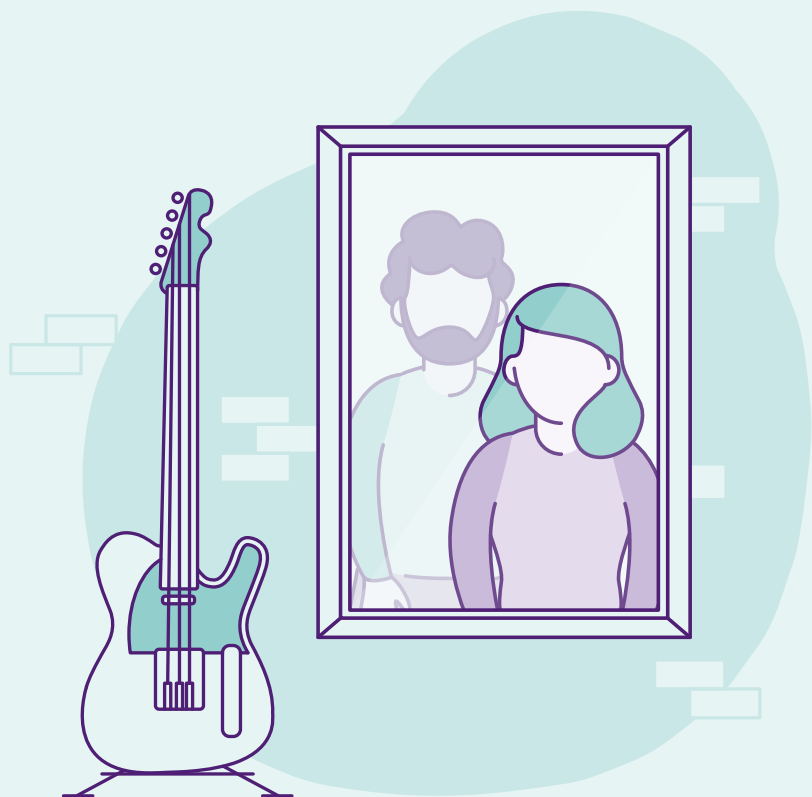


# Where to start when someone dies



**C.P.J. Field.**

More than a funeral director since 1690.



## Introduction

Thinking ahead to a time when we may not be able to make decisions for ourselves and making plans now to ensure our preferences are carried out is not morbid or alarmist. It is a sensible thing to do now that many of us live much longer than previous generations but we may also be incapacitated by a number of conditions associated with extreme old age. Making plans for such a possibility and for after our deaths is often helpful in alleviating anxiety and liberating us to live life to the full in the present. It can also be very reassuring for those close to us to know that we have recorded what we would want them to do on our behalf.

This guide is an introduction to the various choices available to you, whether you are reading these pages for yourself or because you are supporting someone else.

As funeral directors, we have given the most detail on the services we can provide. For other services we have given an introduction and then suggested where you can get information and advice.

In some places in this guide we have given website addresses. If, through choice or circumstances, you or someone close to you does not have easy internet access, please contact us and we will give you postal and telephone contact details.

## We have written this booklet with four groups of people in mind:

**1.** You have reached a time in life when you want to think about what you can do to make matters simpler for people who may need to take care of you if you can no longer live independently. This includes ensuring they know your preferences and can carry them out if you can no longer make your own decisions. You may also want to leave instructions for your funeral and your possessions after your death.

The sections of the booklet you will find most helpful are:

- A. Writing a Will
- B. Enabling people to make decisions on behalf of someone else  
(Lasting Powers of Attorney and Advance Statements)
- C. Pre-paid Funeral Plans
- D. Funeral Instructions
- E. Information and documents needed very soon after a death

**2.** You have a close relative or friend who is no longer able to live independently and you need to think about how you can support them in decision making about their care and end of life issues.

The sections of the booklet you will find most helpful are:

- A. Writing a Will
- B. Enabling people to make decisions on behalf of someone else  
(Lasting Powers of Attorney and Advance Statements)
- C. Pre-paid Funeral Plans
- D. Funeral Instructions
- E. Information and documents needed very soon after a death



**3.** You have a close relative or friend who has just died and need to know what to do.

The sections of the booklet you will find most helpful are:

- F. Registering a death
- G. Arranging a funeral (and sections C and D)
- H. Who needs to be informed about the death and how quickly?
- I. Deciding how to deal with the estate (money and possessions including property)
- J. Getting help if there is no money for the funeral
- K. Is what I'm feeling normal? Understanding grief
- L. Where to get more advice and support

**4.** You are a professional carer and you need to understand more about the choices available for the people you care for and their families and friends both before and after death. All of the booklet will be helpful.

Sections that are relevant to planning ahead are divided into two parts. The first is for the person planning ahead and the second is for the person who may have to implement the plans and will then take responsibility for arrangements after death.

## a. Writing a Will

### i) For the person planning ahead

Even though we are funeral directors, we would still suggest that the single most important aspect of planning ahead for the end of one's life, is to write a Will. The purpose of a Will is to give instructions on how your estate, i.e. everything you own from a property, money in the bank to your personal possessions, will be distributed after your death. A Will also enables you to state who will be responsible for carrying out your instructions. This person or people are called executors and have the legal responsibility to ensure your instructions are complied with, provided you have left enough assets (the things you own) to pay any debts you may have and allow everyone to receive what you are stipulated.

Wills are legal documents provided that have been correctly written and are signed, dated and the signature witnessed by two independent witnesses. It is possible to be both an executor and beneficiary (someone who is in receipt of something) of a Will, but a witness cannot be a beneficiary or related to the person writing the Will.

It is possible to write a Will yourself or use a form that you can buy in a high street stationery store but we do not recommend this. Even apparently plain English words can take on different meanings in a legal document. Using a solicitor, a professional Will writer or a service provided through your bank to create this important document for you, can give you peace of mind that your wishes will be carried out accurately and make the task of executors much simpler. Simple Wills are not expensive.

