### What To Do When A Loved One Dies



## Presented by The Martins Independent Funeral Directors

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Proud to be members of



#### Why You Should Choose An Independent Funeral Directors

SINGLE MINDED DEVOTION. All our attention is concentrated on satisfying the needs of our friends and neighbours. We are flexible and responsive to your needs.

PERSONAL PRIDE. This is our business. Our neighbourhood is your neighbourhood. We take pride in our premises, vehicles, and above all our staff of whom we ask a lot because we want to offer the best of our services.

LONG-TERM COMMITMENT. More than meeting your present needs, we want to build a relationship of trust. Trust that means you will come back to us in the future, family to family, because just as you will still be here, so will we.

DEVOTED TO FAMILIES NOT JUST PROFITS. Large concerns answer to shareholders. We have no head office pressure to make more profit than is necessary to ensure our health, stability and long-term commitment. We answer to you and remain content that we will do our best by serving you well.

KNOWLEDGE OF LOCAL TRADITIONS. Funeral traditions vary, even around our small island. We know and appreciate local customs and expectations because we have served the local community for many years. Ignorance of such traditions can cause disappointment.

Allied and Independent Funeral Directors, the only professional organisation in the UK exclusively dedicated to serving the local independent family owned funeral director and their community. Rest assured that some 60% of funerals throughout the county are arranged by independents.

The more you are aware of local independent family funeral directors and their funeral homes, the more you will come to appreciate the difference. From prepaid funeral plans to aftercare services, you can count on us to meet your every requirement.

WHEN A DEATH OCCURS in the family, whether it be at home or in hospital, there are many unfamiliar tasks which must be carried out.

At such a time, when natural grief and anxiety weigh heavily upon you, you will need the care and advice of professional people. One of those whom you will undoubtedly deal with is a funeral director. This booklet has been prepared to help you in your time of need and to provide answers to some of the questions you may have.

#### WHAT TO DO WHEN A DEATH OCCURS AT HOME

Contact your doctor (or the doctor on call) who will arrange for the 'notification of death' to be made available to you as soon as possible. This document enables you to register your loved one's death with the registrar (by appointment). These days, most families prefer that the deceased is conveyed to the funeral directors' chapel of rest as soon as possible. This can be arranged at any time of the day or night simply by calling our office. Tel 01293 552345

#### AT A NURSING OR RESIDENTIAL CARE HOME

The above procedure is likely to have been arranged, with your permission, by the senior member of staff, who will be able to advise you of the whereabouts of the 'notification of death' which must be taken to the registrar.

#### In Hospital

The nursing staff or the bereavement team will advise you where and when you can collect the 'notification of death'.

In all cases the 'notification of death' must be taken to the Registrar of Births, Deaths and Marriages for official records purposes. See 'Registration', page 6.

#### HM CORONER

There are a number of reasons why a death may have to be referred to the coroner. Under such circumstances special procedures may be necessary. However, these procedures should not give cause for any undue alarm.

The coroner is a judicial officer who is quite independent of local and central government and is required to act in accordance with certain laws. Any sudden or unexplained death must be reported to the coroner whose duty it is to ascertain the cause of death and to investigate any unusual circumstances.

Sometimes the coroner is able to ascertain by simple inquiry whether the death was due to natural causes and that there is a doctor able to issue a death certificate. The death is then registered, adopting the procedures shown under 'Registration' on page 6 of this booklet. If this is not the case, the coroner may require a post mortem examination to take place.

This will normally indicate that the death was due to natural causes, and in such cases there is no inquest. The coroner sends a certificate to the registrar so that the death can be registered. If a cremation is the wish of the family, the coroner will issue an additional form to the funeral director.

If the death is not due to natural causes e.g. a traffic accident, the coroner is obliged to hold an inquest. This inquiry is to ascertain and determine:

- 1. The identity of the deceased
- 2. When, where and how the death occurred
- 3. The cause of death

Following the inquest, the coroner will issue a certificate for burial or cremation. In certain cases, the coroner may adjourn the inquest after having established the aforementioned facts. A certificate will then be issued to enable the funeral to take place and the inquest is reopened, sometimes after several weeks, in order to gather relevant information relating to the death.

