

A Practical Guide

FOR THE FUNERAL OF A
CHILD 16 YEARS OR UNDER



C.P.J. Field.

More than a funeral director since 1690.

Because every life is unique



CPJ Field and the funeral of a child

Since the 1950s, when our own family experienced at first hand the sadness and trauma of the loss of a child, it has been our policy not to charge for our professional services when the funeral is for a child. For the purposes of this service we consider a child to be a person of an age up to and including the age of 16.

We are a family; we are parents and siblings, and having been through a similar experience we feel this is something we can all accept is outside the natural order of things. Giving our time and professional knowledge seems a small way in which we can try to help when it is needed most.

In the course of arranging the funeral there are 'out of pocket expenses' we incur (on your behalf) with other service providers. These, and any charges for products or services additional to the definition provided, will need to be paid for. It will vary between burial and cremation authorities as to whether they waive or sometimes reduce their charges for the funeral of a child.

Likewise, faith leaders and celebrants will have their own policies. We pass on these 'out of pocket expenses' at what they are charged to us and ask that they are settled 48 hours before the date and time of the funeral.

More details on the costs associated with a funeral are set out in our main pricing brochure for your reference.

Our fees for the funeral of a child

(up to and including the age 16)

Our professional service fee

This fee covers the various tasks and services associated with arranging, planning and conducting a funeral, including:

- Guidance, expertise, care and attention from our team of trained funeral professionals (available 24 hours a day, 365 days a year) inc. completion of statutory documentation as required
- Availability and use of offices for the funeral arrangement meeting
- Availability and use of our private Visiting Rooms (known as Chapels of Rest)
- Liaising with doctors or HM Coroner for the completion of paperwork as required
- Placement of death and funeral notices in newspapers and on our website*
- Liaising with the crematorium, cemetery or other service venue
- Liaising with the person who will lead the funeral service (faith leader, secular celebrant, humanist celebrant or alternatives as specified)
- Liaising with florists, caterers, musicians and other service providers
- Provision of a written estimate of all charges relating to the funeral
- Receiving and listing charitable donations and forwarding monies collected to chosen charity
- The support and guidance of our Funeral Director on the day of the funeral and afterwards
- Provision of advice and support following the funeral

* Newspaper owners charge for printing notices. This fee must be paid and will be detailed separately. Nil

Care, preparation and presentation of the child

- Provision of mortuary care by our experienced and qualified funeral service team in our mortuary facility**
- Wash the child and dress in his or her own clothes, or from a selection of robes or gowns provided by us

Nil

** It is the company's policy to provide embalming services only with your express permission. We do not usually make an additional charge for embalming.

The collection of the child

- Attendance of our private ambulance and qualified funeral service team at the place where the deceased child is lying
- Careful transfer to the private ambulance and conveyance to our mortuary

Nil

Provision of a suitable vehicle on the day of the funeral

- Providing all necessary funeral service team members and one vehicle appropriate for the purpose from our funeral home to the place of the funeral ceremony

Nil

Provision of a coffin for the funeral

- Providing a simple white coffin for the funeral service

Nil

The total of our professional fees for the services shown above

Nil

Third party fees

These 'out of pocket expenses' consist of the monies paid out by us on your behalf to secure the services of others in order to carry out the funeral in accordance with your wishes. These are often referred to as 'disbursements'.

These may include:

- Cemetery or crematorium fees
- Church fees
- Other venue hire fees
- Clergy or celebrant fees
- Musician/vocalist fees

Additional services we offer

The ways in which a funeral service can be personalised are many and varied. There will be costs associated with any alternative products or services from those set out in this document. Please see our main brochure for more details.

Advice and comfort on the loss of a child

We know that supporting one another at a time of loss can be challenging. That is why we have a library of information you might find helpful. Please ask one of the team if you'd like to know more.

Things to consider



Special requests

What else can we help you with?



Ceremonies

In how many parts and where?



Taking into our care

When will this be done and what vehicle might be used?



Tributes

Will there be tributes such as flowers, donations, condolence book etc?



Reception

Where will the reception take place? What do you have in mind?



Transport

What sort of hearse is appropriate and how will the principal mourners travel?



Memorials

What sort of permanent memorial would you like and where?



Order of Service & Music

Recorded and live music might be played



Notices

How do you wish to inform people?



