or civil partner and children will automatically inherit all their personal possessions.
- The spouse or civil partner inherits at least the first £250,000 of the estate.

The rules around anything over £250,000 are complex and you should take legal advice on this.

As the executor or administrator you have a legal responsibility to pay off any debts or outstanding payments before distributing the estate. It is recommended that you put a statutory advertisement (under the Trustee Act 1925 for England, or the Trustee Act 1958 in Northern Ireland) in The Gazette. The purpose of publishing a deceased estates notice in The Gazette is to ensure that sufficient effort has been made to locate creditors prior to distributing the estate to beneficiaries and protecting the executor or trustee from being liable for any unidentified creditors.

You can use money from the estate to pay any fees as part of the probate process. If the estate is very small – less than £5,000 – probate isn't usually needed. In this case, you should write to the bank, building society, or the organisation holding the money.

Inheritance Tax

Inheritance Tax may have to be paid on the estate if it's over a certain amount. The current threshold is £325,000. Anything over that threshold is taxed at 40%. Most estates are valued at below the £325,000 limit so there isn't any Inheritance Tax to pay. There is also no Inheritance Tax to pay on estates left to a spouse or civil partner, or to charity. If the deceased person had a spouse or civil partner who died before them, their threshold could be worth up to £650,000 (twice the current threshold).

Financial help

If your spouse or civil partner dies, you may be entitled to certain benefits based on their National Insurance contributions.

Bereavement Payment

Bereavement payment is a tax-free lump sum of £2,000. You may be entitled to claim it if your spouse or civil partner paid National Insurance contributions and:

- they were not entitled to a Category A State Pension when they died

or

- you were under State Pension age when they died

If you have dependent children, you may also be entitled to Widowed Parent's Allowance.

Bereavement Allowance

If you're over 45 but under State Pension age and don't have any dependent children, you may be entitled to Bereavement Allowance. This is paid for up to a year.

State Pension

You may be entitled to some basic State Pension based on your spouse or civil partner's National Insurance (NI) contributions if you haven't built up a full basic State Pension with your own NI contributions. You may

also be entitled to their additional pension or Graduated Retirement Benefit. Contact the DWP Bereavement Service for more advice.

War pensions

If your spouse or civil partner served in the armed forces, you may be entitled to help. Contact Veterans UK to find out more.

Changes to your tax allowance

If your spouse or civil partner has died, there may be changes to your tax allowance. If you were getting Married Couple's Allowance, you'll get it for the rest of the tax year but not the year after.

If your spouse or civil partner was receiving Blind Person's Allowance and they didn't have enough income to use it all up in the year they died, you can ask HMRC to transfer what's left to you for that tax year.

If you get extra income such as bereavement benefits or your spouse or civil partner's pension or annuity, you may need to complete a Bereavement Benefit Coding Form to make sure you pay the right amount of tax. Contact HMRC for advice.

Emotional effects of bereavement

You are probably reading this guide because someone close to you has died recently. Although bereavement is a highly personal and often distressing event, many people go through a range of recognisable reactions and emotions when someone they are close to dies. Sometimes people are shocked and upset by their changing and powerful emotions when they are bereaved. Realising that these feelings are quite normal may help.

Grief

Grief may affect you emotionally, physically, mentally and also affect the way you relate to others. If the death was expected, you might be telling yourself you should be able to cope, yet you can't. When you're bereaved, you have to cope with a world that can feel as if it's fallen apart. In practical terms, your life may have changed dramatically. You may have less money, and have to eat, sleep and live alone for the first time, or be faced with household tasks that you haven't done before.

Grief can make you feel many different things. It's important to remember that these feelings are not bad or wrong. They are a normal part of bereavement, and include:

Emptiness and depression: Feelings of depression and emptiness can hit you when the reality of the death begins to sink in. Although it may feel almost unbearable at the time, this seems to be a period when some inner healing takes place. Afterwards, people say they feel lighter, more in control of their lives and better able to look forward. Sadness is a natural response to bereavement, but some people may become depressed. This can be managed and you should see your doctor for help and advice. You don't have to try to cope on your own.

If you have thoughts of suicide, talk to your doctor or someone you trust. Remember that you can phone Samaritans, day or night, on 08457 90 90 90.

Anger: You may feel anger at the injustice of your loss, or at the lack of understanding in others. These feelings are normal. Don't bottle up your feelings – try to think about the reasons for your anger. Talking about your feelings with someone who isn't emotionally involved in your loss can help. This anger is a completely natural emotion, typical of the grieving process. Death can seem cruel and unfair, especially when you feel someone has died before their time or when you had plans for the future together. We may also feel angry towards the person who has died, or angry at ourselves for things we did or didn't do or say to the person before their death.