Professionals know the common pitfalls in writing Wills and can help you find appropriate solutions to more complex situations e.g. where you have children from more than one marriage and you know that the children of one marriage will receive a substantial inheritance from your former partner whereas the others will not. A well-written Will includes the reasons for such decisions and greatly reduces the possibility of contention and costly court challenges after your death. As well as the expense, such disputes can cause immense additional distress to everyone involved.

Writing a Will is always helpful. It is **essential** if the person (or people) you wish to inherit is not your legal next-of-kin in terms of the inheritance laws. This includes someone you live with as a partner but where you have no legal relationship through marriage or civil partnership.

#### *Find a legal adviser:*

- The Law Society (for solicitors): [www.solicitors.lawsociety.org.uk](http://www.solicitors.lawsociety.org.uk)
- Society of Trust & Estate Practitioners: [www.step.org/for-the-public](http://www.step.org/for-the-public)
- Institute of Professional Will writers: [www.ipw.org.uk](http://www.ipw.org.uk)

### ii) For the next-of-kin/executor after the death

The immediate priority for most families is to arrange a funeral. This will usually be done by the immediate next-of-kin or family members working together.

Where the family situation is complex, perhaps due to the person who has died having been married more than once, it is always worth making an effort to preserve amicable relationships with everyone related who has a close interest in the funeral arrangements. This can be difficult to achieve but not doing so may lead to additional tensions not just immediately after the death but also during the administration of the estate, increasing the possibility of costly legal disputes.

If the person who has died has not made a Will, it is the closest next-of-kin who is responsible for ensuring the estate (everything the person owned) is dealt with according to the Rules of Inheritance and also ensuring that a funeral takes place.

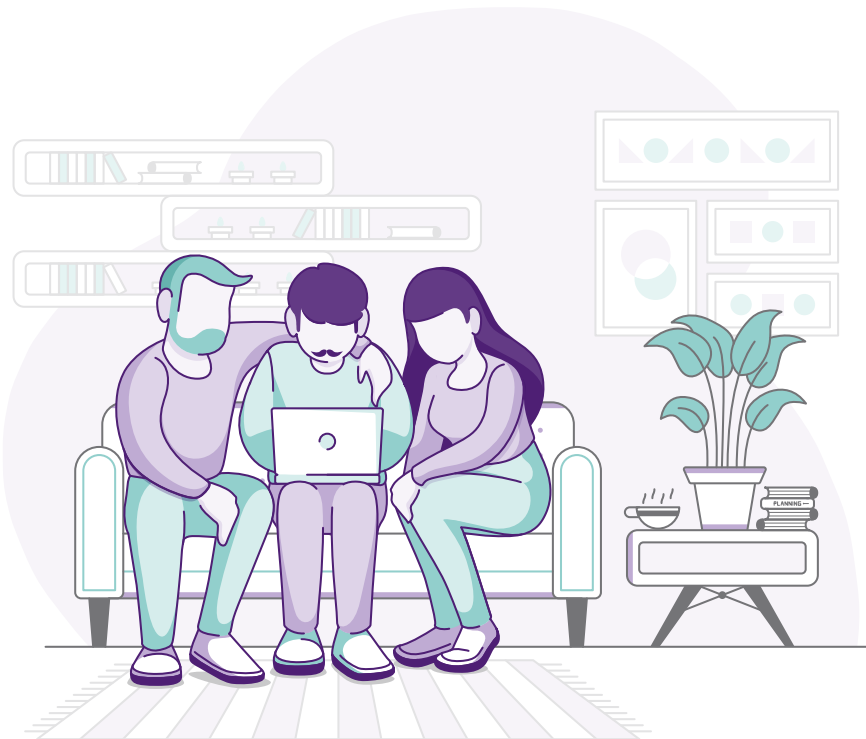
Children of the person who died are considered to be equally related and birth order is not relevant. If there is no Will the person responsible for administering the estate is termed the Administrator. If the value of the estate exceeds the threshold value for which probate must be obtained, the procedures that must be followed are very similar to obtaining probate although some of the terminology is different. Find more about this in Section I below.

If the next-of-kin is not the executor or is the administrator but plans to use professional help, it can be helpful to inform the executor and/or consider who you might use for professional help at an early stage.

There are two main reasons for this. First some of the notifying of organisations of the death can immediately be passed over, saving you work. Secondly some of the organisations being notified will also offer their own linked or recommended probate services, and it will be easier to compare different services if you are aware this will happen and have some preliminary knowledge of the estate.

**A common myth** – Many people believe there has to be a formal reading of the Will. This is not true and if you have the original Will or a copy, you can open and read it immediately to discover who is the executor and also whether there are any funeral instructions within the Will. If it is a copy of the Will, there should also be information on where the original is stored and you can make arrangements to retrieve it if necessary.

Go to Sections H and I for more information.



## B. Enabling people to make decisions on behalf of someone else

*(Lasting Powers of Attorney and Advance Statements)*

### i) For the person planning ahead

Thinking ahead to a time when you may have to rely on others to make important decisions on your behalf is perhaps the hardest aspect of planning ahead. If you do not make legal provision while you still have the mental capacity to do so, professionals responsible for your care will consult with family members whenever possible. However, they will have the legal responsibility for making decisions about where you live and medical treatment you have, acting in what they believe to be your best interests. Your Attorney needs to be someone you trust.

If your family want to take on responsibility for acting on your behalf if you do lose the capacity to make your own decisions, they will have to apply to the Court of Protection for the authority to do so. If this person is granted authority, it may not be the person you would have chosen to act on your behalf.

While you have the mental capacity to understand the actions you are taking, you can appoint one person or more as your **Lasting Powers of Attorney(s) (LPA)**. There are two types of LPA which require separate application forms. The first is for financial and property matters and allows your Attorneys to manage your bank accounts and other financial affairs and sell your home if you need to move into some type of residential care. The other is for health and welfare decisions and allows your Attorneys to be actively involved in making decisions about where and how you are cared for.

It can be helpful if your financial and property Attorney is also an executor of your Will but this is not essential.

For more information about LPAs visit [www.gov.uk/government/organisations/office-of-the-public-guardian](https://www.gov.uk/government/organisations/office-of-the-public-guardian) or contact your legal professional.