Visiting

Spending time with your loved one before the funeral



Coffin

What is the most appropriate coffin, given its role in the funeral?



Registration & Certification

What can we help you with?



Bereavement support

Organisations locally or nationally can offer advice and assistance

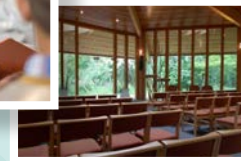


After cremation

Ashes interment ceremony, scattering, keepsakes



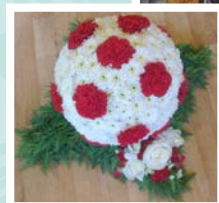
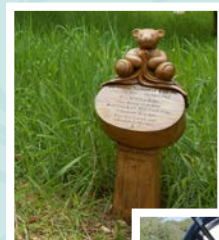
Locations



Ceremonies

Some prompts to help
your thinking

In memory



Flowers & tributes



Coffins



Transport



Siblings

Allowing children to say goodbye in ways that feel right to them is important for the grieving process. Don't assume that what holds true for one child will be the same for another. Some children may want to see pictures and memorabilia of the child who died while others may not. Some may want to actively participate in the funeral service while others may not even want to attend. Below are a few ideas to help children say goodbye to a loved one.

- Help pick out something for the funeral service such as the coffin or flowers
- Plant a tree or flower in memory of the person who has died
- Create a memory box with special mementos and photos of the deceased person

Parents

The death of a child, no matter their age, can be devastating. Society will play a big role in your support and grief. Some will say very well intended but insensitive things, while others may avoid you because of their discomfort. As a result of our culture's discomfort with grief, especially the death of children, the loss of a child may be best supported with other people who have lost children and who understand what you are experiencing. Consider seeking out those who understand.

- **Find other grieving parents** – there is nothing like talking to people who understand. Their story and circumstances may be very different from yours, but they 'get it' in ways unique from others.
- **Anticipate what people will say** – because people don't know what to say they tend to rely on clichés. You may find some of these hurtful. It is okay to avoid situations where these things might be said, and it is okay to practice your response for when they are said.
- **Anticipate what you'll say** – “How many kids do you have?” is a common question that many bereaved parents struggle with. Do you include the child who died? Will your response scare the person who asked? How you answer the question is completely up to you. There is no right or wrong response and your answer might be different depending on who asks and when they ask. Anticipating what you'll say may make these encounters more manageable.
- **Exercise** – grief is not just an emotion. It comes with fatigue and other ailments. Exercise is a healthy coping strategy if you're able to do so.
- **Find ways to honour** – many parents say (and research confirms), that if you can find ways to honour your child's life and do good in his/her memory it helps manage the grief and isolation. Do this in your own time.

Charity contacts

Every loss is different and presents different needs for those left behind. Each of the charities below offer support to families experiencing particular types of loss.

Support for grieving families

Teddy's Wish – www.teddyswish.org

Generic bereavement support

The Compassionate Friends – www.tcf.org.uk 0345 123 2304

Cruse Bereavement Care – www.cruse.org.uk 0808 808 1677

Stillborn and neonatal death

Sands – www.sands.org.uk 0808 164 3332

Sudden Infant Death Syndrome

The Lullaby Trust – www.lullabytrust.org.uk 0808 802 6868

Miscarriage

Miscarriage Association – www.miscarriageassociation.org.uk 01924 200799

Child bereavement

Winston's Wish – www.winstonswish.org 0808 820 2021

Local children's hospices will also offer support to grieving parents and siblings.

The Child Funeral Fund for England (CFF)

The CFF is a government scheme to provide funding for the fees charged for a cremation or burial of a child under the age of 18 or stillborn after the 24th week of pregnancy and for the associated expenses stipulated in the 2019 Regulations. CFF funding is available regardless of the income of the child's parent(s), guardian or carer, but it is subject to eligibility criteria which can be found in the guidance available here: <https://www.gov.uk/government/publications/childrens-funeral-fund-for-england>

Summary

The CFF will provide £300 towards the cost of a coffin as well as covering the majority of the cost of cremation or burial. The CFF does not cover the cost of providing someone to lead the funeral service. If you wish to choose products and services outside of the funeral fund and the C.P.J. Field & Co. definition of services we provide for no charge in connection with a child's funeral you will need to meet those expenses.

