

# WHAT TO DO WHEN SOMEONE DIES

**BY: NIGEL MARSTON**

**JAYNE PRIOR FUNERAL DIRECTORS**

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Nigel Marston is the Managing Partner of Jayne Prior Funeral Directors which is an independent funeral director. With funeral homes in Sunderland and Hebburn, their ethos is to provide funerals tailored to the personal wishes of the bereaved and their loved ones with Care, Compassion and Fairness.

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# INTRODUCTION

When a loved one passes away, it may be a distressing time. Whilst dealing with the grief and emotions experienced at such a time, there is the additional burden of the many practical tasks that have to be taken care of relating to the funeral and dealing with the estate of your loved one. This booklet is designed to give a general overview of what may need to be done, along with suggestions as to what you may need to consider.

# WHEN SHOULD I CONTACT A FUNERAL DIRECTOR?

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**W**hen someone has just passed away, many people think that they cannot contact a funeral director until the death certificate is issued. This is not the case. If you feel ready and have chosen a funeral director, you can contact them as soon as a medical professional such as a doctor or nurse for example, has confirmed the death.

If the person has died outside of a hospital or hospice, you will need to instruct a funeral director to take the deceased into their care. Where it is a sudden death and the police have been notified, they may want to arrange for the funeral director contracted to the coroner to do this. You can insist that your chosen funeral director is used instead. In the case of a sudden death, regardless of which funeral director carries out the conveyance, the deceased will be taken to the hospital mortuary to allow the coroner to undertake an investigation.

Once the funeral director has been contacted, they will work with you to make arrangements for the funeral. By contacting a funeral director at the time of death, they will be there to advise and support you from the earliest stage.

# HOW TO CHOOSE A FUNERAL DIRECTOR?

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It is common to choose a funeral director that you have used in the past. Often this is simply out of habit with little thought being given as to whether they are the most suitable for your needs. In many cases, families use the same funeral director over many decades but the funeral director that was appropriate 30, 20 or even 10 years ago may not be the most appropriate choice today.

It is generally accepted that a funeral director should be local to you. This is mainly due to convenience, alleviating excessive travelling, especially in the case where your loved one is resting in their chapel and will be receiving visits from family and friends.

Check which funeral directors are local and once you have done so, it is recommended that you choose a funeral director who is independent. The reason for this is that you may receive a better level of service from an independent business where the owner is involved in the day to day running of the business. You may even deal directly with the owner, who will have the authority to make quick decisions and may not be constrained by the rules and regulations of the business that a funeral director owned by a larger group may be. Ownership details should be able to be found on their website as all funeral directors are required to disclose particulars of ownership.

Next, check that they are a member of either the National Association of Funeral Directors (NAFD) or the National Society of Allied and Independent Funeral Directors (SAIF). These are both trade organisations who impose a strict code of practice and

quality checks on their members. A funeral director who holds membership of one of these organisations will have met the required standards laid down by the trade body of which they are a member.

In addition to a funeral director being required to disclose ownership details on their website, they are also legally obliged to display a Standardised Price List on their website too. Due to the format of such price lists, it may be difficult to work out the exact cost of a funeral but you should be able to make a comparison between different funeral directors costs using this list. If you cannot see this list on their website then the funeral director may be in breach of the law by not displaying it.

Check the rest of the funeral directors website. You may feel more comfortable with a website that shows actual photos of the staff and premises rather than stock photography. Ask yourself is the website up to date and is it clear to understand.

Finally and possibly most importantly, check our reviews on social media such as Facebook, Google and other sites such as Trust Pilot. Most good funeral directors will have lots of 5 star reviews. Families leaving reviews tend to write about the funeral that they had and will refer to their loved one. If a funeral director has lots of short and impersonal reviews then they may not be genuine.



# REGISTERING THE DEATH

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**T**his is the process of notifying the local authority registrar of Births, Deaths and Marriages in order to obtain a Death Certificate. You will only be able to do this when you have been contacted by the Medical Examiners Office to authorise you to register the death. Once you have been notified, by law, you must register the death within 5 working days. The Registrar will then issue you with the death certificate.

Once the Medical Examiner has notified you that you can register the death, then the funeral director can also move forward with their work including setting a date for the funeral.

# THE CORONER

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**W**here the death was unexpected, it is likely that the Coroner will be involved. The role of the Coroner is to investigate the circumstances around the death and to decide on the reason for the death.

In such cases, the Coroner may do one of three things:

- \* The Coroner may send it back to the doctor to sign off as they are happy that no further investigation is required by them
- \* The Coroner may request a body scan, invasive post mortem, examination or other tests
- \* The Coroner may require an inquest

Where the cause of death is inconclusive, the Coroner may still allow the funeral to take place but will issue an Interim Death Certificate. This does not show a cause of death but will allow you to deal with any matters relating to the estate of the deceased where proof of death needs to be provided.

