

# Bereavement Support Guide



Following the death of your loved one, MHA would like to offer you whatever support we can. We have designed this guide to help you through the formalities at what will be a very difficult time. This guide brings together lots of information into one place that is clear and easy to understand, acting as a ‘chaplain in your hand’ – going with you on this journey. If at any time you need further support or guidance, please get in touch with the chaplain who can be contacted through the home or scheme, and they would be happy to help.

## **Your chaplain**

The chaplain at your home or scheme is available to everyone regardless of faith or beliefs. They are there to offer one-to-one support, comfort and a listening ear to residents, families, friends and colleagues. When a loved one has died, the chaplain can support you through this difficult time.

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## Services your chaplain can provide

- Some people think that a chaplain is only available for people with religious needs but our chaplains actually here for everybody, especially at those times where you could do with extra support, or someone to walk alongside you.
- If you would like to talk through your loved one's wishes the chaplain would happily do this with you. They may have had a conversation with your loved one and recorded it on the final wishes paperwork in their care plan.
- Having known your relative, the chaplain may be able to lead or assist with the funeral service if it is the family's wish. This can be a religious service or a celebration of life.
- The home or scheme may have a book of remembrance in which to record your relative's name. There may also be an annual memorial service where each resident who has died during the year is remembered. Please ask the chaplain about arrangements in your home or scheme.
- If you find that you would like someone to talk to, our chaplain is there to be a listening ear, so please get in touch with your home or scheme.

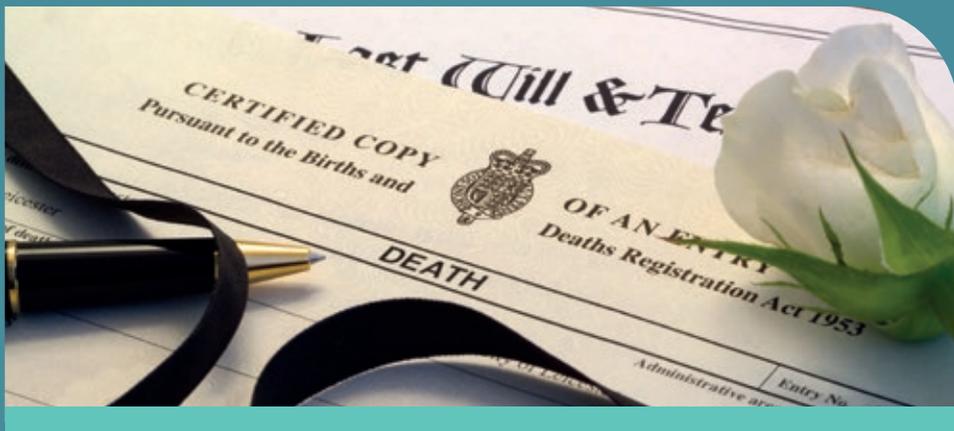
## First steps

We understand that this is an extremely difficult time for you, but we are here to support you in any way we can. Our chaplains are here to help bring peace, fulfilment and meaning to later life care, providing support to residents and their families.

### Certifying the death

If your loved one died at the home or scheme, you do not need to do anything. We will contact the GP and arrange for them to come and certify the death.

Once this has been done, your loved one can be moved to the chosen funeral director. We will ensure you have the right amount of time to do this; you will be able to spend as much time with your loved one in their room or apartment as you wish. If you don't have a nominated funeral director we can provide you with the contact details of local services.



## Registering the death

After certifying the death, registering the death is the first thing you need to do to make all other arrangements. After your loved one has died, you have five days (eight in Scotland) to register the death, unless there is a coroner or procurator fiscal involved, when they will give you permission to proceed. It is advisable to go to the closest register office; you can find your local register office at <https://www.gov.uk/register-offices> or you can ask for help at the home or scheme if you don't have Internet access.

You may need to make an appointment at the register office, appointments usually last around 30 minutes.

When you call to make the appointment to register the death you might be asked if you would like to use the 'Tell us once' service. This has been set up by the government to help people report a death to a number of government departments at one time. If you choose to do this the appointment may last longer. It is important to tell the registrar when you make the appointment that you want to use this service so they can allocate a longer appointment for you. If a 'Tell us once' interview is not offered you may be provided with a reference number to use online or by telephone.

