

the knot unites



**Registration Services**

**Death and Bereavement Guide**

# The First Steps

## What must you do when someone dies?

You will need to inform a number of people and organisations and complete certain documents needed by law. If you are a relative or friend you can do some of these things yourself. Others will need to be done by the executor or administrator of the estate. There is plenty of support available to help you through this difficult time.

## What to do in the first few days?

You won't be able to do everything right away, but in the first few days it's important, if you can, to:

- Tell the family doctor
- Contact a funeral director, if you intend to use one - if the death occurs at home or in a nursing home the funeral director will need to be contacted to take the deceased to a Chapel of Rest
- Begin arrangements for the funeral—you should check the will for any special requests. Information on what choices are available is in the section about funerals.
- Obtain a medical certificate of cause of death signed by a doctor or if the Coroner is involved you will need to contact the Coroner's Office for advice regarding registration of the death.
- Register the death at the Registration Office. You'll find details of how to do this in the section on registration on the next page.

## As early as possible

- Contact the executor as soon as you can to enable him/her to start the process of obtaining probate if necessary.
- If there is no will, decide who will apply to sort out the deceased's affairs and contact the Probate Registry to apply for 'letters of administration' if necessary.

## Documents you will need in the first few days

You'll need to gather together the following documents as soon as possible—to enable registration of the death and to start funeral arrangements.

## Documents

- Medical Certificates of the cause of death, signed by a doctor unless the coroner is involved and there has been a coroners post mortem
- Birth Certificate \*
- Marriage/Civil Partnership Certificates \*
- NHS Number/NHS Medical Card \*
- Organ Donor Card (if appropriate)

\* It is not necessary to have these documents but you will need to provide information contained within them e.g. date and place of deceased's birth, spouse/civil partner's full name etc.



## How do you register a death?

A death must be registered within five days from when it occurred. This period can be extended in exceptional circumstances and if the coroner is involved. The registration must take place in the district where the death occurred.

If it is difficult for you to get to the appropriate offices you may visit your local office and declare. In this case the registration by declaration may result in a delay of up to a week in the issue of the document needed for the funeral arrangements.

You can only register a death once you have the Medical Cause of Death Certificate from the doctor, or in the case of a death reported to the Coroner, confirmation from the coroners that the relevant paperwork has been issued to us.

If you would like information on the deaths that happen abroad please visit the Foreign Commonwealth Office (FCO) website for further information [www.fco.gov.uk](http://www.fco.gov.uk)

### Who can register a death?

The death can be registered by:

- A relative
- Someone present at the death
- A senior official of the nursing/residential home/hospital where the death took place
- The person making the arrangements for the funeral

Most deaths are registered by a relative of the deceased. The Registrar would normally only allow one of the other people listed above to register the death if there were no relatives available. If in doubt telephone the Registration Services on 0300 1118001.

# Registration

## What information will you need to give the Registrar about the deceased?

- The date and place of death
- Their full name and any other names they are known by, or have been known by, including their maiden surname
- Their date and place of birth
- Their last occupation
- If the deceased is married, widowed or has a formal civil partnership, the full name and occupation of their spouse or civil partner
- The date of birth of a surviving spouse or civil partner
- Details of any public sector pension, e.g. civil service, teacher or armed forces.

## What information will you need to give the Registrar about yourself as the person registering?

- Your relationship to the deceased for example, son, daughter, widow, widower, niece, nephew, surviving civil partner
- Your full name
- Your usual address

## What documents will you need when registering a death?

When you go to register the death you must take with you:

- Medical certificate of the cause of death, signed by a doctor unless the coroner is issuing the paperwork

It would also be helpful if you can take the deceased's

- Birth Certificate
- Marriage/civil partnership certificates
- NHS Medical Card

## What documents will you receive from the Registrar?

After the information has been recorded into the register the Registrar will issue the necessary forms and certificates.

If a post-mortem is not being held, the Registrar will give you:

- A certificate for Burial or Cremation ('Green Form') giving permission for the body to be buried or for an application for cremation to be made
- If the deceased is to be buried or cremated outside of England or Wales the coroner will issue the necessary forms
- A certificate of Registration of Death (Form BD8) issued for the Benefits Agency.