We, the funeral directors, are fully conversant with the likely causes for referral to the coroner and will be able to advise you of any action that may be necessary.

Sometimes, the police or coroner will ask another funeral director to move the deceased from the place of their death. You are in no way expected or obliged to use this funeral director for the funeral itself.

#### APPOINTING US

A member of our dedicated team are available at any time of the day or night to give immediate help and personal attention.

#### **OUR SERVICES**

Our experience and quiet, caring professionalism will be of much help to you following your bereavement.

- 1. A personal discussion to arrange the preliminary instructions, for example, the collection of the deceased at any time of the day or night.
- 2. Liaison with church, clergy, independent officiant, cemetery or crematorium.
- 3. Arranging for the completion of all necessary medical certificates and other legal documentation, and forwarding to the appropriate authority.
- 4. Supplying and finishing the chosen coffin or casket.
- 5. Supplying of all liveried staff.
- 6. Arranging for the removal, and replacement, of the memorial as applicable.
- 7. Arranging for the purchase and preparation of the grave.
- 8. Provision chauffeured hearse and limousines, as requested.
- 9. Liaison with police and coroner when required.
- 10. The insertion of obituary notices as requested.

- 11. Use of our private chapel of rest.
- 12. Receipting, listing and forwarding charitable donations.
- 13. Arranging for the laying to rest of ashes.
- 14. Arranging transportation to the registrar as required
- 15. Provision of estimates and designs for memorials.
- 16. Payment of all the necessary fees and disbursements prior to the funeral on your behalf.
- 17. Payments of all gratuities required.
- 18. Professional attendance and supervision throughout the funeral.
- 19. Retaining of detailed records of the funerals for future reference.
- 20. Preparation and retention of confidential files regarding funeral wishes for those who choose to make funeral arrangements in advance.
- 21. Provision of horse drawn hearse and carriages for the traditional funeral.
- 22. Repatriation of the deceased, or ashes, both to and from abroad.
- 23. We are pleased to advise on funeral planning as part of our services.

  Golden Charter are our recommended prepaid funeral plans.
- 24. To do all that is practically possible to assist you at your time of need.

On the day of the funeral your Funeral Director will be in attendance throughout the proceedings to ensure the smooth running of events. All arrangements made for the funeral are confirmed in writing so that the details may be checked and agreed. At the same time an estimate of costs will be provided, including the payments which we make on your behalf.

#### REGISTRATION

A death must be registered by law in the district in which the death occurred. As your funeral director we will be able to advise you as to the whereabouts of the relevant office, their attendance hours and contact details.

Under normal circumstances the 'notification of death' should be taken to the registrar with, if possible, the deceased's medical card. The registrar will then issue the death certificate.

#### Who Can Register The Death?

- 1. Any relative of the deceased.
- 2. Any person present at the time of death.
- 3. The person arranging the funeral (but not the funeral director).

The procedure for registering the death is a simple interview with the registrar who will require the following information;

- 1. Date and place of birth and death.
- 2. Full name of the deceased.
- 3. Home address of the deceased.
- 4. The marital status of the deceased.
- 5. The occupation of the deceased if applicable.
- 6. If the deceased was married or in a civil partnership at the time of death, their previous name and partner's full name and occupation.

The registrar will issue a green certificate which should be given to us as soon as possible.

Copies of the entry of death (death certificate) may be obtained from the registrar and will be required for insurance purposes, probate, bank accounts, private pension schemes, national savings certificates, premium bonds etc. There will be a charge applicable for each copy.

#### TELL US ONCE SERVICE

This is a government run service that lets you report a death to multiple government organisations, including; HM Revenue and Customs (HMRC), Department for Work and Pensions (DWP), Passport Office, Driver and Vehicle Licensing Agency (DVLA) and the local council.

When you register the death the registrar will let you know if this service is available in your area, and pass on the phone number and a unique reference number to use either over the phone or online.

