

Church Street Partnership

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A guide to the days following Bereavement

The guide has been produced to help you through the immediate practical matters, and also to provide you with other information which you may find useful. The first section addresses the practical elements, the second section provides some emotional support and information. Finally, the third section lists organisations which you may find helpful.

We hope this guide will be of use to you, and if you have any feedback or questions, please speak to our practice manager or deputy practice manager.



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Section 1 – The Practical Arrangements

In the first few days after a death it is often the responsibility of close friends or family to make the necessary practical arrangements. It is therefore wise to have a friend or relative to help you with these arrangements. Throughout this booklet, the term 'your relative' is used to refer to the member of the family, significant other or friend who has died.

Contact a Funeral Director

Funeral directors can manage funeral arrangements and give advice and support. Most people choose to use a professional Funeral Director but some people prefer to make their own arrangements as they consider this to be more personal and less expensive.

Factors that may affect your choice of funeral director include:

- The wishes of the person who has passed away
- Location of the firm's premises
- Do they belong to a trade association?
- The range of services provided
- Cost
- Recommendation of those who have used the service and trusted advisers
- The way you are treated by the staff
- Ownership – are they a large or small firm, a family business or company?
- Advice or recommendation of family or friends

Friends, family, clergy or your doctor's surgery may be able to recommend local funeral directors. Most local companies are also listed in the telephone directory.

Obtain the Medical Certificate

The Medical Certificate (often called the death certificate) is an important legal document showing the cause of death, which has to be signed by the doctor who was responsible for your relative when they died. Once the surgery has been notified about the death, the Doctor will prepare the medical certificate. This usually takes 2-3 working days. This may seem a long time when you are grieving, and planning a funeral, but the doctor has strict legal obligations to fulfil before they can issue the certificate. These obligations depend on the circumstances of the death, the location, and whether it was anticipated, but generally a doctor needs to physically verify the death, review the medical records and carefully complete the official paperwork.

In some cases there may be a delay in issuing the certificate should the death need to be referred to the Coroner, or the Doctor responsible for your relative is not immediately available. Any delay in receiving the certificate will not prevent you from making provisional funeral arrangements with a funeral director, although it is important to stress these are provisional until the death has been registered. Reasons for a death being referred to the Coroner include if no doctor saw the person within the 14 days prior to their death, if there is a sudden or unexpected death, if there is an unnatural death, or if the cause of death cannot be identified. If the death is referred to the Coroner, please notify your funeral director and follow their advice.

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Once the certificate has been completed, the surgery will telephone you to let you know you can collect the certificate. We do not routinely post certificates due to the risk of them being lost or delayed in the post. Please carefully read both sides of the detachable slip on the certificate when you receive it.

Register the death

The Medical Certificate must be taken to the Registrar within five days of the death, unless it has been referred to the Coroner. The registrar cannot register the death until the coroner's decision is made.

People legally allowed to register the death are:

- a relative
- a person present at the death
- an official from the hospital
- the person making the arrangements with the funeral directors

When registering a death, you will need to take the Medical Certificate and (if available):

- birth certificate
- marriage/civil partnership certificates
- NHS Medical Card

You will also need to tell the registrar:

- the person's full name at time of death
- any names previously used, including maiden surname
- the person's date and place of birth (town and county if born in the UK and country if born abroad)
- their last address
- their occupation
- the full name, date of birth and occupation of a surviving spouse or civil partner
- whether they were receiving a state pension or any other state benefit

If a post-mortem is not being held, the registrar will issue you with:

- a Certificate for Burial or Cremation (called the 'green form'), giving permission for to burial or for an application for cremation to be made
- a Certificate of Registration of Death (form BD8), issued for social security purposes if the person received a State pension or benefits (please read the information on the back, complete and return it, if it applies)

You'll be able to buy one or more formal Death Certificates at this time. These will be needed by the executor or administrator when sorting out the person's affairs. Where a post-mortem is required, the coroner will issue any necessary documents as quickly as possible afterwards.

The Registrar's Office

You can register a death that took place in Hertfordshire at any of the Council registrar's offices. The nearest offices are in Bishops Stortford and Hertford. All visits are by appointment only. This will ensure that customers are seen promptly and will avoid lengthy waiting times. For all appointments [please book online](#) or call **0300 123 4045**.