You will be able to buy one or more death certificates when attending the death registration. They are priced at £3.50. These are certified copied of the original register entry and will be needed by the executor or administrator when sorting out the deceased persons affairs. Anything that has to be closed down or claimed will need a certificate. Most companies will return these once they have had sight of them.



## What happens if the death is referred to a coroner?

When a death is a result of natural disease or illness a certificate giving the cause of death will be sent to the registrar of deaths on completion of the coroners enquiries. Once the Coroner's Office has contacted you to say these enquiries are complete you can then go ahead and register the death.

In a small number of cases where the cause of death is unclear, sudden or suspicious the doctor or hospital or Registrar will report the death to the coroner. In this case registration of the death will be delayed as an inquest will need to be held.

### **Inquests**

It is the duty of coroners to investigate deaths which are reported to them and which:

- Appear to be due to violence or neglect
- Are unnatural

- Are of sudden and of unknown cause
- Occur in legal custody

The coroner will preserve confidentiality as far as possible but you should remember that the system is based on public court hearings. If you request it, the coroner will explain the reasons for the procedures adopted in particular cases as long as the coroner is satisfied that the person has a proper interest and a right to know.

An inquest is not a trial, it is an enquiry to establish who the deceased was and how, when and where they died. After the death the coroner will issue an interim death certificate to enable the estate to be dealt with. On conclusion of the inquest, the next of kin will be provided with an explanation about how, where and when a copy of the death certificate can be obtained.

# How do you arrange the funeral?

## What are your rights under the law?

The main legal requirements in England and Wales are:

- The death has to be certified by a doctor or coroner
- The death is registered with a registrar of births, marriages and deaths
- The body should either be cremated or buried
- There is no legal requirement to have any kind of funeral ceremony at all.

## What choices do you have for the funeral?

A funeral can be either be by burial or by cremation.

You can organise it with or without the help of a funeral director and personalised it as much as you wish. In some cases the deceased may have planned their own funeral in advance.

There are many different types of funeral and it is useful to remember that:

- You can decide for yourself the form of any ceremony you choose to have
- You do not have to use a funeral director, though the vast majority of people do
- You can choose a religious, humanist or civil ceremony
- You do not have to use a clergyman unless you want a religious service
- You can choose a ceremony that reflects any religious beliefs or multi-cultural traditions

- You don't have to hold the funeral ceremony in a licensed building—it can be held in your home
- Your ceremony does not have to take place in a crematorium or place of worship
- You can be buried on private land, such as you own garden, as long as there is nothing in the deeds restricting the use of the property. However, you must inform you local planning office and environmental health department.

## Civil Funerals

When a loved one dies it is always a painful and distressing time. Family and close friends are often faced with dozens of decisions about the funeral. Should it be a burial or cremation? Who should conduct the ceremony?

The truth is that every family is different, and not everyone wants the same type of funeral. Your choice may be influenced by religious and cultural traditions, or by cost and person preferences, or by the express wishes of the deceased.

A Civil Funeral Ceremony can therefore provide an opportunity to create with the help and support of a professional Civil Funeral Celebrant the most appropriate and meaningful Ceremony for this final act of love and respect.

If you would like more information please contact Registration Services on 0300 1118001.



## Documents you'll need before you can arrange a funeral

### Burial

- Green Certificate for Burial (Form 9) from the Registration Office or Order for Burial (Form 101) if the coroner was involved, usually the coroner send this directly to the Funeral Director.

### Crematorium

- Application for Cremation (Form A) signed by the next of kin or executor, which the Funeral Director has and will forward on your behalf
- Green Certificate for Burial (Form 9), or Order for Cremation (Form E) if the Coroner was involved and this will be sent directly to the Funeral Director by the Coroner
- Medical forms B and C completed by doctors who dealt with the deceased, the Funeral Director will deal with on your behalf.

### Detailed planning of the funeral

The key decisions that need to be made for the funeral are listed below. Funeral Directors will help with this.

- Where the body should rest before the funeral
- Time and place of the funeral
- Type of service and who will conduct it
- How much to spend on the funeral
- Whether to have flowers or donate to charity instead
- Where to donate flowers afterwards
- Sending out invitations
- Placing a notice in the newspapers

Remember to check the deceased's will / instructions for special wishes about their funeral.

# How will you pay for the funeral?

## Funeral Costs

If you arrange a funeral you're responsible for paying the bill, so check where the money will come from and if there will be enough.