An **Advanced Statement** is also sometimes called a Living Will. It is a document in which you give instructions about what medical treatment you would or would not want in the event of you being seriously unwell and unable to express your wishes at that time. This document is legally binding for doctors treating you provided they are aware of the Advanced Statement.

Your own doctor's surgery will have more information about this and will need to be aware if you complete one. You should also keep a copy yourself and have a copy placed in your medical records at any hospital you attend on a regular basis. Do also discuss this with your immediate family.

## ii) For the next-of-kin/executor after the death

The authority granted by a Lasting Power of Attorney ceases immediately after the person who granted the power has died. An Attorney should not carry out any transactions after the death.

If the Attorney is not also an executor or administrator of the estate, it is helpful if the Attorney passes all their documentation to the executor/administrator as soon as possible to allow them to start the administration of the estate. You may wish to keep copies of important and recent documents in case the executor asks questions about any aspect of the estate they do not understand.

The Office of the Public Guardian should be informed of the death by the Attorney and the LPA documents returned to them.



## C. Pre-paid Funeral Plans

### i) For the person planning ahead

There are two aspects to planning ahead for a funeral. A pre-paid plan takes care of the costs of the cremation, burial or repatriation, the minister or celebrant and the costs incurred by the funeral director such as the coffin or casket (or shroud if that is your preference).

The following section E deals with Funeral Instructions. These include any music you would want played, any readings and who should speak.

Paying for your funeral in advance has a number of advantages

- No matter what the circumstance of your family/friends when the time comes, you know the main costs relating to your funeral will be covered\*
- It can be very comforting for your family and friends to know that the funeral is happening as you wanted
- Inevitably the cost of funerals always goes up so a pre-paid plan is good value for money
- A good plan will ensure the money paid for the funeral is placed 'in trust' so can only be used for that purpose and does not contribute towards the value of your estate, which might make all the difference as to whether or not inheritance tax has to be paid.

There are various pre-paid funeral plans which you may see advertised which offer a range of set packages. At CPJ Field we prefer to offer a completely bespoke service. We will explain all the different choices available to you and the costs involved and answer any questions you may have. We will then discuss whether you prefer to pay in a single instalment or spread the cost over time and the effects of that.

If you are housebound and would like us to visit you at home to explain pre-paid plans, we would be pleased to do this. You may, of course, have anyone you choose with you to support you during such a visit. The same is true if you make an appointment to visit one of our funeral homes.

*If you want to find out more about our pre-paid services, you can:* call us on 01444 230430; email us at [info@cpjfield.co.uk](mailto:info@cpjfield.co.uk)

\*Whilst you can include the cost for disbursements (third party fees) in your funeral plan. Due to inflation, there may still be a small cost to cover at the time.

Clients with a pre-paid service with CPJ Field receive a certificate giving details of their plan and which of our funeral homes will take responsibility for the arrangements when the time comes. There will also be a covering letter and a document with the Terms and Conditions (the small print).

Please do tell your next-of-kin and executor about your plan and also where they are kept to be certain the choices that you have already paid for will be implemented.

#### **ii) For the next-of-kin/executor after the death**

The person who has died will have documents identifying the plan that has been chosen and who you should call. Make that phone call as soon as possible so your funeral director can guide you through all the necessary procedures required after someone has died.

The funeral director will also confirm the information contained in the documents you have found and any additional choices open to you. An example might be if extra limousines are needed for close family and friends than was anticipated when the plan was taken out.

## **D. Funeral Instructions**

#### **i) For the person planning ahead**

If you decide a pre-paid funeral plan is not for you, you may want to include arrangements that would be included in a plan, within your funeral instructions.

Is it helpful to have separate funeral instructions? The answer is yes because it is a document that you may wish to change and update on a regular basis. The music we might have chosen to be played if we had died in our twenties is not always the same as that we would choose in later years. On the other hand, the children may not know which track in a cherished collection of vinyl is the one that sums up a particular period of a parent's life and will have the greatest meaning for their peers of a similar age.

Thinking ahead about which funeral director to use is always a good idea, especially if you are a resident in residential or nursing care, when your family/friends will have a fairly short time to make this important decision.

Our colleagues at CPJ Field are always willing to discuss options for your funeral with you, even though we hope you have many healthy and enjoyable years ahead of you. This can include a visit to your home if visiting one of our funeral homes will not be possible for you.

Our beliefs may evolve and change over our lifetime, and in the twenty-first century there are choices available for funerals that could not have been imagined a few years ago. For example, Cremated Remains (Ashes) can become part of a coral reef, be sent in to space or be incorporated into a stunning firework display. Most people still choose to have Ashes scattered in a place with special meaning or in a plot at a cemetery or crematorium.

Pages 14 and 15 of this booklet give space for you to make notes about your funeral instructions and you might want to place the information with other important documents such as a copy of your Will and any information about a Pre-paid funeral plan.

You do need to be aware that funeral instructions, even if some of them are included in your Will, are not binding on your next-of-kin or executor. Any costs involved need to be 'reasonable' in relation to the remainder of your estate, especially if there are debts to be paid. Your next-of-kin are not legally bound to spend more money than they choose to on your funeral arrangements. Scattering Ashes in the grounds of a crematorium will often be included in the overall price – sending Ashes into space costs rather more.

Although the person arranging your funeral will find it helpful to have instructions from you, it is also helpful to leave 'space' for them to make some decisions about what to include. This can enable them to express their grief and also their gratitude for your life in their own way.

#### **ii) For the next-of-kin/executor after the death**

If the person who has died has not left any funeral instructions, you may want to turn to the pull-out section at the back of this booklet to introduce you to the different decisions that will need to be made for the funeral. Do not be alarmed, although it can seem like a huge number of decisions, they do not all have to be decided at once. You may prefer to ignore the list and talk through everything with the funeral director. They are trained to help you choose the best way of remembering, grieving for and celebrating the life of the person who has died in a manner that is both appropriate for their character and the family and friends who will attend the funeral.