Before using this service you will need the following details of the person who has died;

The persons date of birth
National insurance number
Driving licence number
Vehicle registration number
Passport number

#### Along with details of;

Any benefits or entitlements that they were receiving.

Any local council services that they were using.

The name and address of their next of kin.

Name and address of any surviving spouse or civil partner.

Name, address and contact details of their executor.

#### THINGS WE CAN DO

- Any religious or non-religious service.
- Traditional or alternative coffin range including ecologically friendly.
- Environmentally conscious and woodland burials.
- Traditional Jaguar fleet as well as horse drawn carriages or motorcycle and sidecar hearse.
- Burials at sea for full funerals, or the laying to rest of ashes.
- Release of a single or pair of white doves.
- Locks of hair can be taken from your loved one and placed in a small velvet pouch for safe keeping.
- Solo singers.
- Bagpipers and Scottish cords for a traditional Highland ceremony.
- Bugle player i.e. for the last post and use of our Union Flag when a military funeral is preferable.
- Designing and printing orders of service.
- Condolence books for signing, as well as pew cards for attendees to fill out.
- Repatriations of the deceased, or ashes, to and from abroad.
- Range of memorial jewellery, and other memorial pieces.

#### Administration Of The Estate

Before the estate can be released and distributed amongst the beneficiaries, a 'grant of probate' or 'letters of administration' will probably be required. The simplest procedure to ensure that this is carried out correctly is to instruct a solicitor or bank to act for you. This will relieve you of the worries and visits required to complete these formalities. Alternatively, application may be made personally to the District Probate Registry Office.

PROBATE is required when the deceased has left a will. The will has to be 'proved' before the Probate Registry of the High Court. Upon completion, the executors named in the will are able to administer the estate.

DISTRICT PROBATE OFFICE

William Street, Brighton, East Sussex, BN2 0RF

Tel 01273 573510

LETTERS OF ADMINISTRATION are required when the deceased has not left a will. The deceased is said to have died 'intestate' and the question then arises as to who should administer the estate. Again, the application has to be made to the court, usually by the next of kin. The court, when satisfied as to the claim of the applicant, issues a document 'letters of administration' appointing the applicant as administrator of the estate.

Where the estate is small, it is sometimes possible for the assets to be released without making applications for such a grant. The Probate Registry Office will advise you regarding the maximum asset value applicable in such circumstances.

#### CONSULTING A BANK OR SOLICITOR

In most circumstances it is advisable to consult a solicitor or bank. This need not necessarily involve you in any great expense and will ensure that all the formalities required by law are duly completed, apart from the interpretation of the will itself and the distribution of the assets to the beneficiaries nominated in the will (or under intestacy rules if there is no will).

A solicitor will administer the estate and obtain the appropriate grant and will require a copy of the death certificate and any, or all, of the following documentation: share certificates, savings certificates, premium bonds, deeds, insurance policies etc. The solicitor will also require details of any debts that may be outstanding and will deal with these on your behalf. Should you find yourself in temporary difficulties with regards to finance, the solicitor can usually make arrangement for you to draw sufficient funds to meet immediate needs, including the funeral costs.

#### Insurance Policies

These are usually found amongst the deceased's private papers. It is important to notify the insurance company who will require a copy of the death certificate.

#### MOTOR INSURANCE AND CAR OWNERSHIP

Insurance cover on a vehicle owned by the deceased ceases upon death. The insurance company should be informed immediately (you may be entitled to a refund). The vehicle registration documents should be returned for transfer of ownership along with the deceased's driving licence. These documents should be forwarded to the DVLA, Swansea, SA99 1AN.

#### DEPARTMENT OF WORKS AND PENSIONS

Pensions and benefits booklets should be returned to Job Centre Plus. Telephone 0845 6043719.

#### **PASSPORTS**

These should have the top right hand corner cut off, and then be returned to UK Customer Service Management Team, HM Passport Office, PO Box 767, Southport PR8 9PW, Telephone 0300 222 0000.

#### A COMMEMORATIVE ORDER OF SERVICE

A printed order of service can be an added personal touch, as well as providing a precious keepsake that can perhaps be sent to those unable to attend the funeral. We are always willing to discuss your individual requirements in detail.