Funeral costs may be paid in different ways including:

- From the estate of the deceased
- If you are receiving benefit you may be eligible for financial assistance from the Social Fund. For further information visit [www.dwp.gov.uk](http://www.dwp.gov.uk) or visit your local job centre.
- The deceased's bank or building society
- The deceased may have been paying into a funeral scheme or have a pre-paid funeral plan—you'll need to check paperwork to see if such a plan exists
- Money from a life insurance policy or pension scheme
- You, or the executor, may need to pay and then recover the money from the estate later.

Funeral costs for the same services may vary considerably from one funeral director to another. You would be advised to get more than one quote to compare costs and services.

You should also ask the funeral director for a written quotation detail all fees.

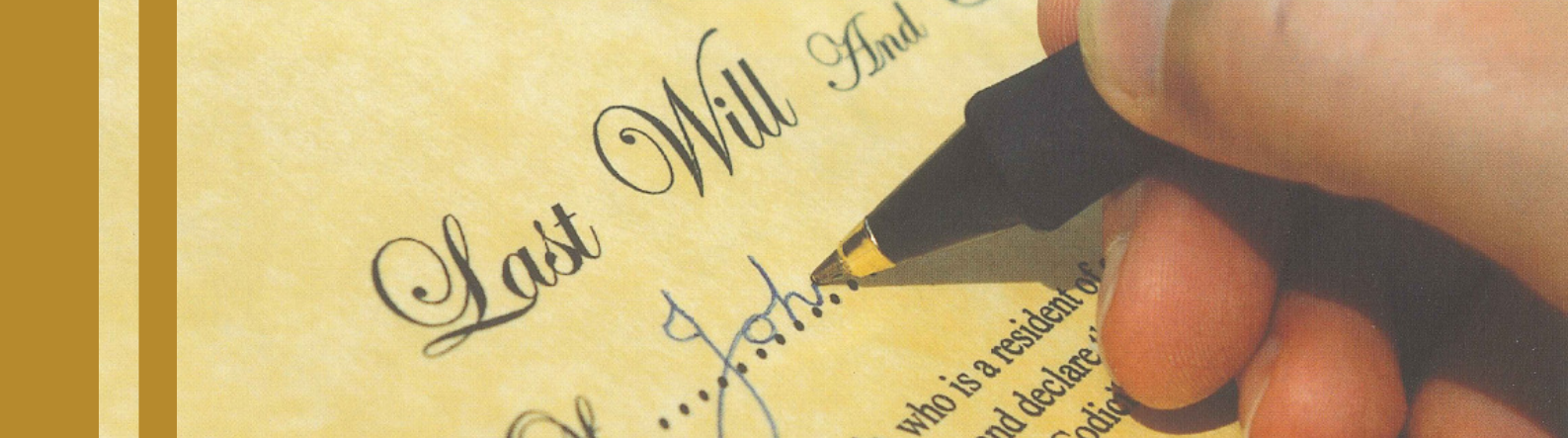
## Financial Help

If you are finding it difficult to pay for a funeral that you have to arrange, you may be able to get a social fund funeral payment from the Benefits Agency may so long as you or your partner receive one of the following:

- Income support
- Housing benefit
- Council Tax benefit
- Job seekers allowance (Income based)
- Disabled persons tax credit
- Working family's tax credit

Contact your local social security office for more information.

If no one is able or willing to arrange and pay for the funeral, we as your local council, or in some cases, the health authority, may be able to help. But only when the funeral has not already been arranged.



## The estate

### How do you sort out the estate of the deceased?

When a person dies somebody has to sort out the estate which comprises money, property and possessions. This entails collecting it all altogether to pay debts and share out the estate to those people entitled to it. You can do this yourself or you can pay a solicitor to sort out the estate for you.

### How do you apply for probate?

To sort out someone's estate you may need to apply for probate. The Probate Office will give you a grant of probate if the person left a will, or will grant letters of administration if there isn't a will. Your local Probate Registry will send you the forms you need with notes and guidance on what you have to do.

Probate Office Helpline 0300 1118001.