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Contact Details:

Bishop's Stortford Registration Office
Riverside House
2 Hockerill Street
Bishop's Stortford
Hertfordshire
CM23 2DL
Tel.: 0300 123 4045
Email: bstortford.registrars@hertfordshire.gov.uk

Opening Hours:

Monday and Tuesday - 09.00 to 12.30 & 13.30 - 16.30, Wednesday CLOSED,
Thursday and Friday - 09.00 - 12.30 & 13.30 - 16.00

Parking:

Two parking spaces are available outside the Registration Office, which are reserved for wedding cars when ceremonies are taking place. There are public car parks within walking distance.

Map:

[Click here for a map of Bishop's Stortford Registry Office](#)

You should telephone 0300 123 4045 to make an appointment or you can make an appointment online at www.hertfordshire.gov.uk/your-community/register/contactreg

Arrange the funeral

Before going ahead with any arrangements, it is advisable to check whether the deceased left a will and any instructions for the funeral. If you are not the Next of Kin (Nearest Relative) or Executor, you should check with them that you have the authority to proceed.

Most funeral directors are members of one of two trade associations:

- National Association of Funeral Directors (NAFD)
- Society of Allied and Independent Funeral Directors (SAIF)

Member firms must provide you with a price list on request and cannot exceed any written estimate they give you without your permission. Most people would probably require the funeral director to provide the following services as a minimum:

- make all necessary arrangements;
- provide appropriate staff;
- provide a suitable coffin;
- transfer the deceased from the place of death to the funeral director's premises;
- care for the deceased prior to the funeral;
- provide a hearse to the nearest cemetery or crematorium;
- arrange for burial or crematorium as appropriate.

Embalming, viewing of the deceased, or providing a limousine for mourners are optional extras. Discuss these fully with your funeral director and make sure you receive an itemised written quotation.

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Funeral costs for the same services may vary considerably from one funeral director to another. It is advisable to get more than one quote to compare costs and services. Funeral directors should provide detailed price lists for you to take away.

Disbursements are fees paid to others, i.e. for doctor's certificates, a minister, newspaper announcements, flowers, and crematorium. Ask the funeral director for a written quotation detailing all these fees.

In addition, it should be remembered:

- when you arrange a funeral, you are responsible for paying the bill;
- funeral payments are normally recoverable from the deceased's estate;
- check that the price includes what you require and whether there are any additional costs that will be added on.

Cremation Information

When a cremation is organised, the doctor signing the medical certificate has further legal obligations to fulfil. They have to fill in a cremation form, then speak to another doctor (not from the same surgery) and arrange for them to provide independent verification of the death before the cremation can take place. A fee is chargeable for this service as it does not form part of a doctor's NHS duties, and is done in addition to their patient workload. The funeral director or crematorium will deal with these arrangements on your behalf. Whilst our doctors will do their best to ensure this is done as quickly as possible for the families, arranging this independent verification can often take 3-4 days, depending on the second doctor's other planned clinical commitments. We would encourage you to bear this in mind when making arrangements with a funeral director, and allow enough time for this to be completed.

Religious and Non-Religious Services

There is no requirement to have a religious ceremony, or a ceremony at all at a funeral. People who regard religion as unimportant or have made the decision to live their lives without it may prefer a Humanist Ceremony. [The British Humanist Association](#) website offers advice on all aspects of humanist ceremonies

Each funeral is unique and there are many elements that can be included to remember the person who has died. Many people find a ceremony that is established and familiar from their faith and/or cultural tradition extremely helpful and comforting. The deceased may have left instructions for the content of their funeral in their will or in an Advance Funeral Wishes document, so it is important to look for this information.

Talk to your funeral director who will help create the right ceremony for you. The funeral director will be aware of all the issues such as timing and other practicalities that you need to bear in mind.

For further information and support please visit the [Bereavement Advice Centre](#) website or call on 0800 6349494.

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Away from the funeral

There will be a number of people and organisations who will need to be notified about the death to ensure the persons estate is dealt with appropriately. Banks in particular should be told quickly to prevent against fraud. The Registrar will be able to advise you who you need to speak to if you are unsure.