You may find that you have some instructions but there are other decisions you will need to make. It can be very reassuring to know that you are fulfilling the wishes of your relative/friend but can also be flexible about other aspects of the funeral.

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## E. Information and documents needed very soon after a death

### i) For the person planning ahead

The person who is responsible for registering your death and making funeral arrangements will need reliable personal information about you, any purchase or instructions you have made regarding your funeral and also who should be contacted to start to deal with your estate. If the person registering your death and arranging the funeral is not the same person as your executor, it is helpful to both of them to be in touch with each other as soon as possible.

The following documents should be kept somewhere safe but accessible and known to your next-of-kin. A metal fire retardant document box is ideal. Some original documents may be stored with a legal adviser or in a bank safety deposit box. However, it can then be difficult for a relative or executor to access these if death occurs at a weekend or bank holiday if with a solicitor and there are often a number of hurdles for people to be able to access documents stored with a bank.

#### Documents list:

- Birth certificate, marriage certificate(s), divorce documents, death certificate of a former spouse/civil partner, citizenship/naturalisation documents
- National insurance number
- NHS number
- A copy of your most up-to-date Will and any codicils and where these are stored
- Funeral Plan documents and any Funeral Instructions
- Contact details for your executor(s)
- Contact details for other important individuals to be notified in the event of your death. Consider dividing this list into personal/professional contacts e.g. friends and former colleagues and those required for the administration of your estate e.g. solicitor, stockbroker and accountant.
- Summary of your financial and property affairs and where full details are located.

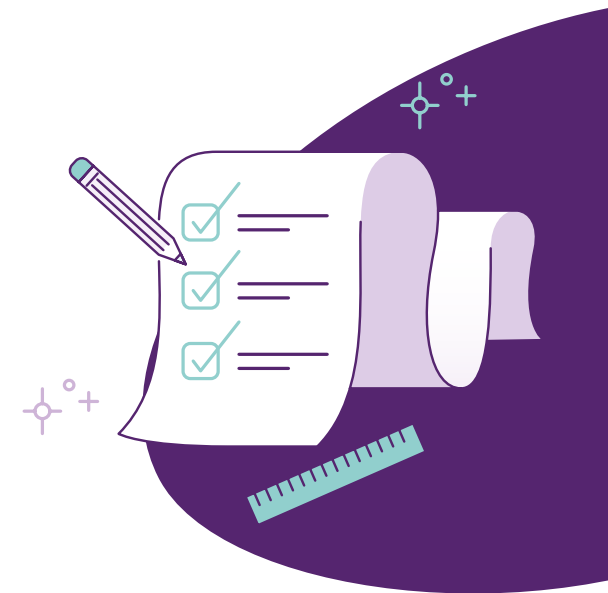
### ii) For the next-of-kin/executor after the death

Even if the person who has died has not gathered essential documents together, you can use the list in Part (i) of this section to guide you when searching through any paperwork, for the items you need most urgently.

The following sections explain what you need to do with all these documents.

You will probably find it helpful to have a folder, possibly an expanding filing folder with several pockets, for keeping documents in order. Someone dying can generate an extraordinary amount of paperwork, even if you use professional help to administer the estate.

Consider printing copies of any emails or online forms you complete so you have a full record of everything in date order. Do make photocopies of written correspondence and forms you complete and obtain certificates of proof of posting. Consider using delivery methods that include tracking and a signature on receipt for the most important documents that have to be posted.



## F. Registering a death

Every death in England must be registered before a funeral can take place (although in certain circumstances a registrar or coroner may issue a certificate permitting a funeral to happen before registration – see below). This should be registered within five working days unless there is a delay due to the involvement of the coroner.

A death is normally registered by the closest relative or another near relative. A funeral director is not permitted to register on your behalf.

To be able to register a death you will need a Medical Certificate of Cause of Death issued by a doctor who was looking after the person who has died. Alternatively, if a coroner has been informed of the death and has decided to investigate, someone from the coroner's office will inform you that you may register. This usually follows a post-mortem examination ordered by the coroner and at the same time as you are given permission to register, you will also be told the cause of death.

The only exception is when the coroner needs to hold an inquest. Registration does not take place until the conclusion of the inquest. The coroner will issue permission for the funeral to take place directly to your funeral director. They will also give you a Coroner's Certificate of the Fact of Death, commonly referred to as an interim certificate. This allows you or the executor to administer the estate.

Apart from the Medical Certificate of Cause of Death if appropriate, you do not need any other documents to be able to register a death. However, if you have supporting paperwork you can either take it to the registrar or note the relevant information from it.

### Where to register

Usually, the person giving you the Medical Certificate or the coroner's office will tell you where you need to register. Almost all register offices operate appointment systems so please do telephone or use their online appointment booking process. You will find the numbers and information on the county council website (or unitary authority in many cities). Where a death is registered is determined by where someone died and not where they lived.

It is possible to register from a different area if it is impossible for you to travel but it does require documents to be posted between registrars and therefore can take a long time and possibly delay the funeral. More information can be found here: [www.gov.uk/register-offices](http://www.gov.uk/register-offices)



### Information needed for registration

The registrar will want to know the **date and place of the death**. They will also want the full name of the person who died, including any previous names (e.g. maiden name or surnames during a previous marriage) and also any other names they may be known by. It is always good to include all previous surnames and 'also known by' in case you discover any documents such as an old insurance policy that is still in a previous name.

The **current marital status** of the person who died is recorded and also the name and occupation of the surviving spouse/civil partner or if the spouse/civil partner has already died. No information about a spouse/civil partner is required following a divorce.

**Current or former occupation** is noted, although this is left blank for a stay at home parent or housewife/husband.

The registrar will also ask for the **date and place of birth**. If the place of birth is not in England, the country of origin only is needed. This is recorded as the country is known now and not as it might have been at the time of birth, e.g. Bangladesh and not East Pakistan or India; or Ghana rather than Gold Coast.

The **usual address** of the person who died is also needed which can be a care or nursing home if they lived there permanently rather than respite care.