#### JEWELLERY AND PERSONAL EFFECTS

If any jewellery is to be removed from the deceased, or replaced, it is important we are informed before the funeral. Once the coffin or casket has left our funeral home we are unable to make any alterations to the coffin.

You may have certain wishes with regard to having your loved one dressed in a special way, perhaps a favourite suit or dressing gown. If you do, please tell us so we can follow your instructions.

#### SEEING LOVED ONES IN OUR CHAPEL OF REST

At our funeral home we have beautiful dedicated private chapels of rest where you can visit your loved one. This is very much your decision. Some find it helps with the acceptance of the death, whereas others can find that viewing can add to their grief. We are always willing to discuss this with you and accommodate your requests.

Please remember that making an appointment will enable us to give you our complete attention and help.

We can make arrangements for you to view your loved one in the privacy of your own home. This option should be discussed with us.

#### PLEASE ASK

A formal ceremony is of little value if you are left with the feeling that something, no matter what, has been left out.

If you have any questions you would like to ask, please do. Or perhaps a special request of some form no matter how 'out of the ordinary' it may seem. Remember, we are here to help cater for all your requirements at your time of need.

#### MONUMENTAL MASONRY

We have a comprehensive range of memorials available, from simple tablets or crosses, to headstones and full kerb memorials as well as small statues and vases. We are always willing to provide you with a copy of our brochure and spend time with you, helping to choose the memorial that best suits your wishes.

We are also able to renovate existing memorials as well as placing additional inscriptions.

We would respectfully point out that each authority has its own regulations with regard to the types and size of memorials allowed. We will be pleased to advise you accordingly.

#### AFTER THE FUNERAL

Most people find the strength to cope with their bereavement in the period immediately following the death of a loved one. It is after the funeral, when life is supposed to return to normal, that many experience the natural effects of grief - loneliness, a deep and lasting depression, difficulty in coping with ordinary everyday matters. For some, there is the added burden of financial hardship.

Fortunately there are organisations ready and willing to offer practical help, sympathetic counsel and companionship, in addition the local Department of Social Services and the Citizens' Advice Bureau will both help in practical ways, or the charity Cruse Bereavemnt Care are available to give support and guidance. Call their free helpline on 0808 808 1677 or find them online at www.cruse.org.uk

We offer all of our families access to be reavement support through our association with SAIF Care, more information and details can be found in our funeral home.

#### **USEFUL TELEPHONE NUMBERS**

REGISTRAR FOR SURREY Tel. 0300 200 1002 Reigate Registrar, Bancroft Road, Library Building, Reigate, RH2 7RP

REGISTRAR FOR WEST SUSSEX

Tel. 01243 642122

CRAWLEY Crawley Library, Southgate Avenue, Crawley, West Sussex, RH10 6HG

HORSHAM Park House, North Street, Horsham, RH12 9SB

EAST GRINSTEAD County Library, West Street, East Grinstead, RH19 4EY

HAYWARDS HEATH Haywards Heath Library, 34 Boltro Road, Haywards Heath, RH16 1BN

Registration of death is by appointment only, once you have received the Medical Certificate of Death. You should also check that it is the correct registrars office for the death to be registered at. You are able to book an appointment online using the government website.

#### CORONERS NUMBERS

Surrey Coroner 01483 404530

West Sussex Coroner 01273 404012

#### OUR CODE OF PRACTICE

At all times to provide the highest standard of service and charge fairly in respect of your requirements.

To maintain at all times the complete confidentiality of our clients.

To give a written estimate of all our charges and any disbursements that are paid by us on your behalf.

Generally, to help ease the pain of bereavement by doing all that is practically possible to help you in your time of need.



We are proud to be members of the National Society of Allied and Independent Funeral Directors and adhere to their strict code of conduct.



# The Martins Independent Funeral Directors and Monumental Craftsmen

An established family concern owned by Alex Jones and family.

We are pleased to offer advice on funeral planning as part of our Services. For more information please call or visit us in our funeral home or we can arrange to visit you in the comfort of your own home.