The Government offer a service called '**Tell Us Once**' that lets you report a death to most government organisations in one go.

When you [register the death](#) the registrar will:

- let you know if the service is available in your area
- give you the phone number
- give you a unique reference number to use the [Tell Us Once service online](#) or by phone

Before you use Tell Us Once

You'll need the following details of the person who died:

- date of birth
- National Insurance number
- driving licence number
- vehicle registration number
- passport number

You'll also need:

- details of any benefits or entitlements they were getting, for example State Pension
- details of any local council services they were getting, for example Blue Badge
- the name and address of their next of kin
- the name and address of any surviving spouse or civil partner
- the name, address and contact details of the person or company dealing with their estate (property, belongings and money), known as their 'executor' or 'administrator'
- details of any public sector or armed forces pension schemes they were getting or paying in to
- You need permission from the next of kin, the executor, the administrator or anyone who was claiming joint benefits or entitlements with the person who died, before you give their details.

Organisations Tell Us Once will contact

Tell Us Once will notify:

- HM Revenue and Customs (HMRC) - to deal with tax and cancel benefits
- Department for Work and Pensions (DWP) - to cancel benefits, for example Income Support
- Passport Office - to cancel a British passport
- Driver and Vehicle Licensing Agency (DVLA) - to cancel a driving licence and to remove the person as the keeper for up to 5 vehicles
- the local council - to cancel Housing Benefit, Council Tax Benefit, a Blue Badge,
- inform council housing services and remove the person from the electoral register
- public sector or armed forces pension schemes - to stop pension payments

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There's a [different service](#) to update property records if the person who died owns land or property.

Telling people about a death is often difficult, and you may want to ask trusted family and/or friends to help you. Some organisations however may insist on speaking to the next of kin or executor of the estate. It is useful to record the date, time, and name of the person you speak to when making calls. Additionally, if you send of any important documents, it is advisable to keep a copy of them and a note of when you sent them. If you are using a professional (such as a solicitor) to deal with the estate, they will be able to help you with any legal requirements and advice you on benefits or other financial matters.

Section 2 – The Emotional Factors

In this section we offer some support which we hope will help you come to terms with the emotions of losing a loved one. These feelings may be transient and pass with time. It is advisable to contact your doctor if you feel you need help and support. You can also phone the Samaritans, day or night, on 0845 790 9090.

Grief and other difficult feelings

Your loss is unique to you, and you will cope with it in your own way. But although bereavement is a highly personal and often traumatic 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 emotions when they are bereaved. Realising that these feelings are quite normal may help.

Grief

Grief knocks you off balance emotionally, physically and mentally. When you are bereaved you have to cope with a world which is very different, your life may have changed dramatically. You may have much less money, or you may be better off financially. You may be eating and sleeping alone for the first time, or be faced with household jobs which you used to share with the person who died.

Your feelings

At first you may be too shocked to feel anything much, even if the death had been expected. Many bereaved people say that, in their initial shock, they felt a sense of numbness and disbelief. As you get over the shock and begin to grasp the reality of what has happened you may go through some powerful feelings. You are likely to miss the person who died in all sorts of ways, physically as well as emotionally.

Your Self

You may have difficulty getting to sleep or long periods of wakefulness. You may lose your appetite. People react physically in many different ways – some feel tense and short of breath, others feel edgy and restless, others feel very slow and lethargic. You may find it hard to concentrate, and may feel confused and forgetful. You are likely to feel exhausted, especially if you had been providing care for the person who died, or had been through an anxious time before they died. You may be more susceptible to colds or other infections, or become more

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accident-prone. It is very important to take extra care of yourself – try to eat well and take extra rest even if you can't sleep. Take some gentle exercise if you can.

Getting used to the death

Allowing your feelings to come out can help you to get used to your loss. Talking about the death and about the person who died, dealing with the practicalities of your new situation and trying to think of the present as well as the past can all help you get used to the reality of the death and get through some of the anguish you may feel. As you do this you will probably, slowly, begin to find a way of living without the person alongside you but very much with you in your thoughts and memories.