Finally, the **name and address of the person registering the death** is entered into the register and **their relationship to the person who died**. If you are the partner of the person who died but were not married or in a civil partnership, you will still normally be able to register as either having been 'present at the death' or the person 'arranging the burial/cremation'.

## The death certificate and other documents from the registrar and Tell Us Once

The original death certificate is the entry in the death register and this kept by the registrar. What you will get are ‘certified copies’ of the entry in the register, and these are what is meant when banks and other organisations ask for an ‘original’ death certificate. Each certified copy has a unique number and is signed by the registrar in person. You will have to pay for certified copies of the death certificate. The cost varies from one country to another. The cost per copy is £11.00 in England and Wales, £8.00 in Northern Ireland and £10.00 in Scotland. You can obtain more copies at a later date. The more complex the estate, the more certified copies you may need, especially if you do not use a professional to administer the estate. Between 6 and 12 copies is advisable.

**Authority for burial or cremation.** This form is green and is free of charge. Give it to the funeral director who will pass it to the cemetery or crematorium to prove that the funeral can legally go ahead. In some circumstances when the coroner is involved you will not get this form as the coroner will issue an alternative directly to your funeral director. Many people just refer to this as the ‘green form’ but you may also hear it referred to, somewhat insensitively, as the disposal certificate.

**Registration or Notification of Death form.** You may also hear this referred to as the BD8 form which is the Department of Work and Pensions (DWP) code for it. This form is free and you may need it to inform the DWP of the death if the Tell Us Once service is not offered by the registrar or it is not possible to use it because there is to be an inquest. If there is to be an inquest, you can either make an appointment with the registrar to obtain this form OR you can use the Coroner certificate of the fact of death to inform the DWP.

## G. Arranging a funeral (and sections C and D)

ONCE THE FUNERAL DETAILS ARE KNOWN, KEEP A NOTE OF THEM BY THE TELEPHONE. This will enable anyone answering the telephone to be able to give out the information to people who call. At CPJ Field we have a ‘Current Funerals’ section where we are able to put the funeral details onto our website for you so you can share this with anyone who would like to attend. This way you will not need to put the funeral details onto your personal social media accounts, unless you want to.

In addition to the information your relative might have provided in Sections C(i) and D(i) and information for you in C(ii) and D(ii) and the Funeral Instructions Pull-Out pages at the back of this booklet, there is some important additional information you need to know about the legal aspects of arranging a funeral.

If there is no pre-paid funeral plan, most funeral directors will ask for a deposit when you book the funeral. This will usually include what are termed the “disbursements”. These are the out-of-pocket expenses that the funeral director has to pay in advance of the funeral taking place. The main payments are to the cemetery or crematorium and also for additional medical certificates that are needed from doctors to allow cremation to happen when the coroner has not been involved. These forms are a legal requirement and doctors are legally permitted to charge for them in the same way that they can charge for certain other certificates and reports e.g. for an insurance company.

It is also essential to be aware that whoever signs the formal arrangement form is signing a binding legal contract with the funeral director. This means that the person who signs has legal responsibility for paying for the funeral, regardless of their relationship to the person who has died.

Provided there is enough money in the estate, the person paying for the funeral can expect to be reimbursed. However, there are two alternatives which you may prefer. Most banks and building societies will pay for a funeral from an account with adequate funds that is just in the name of the person who died, once they have seen proof of the death i.e. a certified copy of the death certificate or the coroner’s certificate of fact of death and you give them the invoice from the funeral director. A bank/building society may decline payment if there is money owing to the bank/building society which exceeds any accounts in credit. Payment will always be made directly to the funeral director.

If you are using a professional to administer the estate, you can ask the funeral director to send their invoice directly to the legal professional.

At CPJ Field, it is our practice to collect the out-of-pocket expenses (disbursements) and half of our estimated fees in advance of the funeral. If the bank/building society confirms sufficient funds, no deposit is required but a surcharge will apply for late payment.

## H. Who needs to be informed about the death and how quickly?

Immediately after the death it can seem that you are having to repeat the information endlessly to a wide variety of people. It is helpful to make lists, group individuals and organisations into different categories and enlist the help of family and close friends.

- **Family:** Use trusted family contacts to inform other family members.
- **Friends:** Do the same with friends and ask them to make a note of who has been contacted and when. We would recommend that you use our memorial pages service available on our website where we can upload the funeral details for you instead of using social media. You can then refer family, friends and any other close contacts to this page.
- **Work:** If you do not have contact details of a close colleague or line manager, call and ask to speak to the Human Resources or Personnel department. A good employer will arrange a liaison person for you so you can let them know if work colleagues will be welcome at the funeral and also any support the employer can offer.



- **Department for Work & Pensions and other central and local government agencies:** If you were able to use Tell Us Once when you registered the death, this will have been done for you or, if using the two-step Tell Us Once, you can complete this process on the telephone or online. Otherwise you will need to inform them individually. The most important are the DWP and any local government paid benefits so that payments to the person who died are stopped immediately and you do not later have to repay money from the estate.
- **Medical appointments:** If someone has died in hospital all appointments for that hospital should be cancelled and the GP informed of the death. However, the NHS does not have a single notification system, so you will need to inform any other hospital where there may be appointments arranged, especially if patient transport has been booked.
- **Banks and other financial organisations:** Although you may not want to have to think about money at this difficult time, it is important to ensure that bank accounts etc are protected from fraud. Joint accounts are very rarely frozen and immediately become the property of the named joint account holder. Accounts just in the name of the person who died (sole name) will be frozen once the bank has been notified of the death. Someone who is an authorised signatory on an account should not carry out any transactions after the death, as the permission for them to do so ended with the death of the account holder. Aim to notify banks of the death within a week. Completing their other forms can usually wait a little longer and may have to become part of the probate process.
- **Mail suppression:** Many registrars of death, hospitals and funeral directors offer the opportunity to complete a form which helps to suppress direct mail – what is normally called junk mail. Several companies provide this and it is always a free service to the bereaved person. It is never one hundred per cent effective but it can significantly reduce the amount of unwanted mail that comes and also helps to prevent identity theft.