## **‘Tell us once’**

If you use this service, when you inform the register office, they will then inform:

- HMRC to deal with personal tax
- DWP to cancel benefits such as income support
- Passport office to cancel British passports
- DVLA to cancel a driving licence and remove the person as a keeper on a vehicle
- Local Council to cancel any Housing Benefit, Council Tax Benefit, a Blue Badge, inform council housing services and removal from the electoral register
- Veterans UK to cancel any Armed Forces Compensation Scheme payments
- Some public sector pensions schemes including Civil Service Pension, NHS Pension, Armed Forces Pension, and local authority pensions (if ‘Tell us once’ is available in that area)

### **What to take with you to your appointment:**

- Doctor’s medical certificate which shows the cause of death
- Birth Certificate
- Marriage or Civil Partnership certificate
- NHS Medical card or their NHS number
- Driving licence (if applicable)
- Proof of address

### **Information you will need to know:**

- Full name
- Any other names they were known by
- Date of birth
- Place of birth
- Address
- Most recent occupation
- Any benefits information (e.g. State pension)
- Spouse/Civil Partner's name and DOB

### **When you register the death you will be given:**

- A green form for cremation or burial (you need to specify which at this point) which you then give to the funeral director
- A certificate of registration of the death for the DWP (Form BD8) - you might not need to use this if you use the 'Tell Us Once' service but it may be important to keep for your records
- Copies of the death certificate which cost £11\* in England and Wales (similar in Scotland). More copies can be bought later for the same cost

\*correct at time of publishing, April 2020.



## Who else to inform

Some people may have prepared a list of people they would like to be informed in the event of their death. It may be worth looking in an address book, notebook, a family Bible or a Christmas card list.

You may need to consider informing the following organisations:

- Banks/Building Societies
- Credit/Store cards
- Loan providers
- National Savings/Premium Bonds
- Mobile phone provider
- Adult Social Services
- Blue Badge/travel pass
- Libraries
- Employer and private Pensions
- Social media accounts
- Club memberships



## Organising the funeral

When you are ready to plan or organise the funeral your funeral director will be able to guide you through the whole process.

### Choosing a funeral director

If your loved one didn't have a plan in place with a local funeral director, we can provide you with information of local firms. It is a good idea to get an itemised quote from more than one funeral director before you decide who to use. The quote can include:

- Transfers of your loved one from the home or hospital to the chapel of rest, and the care of them before the funeral
- The coffin
- A hearse
- A family limousine (if desired)
- The funeral director's professional services
- The cost of paperwork and arrangements
- Disbursements - these are third party fees for services such as doctors, minister or celebrant, and the use of the crematorium or chapel, etc

An important thing to consider at this time is if your loved one gave any specific instructions for the funeral. We might have information on file and can check this for you.

If they didn't leave any instructions, you may want to consider the following:

- Are they going to be cremated or buried? (There are other options such as woodland burials, which can be explored)
- For a burial, what kind of coffin or casket would they prefer to have?
- What would you like your loved one to be wearing?
- Are there any items important to your loved one that they may wish to be buried with?
- Would you prefer a formal ceremony or more of a 'celebration of life' format?
- Would you like religious or non-religious content?
- Do you have a minister or celebrant you would like to use? The chaplain may be able to lead or assist with the funeral service
- Would you like flowers?
- Do you want people to make a donation to a charity in memory of your loved one?
- Would you want an announcement in the local press?
- What music would you like at the funeral? In a crematorium or cemetery chapel you are usually allowed three pieces of music
- Do you have any readings or poems that you would like to include?
- Do any family or friends want to read or speak at the service?
- Do you want to hold a wake or a reception after the funeral? You may be able to hold this at the home or scheme if you wish

# Advice if the coroner is involved

In some circumstances the doctor will need to report the death to the coroner (Procurator Fiscal in Scotland). A coroner investigates a death to find out how, when and where a person has died.

There are a number of reasons a death may be reported to the coroner but the ones you are most likely to experience are:

- The cause of death is unknown
- The death was sudden and unexplained
- The person who died was not visited by a medical professional during their final illness; or if the doctor who signed the medical certificate had not seen them within 14 days before they die. (This does not apply in Scotland)

If the coroner or procurator fiscal decides that the cause of death is clear then the doctor will sign the medical certificate. You can then take this to the registrar and the coroner will issue a certificate to the registrar to indicate that a post-mortem examination is not needed.

If it is decided that the cause of death is not clear then a post-mortem examination will be carried out by a Pathologist. If this examination shows the cause of death, the coroner will send a form stating the cause of death to the registrar. You can then make an appointment to register the death.

If the post-mortem does not reveal the cause of death, or if it is found to be unnatural, the coroner must hold an inquest. This is a public court hearing which is held to establish how, when and where the death occurred. The inquest will normally be held within 6 months, usually as soon as possible.

You cannot register the death until after the inquest, however the coroner can give you an interim death certificate as proof so that you can start letting organisations know and apply for probate if necessary. There is no system of inquests in Scotland and very few deaths are investigated in court.