[www.theprobateservice.gov.uk](http://www.theprobateservice.gov.uk)

### What does a grant of probate allow you to do?

This is a legal document allowing the people named in it to collect and distribute the estate of the deceased. You can show it to organisations that hold these assets. Probate is the process of officially proving that a will is valid, where the deceased died without leaving a will the grant is called a 'letter of administration'.

### Is a grant of probate needed in all cases?

Not always but it may be necessary where an account is held in joint names. A death certificate may be sufficient for the monies to be transferred to the joint holder. If the amount is small certain institutions may release monies without a grant.

### Cancelling Council Services?

The registrar who registers the death will inform all relevant departments that this person has died.

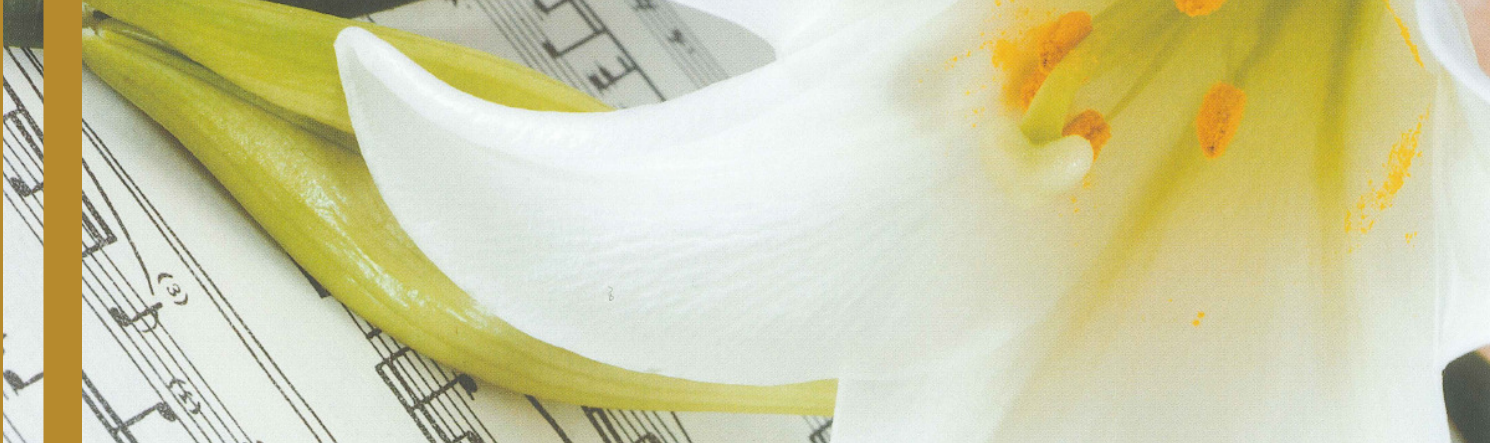
# Who else should you contact?

When someone dies you may need to inform a wide variety of organisations. In many cases you'll need to close down accounts or cancel or change insurance details, subscriptions, agreements, payments or direct debits. You may have to send some organisations a death certificate.

You can use the following as a checklist to see if you have contacted everyone you need.

- Accountant
- Bank/building society
- Benefits Agency
- Car registration documents
- Child Benefit Office
- Church or place of worship
- Clubs and social groups
- Council Tax Office
- Dentist
- Driving Licence
- Doctors
- DVLA (to cancel car tax)
- Employers
- Hire purchase/loan companies
- Home help agency
- Hospital Clinics
- Household Insurance
- Income Tax Office
- Insurance Providers
- Internet provider
- Landlord
- Library
- Local Authority
- Life Assurance
- Local Co-operative Share Dividend Office
- Mail for redirection
- Mortgage provider
- Motoring breakdown policy
- Motoring insurance
- National Insurance Contributions Office
- Passport
- Pension plans
- Premium Bond Office
- National Savings and Investments
- Probate Office
- Professional bodies
- Private healthcare provider
- Relatives and friends
- Solicitor
- TV Licence
- Telephone provider
- Utilities
- Vehicle registration

You should remember that if the deceased owned a vehicle then it is possible that there is no longer cover for it to be driven. Many policies state that a vehicle may be driven by someone else with the owner's permission but as soon as the owner dies any such permission may cease. It is best to contact the car insurance company before anyone drives the vehicle to make sure they are insured.