# TRADITIONAL FUNERAL OR DIRECT CREMATION?

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In the not too distant past, it was the funeral director who decided what a funeral would look like. However, with the passage of time, funerals have become much more personalised with a lot more choice.

In these modern times, you can choose a traditional funeral with a cortege and service, either religious or none religious or an increasingly popular alternative known as a Direct Cremation.

A Direct Cremation (sometimes referred to as a Pure Cremation) is a cremation where there is no funeral service, no cortege and no chapel of rest visits. Your loved one is taken to the crematorium by the funeral director in a Private Ambulance with no one in attendance. The cremated remains are then returned to the family a short time afterwards.

Direct Cremations first came to be more widely noticed after David Bowie opted for such a funeral. During Covid, government restrictions on numbers that could attend a funeral increased the popularity of Direct Cremations and their popularity has been increasing ever since.

The main advantage of a Direct Cremation is the cost, which is about one third of the cost of a traditional funeral. Some opt for a Direct Cremation because they “don’t want any fuss” or they don’t want to leave those left behind with decisions to make about their funeral. There are lots of reasons why this option is chosen.

A Direct Cremation isn’t right for everyone. The lack of the opportunity to say goodbye as happens in a traditional funeral can hinder the grieving process and may not give family and friends

closure. Some comment that they feel that a Direct Cremation is disrespectful.

There is no right or wrong choice but whatever type of funeral is chosen, it has to be right for the family and friends that are left behind.

# TRADITIONAL FUNERAL CHOICES

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**A**s mentioned earlier, traditional funerals are much more personal and more about the life of your loved one who has passed away than they used to be. There are many choices to be made when arranging a funeral, some are well known whilst others aren't. Following are some choices that are available. Your final decision will depend upon personal wishes and your budget:

- \* Religious or none religious funeral - a religious funeral may be in a place of worship. In modern times, especially for cremations, a service may be conducted by a religious minister at a crematorium. If religious aspects aren't important then you will probably require the service to be officiated by a Humanist or Celebrant. Both will concentrate on the life and times of your loved one. A Humanist will not include any religious elements in the service such as prayers but a Celebrant may do so
- \* Chapel of rest visits - would anyone be visiting your loved one at the funeral directors chapel of rest to pay their final respects? If so, would you like them dressed in their own clothes or a gown? If there is a long period of time before the funeral or the weather is warm, it may be prudent to consider embalming to preserve the body for longer. Embalming slows down the course of nature but may not arrest it completely
- \* Cremation or burial - this decision may be based on religious grounds or personal preference. A burial is more expensive generally because the grave has to be purchased, This is especially so if your loved one lived outside of the local authority area of the cemetery as often a supplementary charge is added for none residents. If the grave is already owned, then a fee will need to be paid to reopen it, although this may not be too much different in some areas to the cost of a cremation. In the case of

cremation, a decision will need to be made as to whether the cremated remains are to be returned and what you will do with them. A wide variety of decorative urns are available as are scatter tubes to aid the scattering of the cremated remains.

- \* Type of coffin - the funeral director will likely have a standard coffin that they supply which is usually a simple wood veneered coffin. However, there is a wide range of different types of coffins available such as cardboard, wicker and many different types and qualities of traditional wood coffins, some of which may be made of quality solid wood like oak for example. There are picture coffins which include a wrapping of designs or pictures that are personal to your loved one. Also available are glitter coffins, coloured coffins and even American style caskets, although some of these are not suitable for cremation.
- \* Hearse and limousines - the funeral director will normally use their own hearse and limousines. Some funeral directors may offer a choice of colour although predominantly they are black. Each limousine will hold 7 passengers so you will need to decide how many limousines are required based upon the number of close family members attending. There are speciality hearses available which may reflect your loved one's interests in life. Examples are motorcycle hearses, truck hearses, Land Rover hearses and vintage hearses. A popular choice is a horse drawn hearse with either black or white horses, matching carriage and different colour plumes. There are usually two horses but more may be possible.
- \* Floral tributes - the funeral director will have an arrangement with a local florist and should be able to show you a variety of floral tributes of different types and costs. Sometimes, families like to specify that only family flowers are allowed or specify a particular colour scheme. In some cases, no flowers are allowed except say for an arrangement on top of the coffin.
- \* Obituary - in the past, it was always traditional to place a death notice in a local newspaper. This still happens but it is now less common due to a lower readership and the cost involved. Often the funeral director will be able to arrange an online obituary on a website or social media which you may be able to share online

amongst family and friends. In some instances, families do not want to publicise the funeral so an obituary is not required