## Financial and legal matters

If your relative had made a Lasting Power of Attorney (Power of Attorney in Scotland) and named you as their Attorney then it is important to note that this power ceases as soon as they die. This means that you must immediately stop any action under the LPA/POA and send a copy of the death certificate, along with the original LPA/POA document to the Office of the Public Guardian as soon as possible. The contact details can be found at [www.gov.uk/government/organisations/office-of-the-public-guardian](http://www.gov.uk/government/organisations/office-of-the-public-guardian) or [www.publicguardian-scotland.gov.uk](http://www.publicguardian-scotland.gov.uk)

Probate in England and Wales or Confirmation in Scotland, is the process by which the validity of the deceased's will (if one exists) is proved by the courts and the executors are granted authority to distribute the assets.

If your loved one named you as the executor of their Will you need to apply for the legal right to deal with their estate (this is their property, money, and possessions.) This is called probate (or letters of administration if there is no will) in England and Wales, or confirmation in Scotland.

In some cases you do not need to apply for either:

- If your loved one owned things jointly with another person, such as a joint bank account or joint mortgage/home ownership - in this case these pass directly to the joint owner
- If the person only held savings or premium bonds

## Applying for probate

Executors of wills can apply for probate themselves or they can use a solicitor. If it is a complex estate then using a professional who understands the process and the law could be very useful. The first step in applying for probate, letters of administration or confirmation is to estimate the value of the estate and inform HMRC. Depending on the value of the estate you may need to pay inheritance tax.

Once you have done this you will need the original Death Certificate and the original will. You will need to send these off via post once you have completed the necessary forms either online or via post.

More information and all the forms can be found at [www.gov.uk/applying-for-probate](http://www.gov.uk/applying-for-probate) in England and Wales or [www.mygov.scot/confirmation/](http://www.mygov.scot/confirmation/) in Scotland.

### A few things to note:

- The death certificate will be returned to you in the post, but the will won't be

There is a fee to apply for probate, letters of administration or confirmation which depends on the value of the estate.

If you need more than one copy of the Grant of Probate or Confirmation these should be requested at the time at an extra cost. You will need to send copies to the organisations that hold the person's finances, such as their bank.

## Accessing assets

Assets can be transferred to an executorship of Will's account. This could either be your bank account if you are the executor of Will, or an account that has been set up purposely for dealing with the estate. If there is more than one executor then they may all need to be present to withdraw any assets. It is important to check with the asset holders directly as there are different procedures for this.

A lot of people worry that they will be unable to pay for a funeral until the estate is settled and assets are accessible. In this case it is worth contacting the bank as they may release funds for the funeral even whilst the estate is going through probate or administration.

## Debts

Before distributing the estate as outlined in the Will, you must first pay off any debts or outstanding payments. It is a good idea to place a notice in the local press and in the official public record, The Gazette, found at [www.thegazette.co.uk/wills-and-probate/place-a-deceasedestates-notice](http://www.thegazette.co.uk/wills-and-probate/place-a-deceasedestates-notice) in order to give creditors the chance to claim anything they are owed.

## Distribution

Once all taxes and debts have been paid, the estate can be distributed as set out in the Will. If there was no Will you need to follow the law on who can legally inherit. There is an easy to use guide at [www.gov.uk/inherits-someone-dies-without-will](http://www.gov.uk/inherits-someone-dies-without-will)



## Beyond the formalities

To celebrate and honour the life of a loved one you might want to set up a Forever Remembered tribute page. Whether it's sharing thoughts and memories, adding photos and videos, lighting candles in remembrance or sharing funeral details, a Forever Remembered Tribute provides a dedicated place for you to do so. For more information visit [www.mha.org.uk/tribute](http://www.mha.org.uk/tribute)

Throughout the grieving process, it is important to remember to take time to look after yourself. There is no right or wrong way to grieve and there is no timeline for grief. If you feel like you need some extra support at this time, there are organisations available to help you, some of which are found below.

Cruse Bereavement Care is the largest bereavement support charity in the UK.

Tel: 0845 600 2227

You can also talk to your GP who should be able to signpost you to any local services.



### **Other useful contacts include:**

**Bereavement Advice Centre** - support and advice for people on what to do after a death, including help with bereavement.

Free phone: **0800 634 9494**

Website: **[www.bereavementadvice.org](http://www.bereavementadvice.org)**

**Samaritans** - 24 hours/365 days a year

Free phone: **116 123**

Website: **[www.samaritans.org](http://www.samaritans.org)**

**Citizens' Advice Bureau** - free advice on a range of legal, financial and other matters.

Free phone: **0344 411 1444** (England only)

Website: **[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)** (has separate sections for Scotland and Wales)

Our chaplain would be more than happy to support your family, if you'd like to speak to them, please contact the home or scheme.





The reality is that you will grieve forever. You will not 'get over' the loss of a loved one; you will learn to live with it. You will heal and you will rebuild yourself around the loss you have suffered. You will be whole again but you will never be the same. Nor should you be the same nor would you want to.

Elizabeth Kubler-Ross



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