Fear: Feeling fearful and anxious is very natural – your familiar world has been turned upside down. You may feel that you have little control over your life, your thoughts and emotions. This is likely to make you feel vulnerable and afraid. But as you get used to coping, you will become more confident. If you are feeling overwhelmed by fearful thoughts or anxiety, it could help to talk to someone about how you are feeling.

Mixed feelings: It's normal to have mixed feelings when someone dies. If the person was sick or in pain you may feel relief as well as sadness when they passed away. This is normal and understandable if you saw someone close to you in pain or discomfort. If your relationship with them was difficult, this may also lead to mixed feelings about their death. If you suppress upsetting thoughts or feelings, you risk becoming angry, bitter or depressed. It can help to get a better understanding of the relationship by thinking about what was good and what was not, and what you each contributed to it.

Guilt: Some people experience feelings of guilt when someone dies. You may find yourself wondering if you could have done more to help, or feeling guilty about something you said or didn't say to them when they were alive. Guilt is a very natural feeling after bereavement, but it's important not to dwell on things in the past that you can't change. Try not to be too hard on yourself or anyone else.

Shock: It may take you a long time to grasp what has happened. The shock can make you numb, and some people at first carry on as if nothing has happened. It is hard to believe that someone important is not coming back. Many people feel disorientated - as if they have lost their place and purpose in life or are living in a different world.

Pain: Feelings of pain and distress following bereavement can be overwhelming and very frightening.

Longing: Thinking you are hearing or seeing someone who has died is a common experience and can happen when you least expect it. You may find that you can't stop thinking about the events leading up to the death. "Seeing" the person who has died and hearing their voice can happen because the brain is trying to process the death and acknowledge the finality of it.

Other people's reactions: One of the hardest things to face when we are bereaved is the way other people react to us. They often do not know what to say or how to respond to our loss. Because they don't know what to say or are worried about saying the wrong thing, people can avoid those who have lost someone. This is hard for us because we may well want to talk about the person who has died. It can become especially hard as time goes on and other people's memories of the person who has died fade.

Worries about practical matters

In addition to the strong emotions that you can experience after a bereavement, you may also have worries about practical issues, such as how to manage on a smaller income and handle household tasks. It's important to seek advice if you are struggling to manage, so you can get the help you need.

If you know someone who is grieving the death of someone close you may wonder how best to support them. Read on for some suggestions of what to say and do.

People who have been bereaved may want to talk about the person who has died. One of the most helpful things you can do is simply listen, and give them time and space to grieve. Offering specific practical help, not vague general offers, can also be very helpful.

Do:

- Be there for the person who is grieving - pick up the phone, write a letter or an email, call by or arrange to visit.
- Accept that everyone grieves in their own way, there is no 'normal' way.
- Encourage the person to talk.
- Listen to the person.
- Create an environment in which the bereaved person can be themselves and show their feelings, rather than having to put on a front.

- Be aware that grief can take a long time.
- Contact the person at difficult times such as special anniversaries and birthdays.
- Mention useful support agencies such as Cruse.
- Offer useful practical help.

Don't:

- Avoid someone who has been bereaved.
- Use clichés such as 'I understand how you feel'; 'You'll get over it'; 'Time heals'.
- Tell them it's time to move on, they should be over it - how long a person needs to grieve is entirely individual.
- Be alarmed if the bereaved person doesn't want to talk or demonstrates anger.
- Underestimate how emotionally draining it can be when supporting a grieving person. Make sure you take care of yourself too

For many children and young people the death of a parent, caregiver, sibling or grandparent is an experience they are faced with early in life. Sometimes people think a child or young person who is bereaved at a young age will not be greatly affected, as they are too young to understand the full implications of death. This is untrue and unhelpful. Even babies are able to experience loss. A baby cannot cognitively process the implications of the bereavement but that does not mean that they do not feel the loss.

Children and young people need to be given the opportunity to grieve as any adult would. Trying to ignore or avert the child's grief is not protective and can be damaging. Children and young people regardless of their age need to be encouraged to talk about how they are feeling and supported to understand their emotions.

When someone close to us dies we have to cope and adjust to living in a world which is irreversibly changed. We may have to let go of some dreams built up and shared with the person who has died.

The length of time it will take a person to accept the death of someone close and move forward is varied and will be unique to the mourner. How we react will be influenced by many different things, including:

- age
- personality
- cultural background
- religious beliefs
- previous experiences of bereavement
- personal circumstances.