Eligibility

CFF funding is available for the stipulated fees and associated expenses incurred in the burial or cremation of a child if the following conditions are met:

- i. the child had not reached their 18th birthday at the time of their death; or
- ii. the child was stillborn after the 24th week of pregnancy (as defined in section 41 of the Births and Deaths Registration Act 1953); and
- iii. the burial or cremation takes place in England; and
- iv. the burial or cremation is taking / took place on or after 23rd July 2019.

There are no nationality or residency requirements for CFF eligibility.

Where there is no body for burial or cremation, CFF funding is available for the fees charged for the permission to erect a memorial.

If a body is recovered after the initial claim has been determined, a further claim may be made for the fees charged by burial authority and/or cremation authority and for the associated expenses as per the guidance. In these circumstances, the usual claiming process would apply.

The CFF will cover –

Fees charged by burial and cremation authorities

In the case of burial (whether of a body or of cremated remains):

- i. the fees for obtaining a burial plot (whether for a body or for cremated remains) and a right of burial, where required. As set out in the guidance, these fees should be reasonable, for example:
 - a plot for the burial of a body should be appropriate to the size of the child. However, if the responsible person wishes to purchase an adult sized plot for the purpose of being buried with the child in future, this may also be considered reasonable.
 - a double or family plot may only be considered reasonable if a single plot is not available or the fee for a double plot is cheaper than the fee for a single plot.
- ii. the fees for the carrying out of a burial (whether of a body or of cremated remains);
- iii. the fees for the maintenance of the plot, where payment of these is a condition of the right of burial, until the time when the child, if alive, would have reached the age of 18;
- iv. the fees for any renewal of the right of burial if it expires before the time when the child, if alive, would have reached the age of 18; and
- v. the fees for permission to erect a memorial (including a headstone), but not the price of any memorial.

In the case of cremation (whether or not followed by burial of cremated remains):

- i. the fees for the carrying out of a cremation;
- ii. fees for a private post-mortem examination where this is required by the medical referee before deciding whether to authorise a cremation;
- iii. the fees charged for the scattering of cremated remains;
- iv. the fees charged for the burial of cremated remains;
- v. the fees for the storage of cremated remains in a columbarium or similar facility, until the time when the child, if alive, would have reached the age of 18;
- vi. the fees for permission to erect a memorial (including a headstone), but not the price of any memorial.

Associated expenses (typically charged by funeral director)

- i. the price of a coffin, shroud, casket or other receptacle and/or covering for the body, up to a maximum of £300. This may include the price of goods or services which are required for the purpose of preparing the receptacle and/or covering for burial or cremation. The responsible person may incur expenses above the specified maximum amount, but the excess will not be reimbursed from the CFF and must be funded by the responsible person or by another means;

- ii. the fees charged by a third-party grave digger (whether for the burial of a body or of cremated remains), including the fees charged for the removal and replacement of any existing headstone and kerbing. This may also include the fees levied for the reopening of the grave, where the burial is in an existing shared grave;
- iii. the fee for the removal of active implantable devices – these are capped at £20 where the person undertaking the removal is not a registered medical practitioner;
- iv. fees for the completion of cremation certification, to cover:
 - a. the medical certificate / Cremation 4
 - b. the confirmatory medical certificate / Cremation 5
 - c. the certificate of stillbirth / Cremation 9
- v. the price of an appropriate receptacle for storage of cremated remains in a columbarium or similar, where the receptacle in which the cremated remains are returned is unsuitable for this purpose.

Any excess amount is payable by the responsible person. If the responsible person is eligible, they may make a claim to the DWP's Social Fund Funeral Expenses Payments (FEP) scheme in respect of the excess.

CFF funding is available regardless of the religious faith of the child, or that of their parent(s), guardian or carer.

However, CFF funding is not available for items relating exclusively to the requirements of the religious faith of the child, or that of their parent(s), guardian or carer that fall outside the expenses set out.

The amount of the CFF payment will only be considered if all the conditions of eligibility are satisfied.

In relation to a burial, claims may only be submitted for the fees as set out in the guidance.