## I. Deciding how to deal with the estate (money and possessions including property)

Only about half of the people who die in the UK leave an estate that needs to go through the legal process of probate before anyone due to inherit can receive their entitlement. A far smaller proportion of estates have to pay inheritance tax.

The essential process for all estates is that the details of the estate need to be established, both assets and any debts. Organisations holding the money need to be informed of and see proof of the death and proof of the identity of the person/company dealing with the estate. If probate is needed that must be obtained (and Inheritance Tax paid) and then debts must be paid before any beneficiaries named in the Will, or under the Rules of Inheritance can be paid.

This sounds quite simple but the reality is that the process of dealing with even a fairly small and simple estate can take several weeks to months and more complex estates, especially if property sale is required, can take a year or more.

Therefore, administering an estate, oneself, even if not difficult, can require determination and stamina as well as confidence with formal letter writing and completion of bureaucratic forms.

Many bereaved people who have the competence to administer an estate themselves, still choose to use professional help which may be from a solicitor or a trust company licensed to carry out probate. It is also possible to use a legal professional for key legal processes such as obtaining the actual grant of probate (called letters of administration if there is no Will) and conveyancing for the reassurance that all legal requirements are met but do much of the more routine work of corresponding with banks etc oneself.

There are a number of software packages and online services that can assist you to do probate yourself.

Do always read the small print of the terms and conditions of any service you consider using and the basis of their charging structure. Because it can be difficult at the outset to estimate how long it will take to administer an estate, consider whether a service offering task-based fees may offer better value than one charging hourly rates. There will also be disbursements as part of the probate process which are non-negotiable fees.

Where an estate includes a business of any kind, including agricultural businesses, an estate becomes more complex and a legal professional with appropriate experience is advisable. It is also wise to instruct a legal professional with experience of contentious probate if there is any possibility of dispute over the inheritance.

## J. Getting help if there is no money for the funeral

If you are concerned that there may not be enough money in the estate to pay for the funeral, and you yourself also cannot afford it, do come and talk to us about this.

There are public health services which may be available to you.



## K. Is what I'm feeling normal? Understanding grief

Most people experience grief as a complex series of emotions of great intensity which can include shock and disbelief, anger and guilt, disabling weariness and extreme sadness. The emotions can be so strong that we may also feel them physically. You may come across information published some time ago which suggests that there are a number of distinct stages of grieving though which we progress in an orderly manner eventually emerging recovered at the far end. More recent research has shown that grieving is a more chaotic process where we may swing between positive and negative emotions even during the course of one day.

One of the most important things to understand is that grief is not an illness – it is the normal human response to death (and sometimes other losses such as health or employment) of someone we were close to. We do not forget the person but gradually learn to live without them being physically present. However, we often think about the person who has died and may have conversations with them in our heads, especially if they were someone whose opinion and guidance was important to us.

Grief can be very lonely at times as our relationship with the person who died will be different from that of anyone else. Nonetheless most people who grieve after the death of someone very close will experience similar emotions sooner or later.

The majority of people get through this difficult period with the support of family and friends. Time itself does not heal, although it is a commonly used phrase, but over time, often many months to a couple of years, we learn to adjust to a world where the person we loved is not here. We have to adjust not only to living without the person emotionally but may also have to learn new skills such as simple DIY or cooking and find the courage to go on holiday on our own.

Some people do find that grief can be too difficult and feel they need help or they may become ill. How to find help is covered in the next section L.

## L. Where to get more advice and support

Do visit your own GP. There are physical conditions that can cause feelings of extreme sadness and depression your doctor can check for. The surgery may often have information about local bereavement support services, which you may also find in a local library.

Do visit your GP if you find you are drinking more alcohol than usual to numb the pain of bereavement and also if you have needed support from psychiatric services in the past for any mental illness and may need additional professional support at this time.

Most bereavement support is provided by trained volunteers who are supervised by professionals/highly trained volunteers or by groups of people who have bereaved in similar circumstances (peer support). Bereavement volunteers know about bereavement and are trained to be skilled listeners and are able to help you understand what you are experiencing and to cope with it. Peer support is a little different in that you will be in contact with people who are travelling a similar journey to yourself, but a little further ahead and can reassure you that you are not alone in your experiences and it is possible to survive and get through.

At CPJ Field we have our booklet on coping with bereavement, *Easing Grief*, written by Amber Lloyd following the death of her husband. If you would like a copy, please ask one of the team. We also provide a number of local activity groups, called Never Alone, where you can attend for free of charge and meet other, like-minded individuals. If you are interested, please speak to us and we can refer you to a group.

*There are a number of national groups and charities where you can go to for further support.*

Cruse Bereavement Care – [www.cruse.org.uk](http://www.cruse.org.uk) 0808 808 1677

Hope Again – [www.hopeagain.org.uk](http://www.hopeagain.org.uk) 0808 808 1677

The Compassionate Friends – [www.tcf.org.uk](http://www.tcf.org.uk) 0345 123 2304

Jigsaw South East – [www.jigsawsoutheast.org.uk](http://www.jigsawsoutheast.org.uk) 01342 313 895

WAY: Widowed and Young – [www.widowedandyoung.org.uk](http://www.widowedandyoung.org.uk)

Winston's Wish – [www.winstonswish.org](http://www.winstonswish.org) 08088 020 021

# Funeral instructions



C.P.J. Field.

More than a funeral director since 1690.

These instructions have been designed to supplement our ‘What to do when someone dies’ booklet. We have provided some space for you to write down your thoughts and notes to help you with the arrangements.



## Care of the person who has died

Most people ask their chosen funeral director to care for their relative from the time of their death (if at home) or from when they are released by the hospital or public mortuary until the funeral. Other choices are possible, including bringing the person home for a period of time. We would however need to visit to ensure that our team can achieve this in a dignified and respectful manner and without endangering a member of our team.