No one can tell you how or when the intensity of your grief will lessen; only you will know when this happens. It is not unusual for bereaved people to think they are finally moving towards acceptance only to experience the strong and often unwelcome emotions they experienced shortly after the death.

Life will never be the same again after a bereavement, but the grief and pain should lessen. There should come a time when you are able to adapt and adjust and cope with life without the person who has died. The pain of bereavement has been compared to that of losing a limb. We may adapt to life without the limb but we continue to feel its absence. When a person we are close to dies we can find meaning in life again, but without forgetting their meaning for us

Many people worry that they will forget the person who has died; how they looked, their voice, or the good times they had together. There are, however, many ways you can keep their memory alive.

We have added below, details of some organisations you may find helpful.

Southport & Formby District General Hospital

Town Lane, Kew, Southport, Merseyside PR8 6PN. Bereavement Office Tel: 01704 704135

Ormskirk & District General Hospital

Wigan Road, Ormskirk, Lancashire L39 2AZ. Bereavement Office Tel: 01704 704135

Citizen's Advice Bureau

24 Wright St, Southport
01704 531456
11 Duke St, Formby
01704 875078

Royal British Legion

for families of ex-servicemen and women
Whitehouse Lane, Formby
01704 877477

The Bereavement Register

The Bereavement Register is a free service that helps put a stop to direct mail sent to people who have died. We all receive direct mail from companies offering us their products and services. In life this can be an irritation but when we die it can be extremely upsetting for the family we leave behind – a daily reminder of their loss. If this direct mail falls into the hands of fraudsters, upset could so easily turn to anguish. Impersonation of the deceased is a growing problem in the UK and personal details contained within direct mail items can be used to make purchases or even open accounts.
www.the-bereavement-register.org.uk

The Samaritans – confidential help & support

32 Union St, Southport
www.samaritans.org Tel: 01704 538038

Alder Centre

Alder Hey
Children's Hospital
Tel: 0151 252 5391

Cruse

National charity set up to offer free, confidential help to bereaved people.
www.cruse.org.uk Tel: 0208 940 4818

SANDS (Stillbirth and neonatal death charity)

28 Portland Place,
London, W1B 1LY
www.uk-sands.org Tel: 020 7436 5881

Directgov

A wide range of advice and services from the Government including:

- Claim Bereavement Payment, Bereavement Allowance or Widowed Parent's Allowance (form BB1). You may be able to get a one-off payment or regular payments if you have been bereaved
- Funeral payments – get help covering funeral costs. If you're on a low income and need help to pay for a funeral you're arranging, you may be able to get a Funeral Payment from the Social Fund. You might have to repay some or all of it from the estate of the person who died

www.direct.gov.uk/en/Governmentcitizensandrights/Death/WhatToDoAfterADeath/index.htm

Department of Work and Pensions (DWP)

Provides benefits and services for a wide range of people.
www.dwp.gov.uk Tel: 0845 6060265

The Way Foundation (Widowed and Young)

The Way Foundation provides a self-help social and support network for men and women widowed under the age of 50, and their children.
www.wayfoundation.org.uk Tel: 0870 011 3450

Support after Murder and Manslaughter (SAMM)

Help, through befriending, for people who have suffered the loss of a child, relative, or friend of any age, as a result of murder or manslaughter.

www.samm.org.uk Tel: 0151 207 6767 (answer phone when office is closed)

Roadpeace

Roadpeace offers a practical and emotional support service to the bereaved and injured through road traffic accidents.

PO Box 2579

London

NW10 3PW

www.roadpeace.org Tel: 0845 4500 355

SOBS – Survivors of Bereavement by Suicide

www.uk-sobs.org.uk Tel: 0300 111 5056 (9am – 9pm)

Child Bereavement UK

Child Bereavement UK supports families and educates professionals when a baby or child of any age dies or is dying, or when a child is facing bereavement.

www.childbereavementuk.org Tel: 0800 028 8840

Lesbian and Gay Bereavement Project

Offers advice and support to people bereaved by the death of a same-sex partner through a telephone helpline, provide advice on suitable clergy for the funeral, funeral directors and solicitors for any legal matters.

General inquiries 020 7833 1674

Helpline 020 7403 5969 (Tuesday and Thursday 7.30pm to 10pm)

The Silver Line

Free confidential helpline for older people.

www.thesilverline.org.uk Tel: 0800 470 8090

Age UK

Advice and information for older people.

www.ageuk.org.uk Tel: 0800 169 2081

Please contact us if you require any further information, would like a copy of our simple My Funeral Wishes leaflet or a copy of our detailed My Funeral Wishes document.

We are here to help.

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