- \* Music and photographs - whether there is a religious service or not is likely to dictate the type of music that will be played at the service. At crematoriums, there is usually a piece of music played upon entry, another during the service and a final piece played on exit. Depending on the venue, there may be the opportunity to play a slideshow with photographs of your loved one and their life.
- \* Webcasting - most crematoriums offer the facility of having the service streamed live on the internet. This is especially useful for those who are unable to attend or are overseas. Often the service may be downloaded or a DVD or USB memory stick containing the footage of the service can be purchased
- \* Order of Service - this is a printed programme or running order of the service. It usually includes a photo of your loved one on the front along with details of the funeral. Inside is a listing of the music, readings and the eulogy that will be read during the service. It may include other personal photos throughout. Ideally there needs to be a copy of the Order of Service for everyone attending although there is no requirement to have one at all.
- \* Charitable donations - the funeral director may offer you the opportunity of having a donation box available on exit from the service. The proceeds may be used towards funeral costs or donated to a local charity
- \* The wake - some funeral directors may help you arrange the gathering of family and friends after the funeral but many will leave you to arrange the venue and catering. There is no expectation of having a wake if you do not wish to do so.

# PAYING FOR THE FUNERAL

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**T**here may be financial assistance available to pay for the funeral. The funeral director may be able to offer finance that will allow you to pay for the funeral in monthly instalments. If the person responsible for the funeral is in receipt of certain benefits, the Department of Work and Pensions (DWP) may be able to provide financial assistance. Depending on the employment of your loved one, there may be financial assistance available from various charities or benevolent organisations specifically related to their career. Examples may be the Royal British Legion or SSAFA for those who served in the armed forces. Family and friends may also be willing to help with the funeral bill.



# TELL US ONCE

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**T**his is a service that the Registrar will notify you about. It is accessed online or by telephone and it informs most local authorities and government departments that someone has passed away so the relevant services can be cancelled. This can include benefits, pensions, driving licence, council tax, personal tax and passport to name just a few. It is designed to save the amount of work required by avoiding the need to inform each department individually.

# IMMEDIATE FINANCIAL MATTERS

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**W**hilst most services that a loved one was paying for when they were alive need to be cancelled, there will be some that need to be maintained for a period of time. This is especially true where there is property involved until it can be sold. Examples may be gas, electricity, water, council tax, house and car insurance, mortgage and finance agreements or loans. In some cases, money will be owed whereas in others, you may be able to reclaim for unused parts of the service that have been paid for in advance.

If there is a Will and you are the Executor, you may need to access the finances of the person who has passed way to maintain some of these services. Many of the financial organisations such as banks and building societies have a Bereavement department who you can inform and they will deal with the person's bank account. Be aware that once you do so, the account will be frozen and you won't be able to access the funds or any bank records. The money in such accounts will be paid out to the Executor so that they can deal with the estate and distribute funds in accordance with the Will

Matters may be more simple where there is a remaining spouse because normally, the estate passes directly to them and some services may be in joint names.

If you are an Executor, it is important that you keep a record of all financial transactions including money that is recovered from the estate and money that is spent on such things as funeral bills and property running costs.

# EMPTY PROPERTIES

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Often, your loved one may have left property behind such as a house. It is the responsibility of the Executor to deal with the house and its contents.. This may involve selling what is saleable and collecting the proceeds for the estate or disposing of any contents that aren't saleable.

If the property is rented, the landlord may only allow a certain time to clear the property before they want to take possession. Normally, if the rent continues to be paid, most landlords will be understanding and allow time for this. Remember that when returning a house to the landlord, they may require it to be in a certain condition otherwise they may charge for any damage, missing items, cleaning or wear and tear.

Where there are items left over that cant be sold and are difficult to dispose of such as furniture, a house clearance company may be able to take them away for a fee. If there is sufficient value in the items, they may not charge. In some cases with local authority housing, the council will dispose of the contents themselves once they take possession of the property.

# WILLS AND PROBATE

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**P**robate is the formal legal process to allow a person to deal with the estate of someone who has passed away. Probate is required if there is property involved in the estate or where the sums of money held in bank accounts and with similar institutions is more than a certain amount as decided by the particular financial institutions involved. It is also likely to be required if the person owned a business or investments. Probate can be applied for online on the gov.uk website. Whilst its not necessary to use a solicitor to deal with probate or someones estate, where their financial matters are more complex such as involving a business or investments, you may need to enlist the help of a solicitor or a company who specialises in dealing with probate and the estates of deceased persons.

# MEMORIALS

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**A**fter the funeral, you may wish to consider ways to remember your loved one. Where there has been a burial, a headstone may be appropriate and your funeral director should be able to help you with this. Should you have chosen a Direct Cremation, you may wish to consider a memorial event afterwards, often known as a Celebration of Life. This can be held in a church or crematorium chapel or even a hotel or pub.

Crematoriums often have a variety of memorial services such as a book of remembrance or the ability to erect a memorial plaque on a wall, tree or bench. It is possible to bury cremated remains in a grave or cremated remains plot in a cemetery or crematorium where there will be a small plaque attached.

Cremation jewellery is now a popular choice where your loved one has a small amount of cremated remains enclosed in a ring or pendant. A range of ornaments are available that can either be displayed at home or placed on a grave.