## What do you do if there is no will?

If someone dies without making a will they are said to have died 'intestate'. If this happens the law set out who should deal with the deceased's affairs and who should inherit their estate. This information covers England and Wales only.

When there is no will, dealing with the estate can be complicated. It can also take a long time, months or even years in some very complex cases.

If matters are complex or you feel you need help, it's a good idea to consult a solicitor as soon as possible.

Show them all the information and documentation you have about the deceased persons property, belongings and financial affairs.

In the meantime it may be a good idea to put small valuable items away for safekeeping.

# How can you get help and support with bereavement?

There are many organisations that can help and support you following bereavement. This is a list of some of them that might be useful to you at such a time.

**Macmillan Cancer Support**  
[www.macmillan.org.uk](http://www.macmillan.org.uk)

**British Organ Donor Society (BODY)**  
<http://body.orpheusweb.co.uk/>

**Coal Industry Social Welfare Organisation**  
[www.ciswo.org.uk](http://www.ciswo.org.uk)  
Stafford: 01782 744996 Burton: 01623 625767

**The Compassionate Friends**  
[www.tcf.org.uk](http://www.tcf.org.uk)  
Tel: 08451232304

**Cruse Bereavement Care**  
[www.crusebereavementcare.org.uk](http://www.crusebereavementcare.org.uk)  
Tel: 0844 4779400

**First Step Advice**  
[www.firststopcareadvice.org.uk](http://www.firststopcareadvice.org.uk)  
Tel: 0800 3777070

**The Foundation for the Study of Infants Deaths (Cot Death Research and Support)**  
[www.fsid.org.uk](http://www.fsid.org.uk)  
020 7802 3200

**The Miscarriage Association**  
[www.miscarriageassociation.org.uk](http://www.miscarriageassociation.org.uk)  
Tel: 01924 200799

**The National Association of Bereavement Services**  
Tel: 020 7709 9090

**The National Association of Widows**  
[www.nawidows.org.uk](http://www.nawidows.org.uk)

**Road Peace**  
[www.roadpeace.org](http://www.roadpeace.org)  
Tel: 0845 4500355

**The Samaritans**  
[www.samaritans.co.uk](http://www.samaritans.co.uk)  
Tel: 08457 909090

**SSAFA Forces Help**  
[www.ssafa.org.uk](http://www.ssafa.org.uk)  
Tel: 0800 7314880

**The Stillbirth & Neonatal Death Society (SANDS)**  
[www.uk-sands.org](http://www.uk-sands.org)  
Tel: 020 74365881

**The Dove Service**  
[www.thedoveservice.org.uk](http://www.thedoveservice.org.uk)

**The Terrence Higgins Trust**  
[www.tht.org.uk](http://www.tht.org.uk)  
020 7812 1601

**The War Widows Association of Great Britain**  
[www.warwidowsassociation.org.uk](http://www.warwidowsassociation.org.uk)

# Customer Satisfaction

## What can you do if things go wrong?

Customer satisfaction is very important to us. We hope that this guide has enabled you to make the best choices for your individual needs and has helped you through your time of bereavement. We are also aware that things can sometimes go wrong.

## What to do if you are not satisfied with the funeral arrangements?

Most funerals are conducted well, however if you have a complaint, discuss it with your funeral director. The majority of funeral directors belong to one or two trade associations so if you are not satisfied with the response you can complain.

[The National Association of Funeral Directors \(NAFD\)](#)

[The National Society of Allied and Independent Funeral Directors](#)

You can also get advice from Consumer Direct: **08454 040506**

## Making a Comment or Complaint

If you would like to make a comment or complaint about the service provided by Staffordshire County Council Registration Services please contact 0845 6036908.

# Registration Services

General enquiries about Registration Services can be made during the following times:

Monday – Friday 08:00 – 18:00

Saturday – 09:00 – 13:00

**Please contact:**

Email: [registrarsenquiries@staffordshire.gov.uk](mailto:registrarsenquiries@staffordshire.gov.uk)

Tel: 0300 1118001

Fax: 01785 276026

**Deaf or hard of hearing:**

Mini Com: 01785 276207

The Minicom service is a telephone typewriter device for communication between deaf, hard of hearing, speech-impaired and/or hearing persons.

**All of our information leaflets are available in a range of formats and languages, including Braille and large print. If this would be useful to you or someone you know, please contact us.**