Anger

Some people don't feel angry after bereavement, but if you do it can be the hardest feeling to cope with. You may feel anger at the injustice of your loss; anger at the lack of understanding in others; anger at the person who died because of what they are putting you through. Bereaved people are usually angry because they feel hurt and unhappy. These feelings are normal and don't bottle up your feelings – try to think about the reasons for your anger. If you don't do this, whatever is upsetting you will almost certainly continue to trouble you; it won't disappear. It can help to talk about your feelings with someone who isn't emotionally involved in your own loss.

Fear

You are likely to feel fearful and anxious. This is very natural – your familiar world has been turned upside down and you are likely to feel you have little control over your life or over the thoughts and feelings churning inside you. Feeling out of control is likely to leave you feeling vulnerable and afraid. But you will probably notice that as you get used to coping, and start to get on top of life again, you will become more confident and less afraid. The organisations listed at the end of this leaflet may be able to help you with addressing some of the practical elements such as financial advice.

Grief in children and adolescents

Generally children do not understand the meaning of death until they are three or four years old. Even with this being the case, they feel the loss of a close friend or relative in much the same way as adults. Children experience the passage of time differently to adults and can therefore appear to overcome grief quite quickly. It is important that the grief of a young person is not overlooked.

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Section 3 – Sources of help and support

We have done our best to ensure all these details are correct, but if you find any errors or you know of other non-profit organisations which may be useful to include, please do let us know.

Age UK

Tel: 0800 169 6565

Web: www.ageuk.org.uk

Age UK is a national network of groups providing services for older people. Some Age UK groups offer bereavement counselling. Look in your phone book to find your local group, or ring the national office listed above.

Bereavement Advice Centre

Helpline: 0800 634 9494

Web: www.bereavementadvice.org

The Bereavement Advice Centre offers practical advice on what to do when someone dies.

Citizens Advice Bureau

Look in your phone book to find your nearest Citizens Advice Bureau, or go to their website: www.citizensadvice.org.uk

The Compassionate Friends

Helpline: 0845 123 2304

Web: www.tcf.org.uk

The Compassionate Friends is a charitable self-help organisation. Parents who have been bereaved themselves offer friendship and support to other bereaved parents, grandparents, and their families.

Cruse Bereavement Care

Helpline: 0844 477 9400

Web: www.cruse.org.uk

Cruse Bereavement Care offers free information, advice and support to bereaved people. Cruse runs a helpline, and can supply a wide range of books, leaflets and a newsletter for bereaved people.

Facing Bereavement

Web: www.facingbereavement.co.uk

Facing Bereavement contains articles offering advice and guidance on facing and dealing with bereavement.

Institute of Civil Funerals

Tel: 01480 861411

Web: www.iocf.org.uk

The Institute of Civil Funerals can help you find someone to conduct a non-religious funeral.

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Natural Death Centre

Tel: 01962 712 690

Web: www.naturaldeath.org.uk

The Natural Death Centre offers advice on arranging a funeral with or without using a funeral director.

Probate and Inheritance Tax Helpline

Tel: 0300 123 1072

Web: <https://www.gov.uk/government/organisations/hm-revenue-customs/contact/probate-and-inheritance-tax-enquiries>

Samaritans

Tel: 116 123

Email: jo@samaritans.org

Web: www.samaritans.org.uk

Samaritans are ordinary people from all walks of life who offer a sympathetic listening ear to despairing and suicidal people of all ages. Lines are open 24 hours a day, 365 days a year; all calls are charged at the local rate.

Service Personnel and Veterans Agency

General Helpline: 0808 1914 218

Bereavement number and minicom line: 0800 169 3458

Web: www.veterans-uk.info

The Service Personnel and Veterans Agency can offer support and advice to war pensioners, war widows, their dependants and carers.

Support after Suicide

Support after Suicide support services is a partnership network of organisations supporting those bereaved or affected by suicide.

<https://supportaftersuicide.org.uk/>

War Widows Association of Great Britain

Tel: 0845 241 2189

Web: www.warwidows.org.uk

The War Widows Association gives advice, help and support to war widows and dependants. Other local and national organisations can be found by looking on the internet, contacting the local council or by visiting your local library.

Winston's Wish

Tel: 08088 020 021

Web: <https://www.winstonswish.org/>

Winston's Wish supports bereaved children, their families and the professionals who support them.