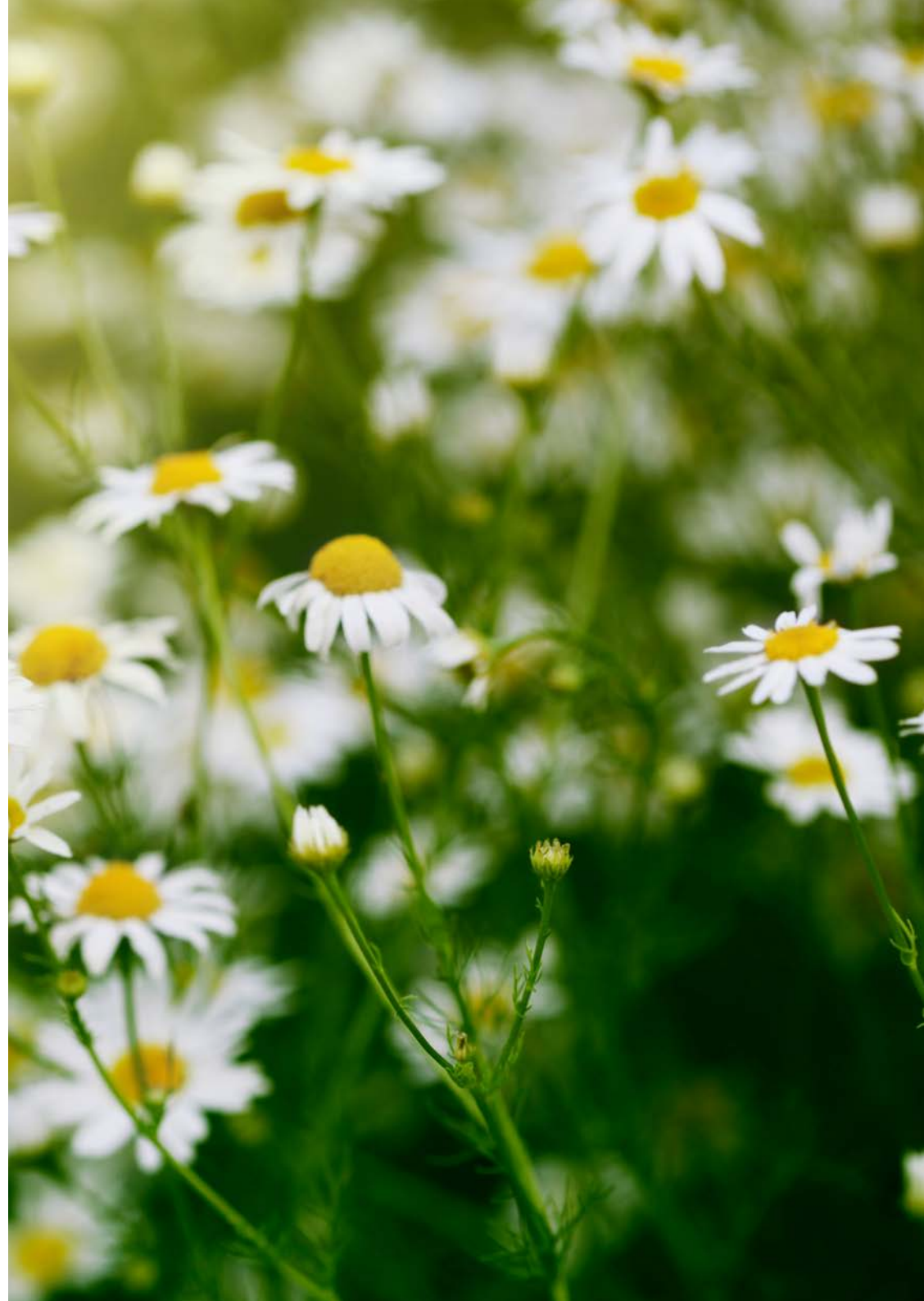
In relation to a cremation, claims may only be submitted for the fees as set out in the guidance.

Making a claim

You don't need to do anything. Assuming that the eligibility criteria is met, it is intended that the fees arising from the burial or cremation as set out above will be covered by the CFF. Also that these will be free to parents at the point of need. The burial and cremation authorities claim reimbursement from the CFF themselves.

The associated expenses covered by the CFF as set out above will be free at the point of need. C.P.J. Field & Co. will claim reimbursement for these expenses from the CFF.

All other fees incurred with C.P.J. Field & Co. in the course of the funeral arrangement are the responsibility of person recorded as being our client.





www.cpfjfield.co.uk

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