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A funeral director can provide clothing for the person who has died to wear. It is also possible for someone to be dressed in their own clothing. Do discuss this with the funeral director as some burial grounds and crematoria prefer natural rather than synthetic fabrics to be used. Do also lend the funeral director a photograph if you prefer the person's hair to be styled in a particular way. A funeral director will also appreciate guidance as to whether they should use make-up. Tell us if a man would normally be clean shaven as a funeral director will not know if a beard is normal or a consequence of lack of shaving due to recent illness. Whenever possible we will ensure someone is wearing their false teeth.

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Jewellery and other items placed in the coffin. Please give the funeral director instructions about any jewellery the person was wearing at the time of death. This can be buried but we would recommend any metal items are removed before cremation. Please ask for advice from the funeral director if you want to place personal items in the coffin so they can advise on what is possible.

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If a cremation is being arranged the funeral director **must be** informed if the person who died had a cardiac pacemaker, implanted defibrillator or any other medical implants. Some of these pose a risk of explosion during cremation. If necessary, they can be removed but sometimes specialist personnel or equipment is needed. Ordinary hip and other joint replacements do not have to be removed as they pose no risk. The metal is not destroyed during cremation but many crematoria belong to a scheme which recycles the metal to raise money for charity. This was founded by an orthopaedic surgeon.

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Preservative treatment (embalming). The purpose of embalming is to prevent any deterioration in the appearance and condition of the body until the funeral. It is not mandatory but at CPJ Field we will often recommend that we do this for you, especially if you want to spend time with the person who has died in one of our chapels of rest.

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## Visiting your relative or friend

Most funerals directors provide chapels of rest (these spaces can be used by people of any faith or no faith) where family and friends can spend time with their loved one. You will normally be asked to make appointments for visits but some funeral directors have chapels with a separate entrance to which you will be given a key. The funeral director will need to know whether you prefer the coffin to be open or closed. Very rarely a funeral director may recommend that the coffin is closed but the reason for this will always be explained to you. The funeral director will also need to know when the coffin is to be permanently closed as, in some cultures, this is traditionally done during the funeral service.

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## Coffin/Casket

A coffin has a completely separate lid but a casket has a hinged cover, usually in two sections so the upper part can be opened to allow the body to be seen. Caskets are usually made from wood and because of their more complex construction can be more expensive than many coffins. Coffins can be made from a wide variety of materials, with the least expensive made from wood veneered MDF through to solid wood. Woven willow and similar materials have become popular as have coffins made from cardboard printed with an image appropriate to the person who has died, including a photograph or painting provided by the family. The cost of coffins varies enormously so seek advice from your funeral director if this is important to you. It is also possible to have a woollen shroud instead of a coffin, although this is not common and people attending the funeral might need to be informed of this in advance. Not all crematoria permit this.

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## Transport decisions

Most families still choose to use a traditional hearse for the funeral. Although black is still common, grey, silver and white are available and even bright pink. A horse drawn glass-sided hearse is also popular. This can be arranged by any funeral director working in partnership with the specialist companies who care for horses and vehicles. Black Belgian are the horses usually provided. A funeral director can work with a family to arrange other transport if this is more appropriate such as a flatbed lorry or tractor drawn trailer. VW campervan hearses can be hired as well as various types of motorcycle hearse or motorcycle with a sidecar hearse.

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Most mourners will expect to make their own way to the funeral. If the person who died was in residential care, the home may have a wheelchair-adapted minibus that will enable other residents to attend the funeral of their neighbour.

Funeral directors are experts at assessing traffic conditions and alternative routes in the event of the unexpected, so using a funeral director's limousine for the closest family members and friends can be really helpful. This also avoids a problem arising if someone becomes too anxious or distressed to be safe to drive. Most other road users show respect to vehicles that are obviously being used for a funeral. It is a matter of personal choice whether a limousine follows the hearse or travels to the location of the funeral independently.

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## Newspaper announcements

**Death Notice:** If someone was well known within a local community, it can be very helpful to place a notice in the local newspaper giving information about the funeral. It is personal choice as to whether a notice is placed in a national newspaper. If the notice is not placed by a funeral director, the newspaper will usually require proof of the death.

Sadly, it is not unknown for houses to be burgled during the funeral of a former occupant, especially if the property is in a secluded location and the contents are of considerable value. This can be a reason for not placing a death announcement in the press.

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**Acknowledgments:** If the funeral was attended by many people who will not otherwise have sent condolence cards or letters, the funeral director can arrange for an acknowledgment to be placed in a newspaper.

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**Online announcements:** In our increasingly digital world, it might be appropriate to place a notice via an online platform giving information about the funeral. As with a newspaper announcement it is a personal choice. Most funeral directors will have the facility to enable you to have a page on their website where you can upload details about the funeral.

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## Venue for the funeral

If the person who died had a religious faith the venue for the funeral may be determined by the customs of the faith. For people of nominal Christian faith or no faith, a variety of venues are possible, which will be influenced in part, by the number of people you expect to attend. It is possible, for example, to have a ceremony in a village hall or marquee on private grounds.

There is no legal requirement to have a formal ceremony, provided the body is buried or cremated legally. This can be done with no-one but the necessary professionals present or you could choose to accompany the coffin and spend some time in silence before informing staff that they may continue with the practicalities of the burial or cremation. It is possible to bury someone on private land but there are a number of issues to think through carefully and we recommend you take advice from a funeral director or The Natural Death Centre [www.naturaldeath.org.uk](http://www.naturaldeath.org.uk).

The most common options are:

### Funeral ceremony followed and cremation/burial at separate location

This is the most traditional format for a funeral. It is personal choice as to whether everyone at the first ceremony is invited to the second part, which is usually referred to as 'the committal', or specifically invited people attend the latter. This order can also be helpful if a ceremony is to be held close to where someone lived but they are to be buried in a family grave at some considerable distance, possibly on the following day.

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Ceremony at crematorium/cemetery

This has become an increasingly popular option, especially when someone does not have a strong connection with a specific place of worship. Different crematoria have different appointment lengths so discuss with the funeral director what content you are thinking of for the funeral so they can book an appropriate length of time.

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Cremation/burial followed by thanksgiving ceremony

This is often chosen when the family want the focus to be most on thanksgiving and celebration of the life that has been lived. It also means that the main part of the ceremony is not constrained by the awareness of a timed appointment at the cemetery or crematorium.

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Funeral content

Although most religions will have at least some standard content for a funeral, there is no right or wrong way to have the funeral. What matters is that it is the most appropriate content for the close family to say goodbye to this particular individual. Although it is possible to spend considerable sums of money on a coffin, a horse drawn hearse and flowers, it is the spoken and musical content of the funeral that makes it a unique event and which will be most remembered by the people who attended.

Person to lead ceremony

If a religious minister is involved they will usually lead the funeral. It is important you meet with them so you understand any aspects of the funeral content that are required from a faith perspective and what aspects of the funeral you can choose. Religious ministers are trained to conduct funerals as are humanist (secular ceremonies with no mention of god) and civil celebrants (who design and conduct ceremonies on the instructions of the family).

If you have no-one in mind to take the ceremony, funeral directors have ministers and celebrants they can contact for you who they know to be trustworthy for this important occasion.

A member of the family or trusted friend can fulfil this role but it may prove too emotionally taxing for a close family member or friend.

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Person to give tribute/eulogy

This can be the same person who leads the ceremony who is provided with information about the person who has died. Or one of several people can speak about the person, such as a family person, a friend, work colleague etc. Such tributes are often best if they are fairly brief, truthful and may contain gentle humour to give a sense of the real person that everyone knew. It is always wise that people have what they plan to say written down so someone else can help out if the original person finds it too difficult when the moment comes.

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Readings and people to read

These may be faith related, a favourite poem or piece of prose. There are a number of anthologies of writings suitable to use at funerals which can be found in bookshops or online. Most funeral directors will also have at least one available you can look through.

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Music

If someone who attended a church regularly, other members of the congregation may know their favourite hymns or songs. Think about whether most people attending the funeral will know these hymns or whether it may be better to play recorded versions. People can then join in if they feel able but others will not be left embarrassed and struggling with unfamiliar words and tunes.

Many cemetery and crematorium chapels now have an internet-based music system which allows almost any music that has ever been recorded to be found and played

(and copyright issues related to a public performance are also taken care of). It may be necessary for a family to provide both the music disks and the means to play them.

Live performance music is also possible.

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Order of service

A printed order of service is not essential but is often appreciated by mourners and regarded as an important keepsake. Many funeral directors have a link with a printer and have templates for orders of service. Most will have the option of including a photograph of the person who died on the order of service.

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Dress code

Except for very formal funerals, most people will wear black, grey or navy for a funeral as a sign of respectful mourning unless you give alternative instructions.

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## Children at a funeral

Child Bereavement UK provides excellent information to help you explain death to children of different ages and how to discuss with them whether they want to attend the funeral and how to support them in whatever decision they make with you.

<http://www.childbereavementuk.org/support/families/reading-and-resources/children-and-funerals/>



## Floral tributes

Even if you decide to ask most mourners to give a donation to a charity instead of a sending a floral tribute, a funeral with no flowers on the coffin or casket can seem vary stark and bare. Flowers can be as simple or elaborate as you choose and your funeral director can advise you with regard to skilful and sympathetic florists. If you place a funeral notice in a newspaper it is helpful to indicate where flowers should be sent or if you are requesting donations to a charity.

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## Donations in memory

You may want to give information about your chosen charity on an order of service with a website address for one of the internet services on which you can create a specific donations page. This will enable you to see how much has been given and also for donors to be able to increase their gift using Gift Aid if they are taxpayers. Many charities allow you to create a memorial web page for the person who has died which also enables the charity to benefit from Gift Aid.

The funeral director can collect any donations from people without internet access through the means of a retiring collection (i.e. as people leave) at the funeral or directly to the funeral director.

At CPJ Field we can provide you with the option to have a dedicated page on our website for messages of condolence to be left and/or for donations to be collected for, and sent to, your chosen charity.

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## Refreshments after the ceremony (wake)

The tradition of offering refreshments to mourners after a funeral, allows more distant family members who rarely have the opportunity to see each other, to have time to talk and reminisce. It also gives close family memories to hear stories of the person who died from other facets of their life, such as social circles and their workplace. It is also considerate hospitality if mourners have had long distances to travel.

Your funeral director will know which local clubs and hotels/pubs offer the form of catering you feel is appropriate for the time of day. If there is to be a bar, it is reasonable to expect people to pay for their own drinks.

Be aware that a 'wake' is not considered an essential funeral expense, so a bank may not release money from an account to pay the invoice for you even if they are paying the other funeral expenses. You may also need the agreement of the beneficiaries of the estate to agree for you to be able to be reimbursed for catering expenses from the estate.

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## Cremated Remains (Ashes)

A decision about what to do with cremated remains does not have to be taken immediately. Discuss your thoughts with the funeral director who will be able to find contact details for all the different choices available.

If you are considering scattering ashes in a favourite location, be aware that you should have permission of the landowner and choose a calm day and one when there are unlikely to be too many other people around who might be a distraction to you or become distressed at what you are doing. Be careful if the location is one which is environmentally sensitive where local plant life might be adversely affected by the high mineral content of ashes.

Be careful if you are thinking of burying ashes in your own garden. Once buried, the law regards them as human remains and an exhumation licence would be needed to move them.

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## Headstone

Seek advice from the cemetery or the local priest if the burial is in a churchyard about their regulations with regard to the permitted size, design and acceptable wording on a headstone for a grave.

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# C.P.J. Field.

More than a funeral director since 1690.

We are CPJ Field, a leading family-run funeral service provider which operates funeral homes across South East England.

At CPJ Field we understand that no two lives are the same, which is why every funeral we arrange is completely individual too. Whether you're making the arrangements for a loved one or prudently planning your own, we're here for you in every way.

Over the past three centuries, CPJ Field has been actively owned and managed by the Field family through ten generations. It is our solemn promise to help you to make your funeral experience as personal and individual as possible.

*Because every life is unique*

[www.cpjfield.co.uk](http://www.cpjfield.co.uk)