

When someone dies



Practical and emotional help
at a difficult time

* Calls are free from landlines and mobiles. Your call may be recorded for training and monitoring purposes.

Introduction

We are all likely to experience a bereavement at least once in our lives. And to then feel grief is a completely natural response to the death of someone we care about.

This booklet provides an overview of the practical and emotional issues you may face when someone important to you dies. It's divided into sections to make it easier to find the information you need.

If you feel you're not ready to read this booklet yet, you may want to come back to it later. You may also want to see if there's someone who can look at it with you so you have their support – you could ask a nurse, bereavement counsellor, family member or friend.

If you would like to speak to someone, you can call the Marie Curie Support Line for free on **0800 090 2309*** or visit mariecurie.org.uk/support

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Checklist: The first few days

You may feel like there's suddenly a lot that you need to do after someone dies. So that it's not so overwhelming, we've listed here the main things that usually need to happen in the first few days. These things will not always happen in the same order. We explain them in more detail on the next pages.

Often people will get advice at the time from a healthcare professional – especially if the person died in a hospice or hospital.

- Someone who is there when the person dies needs to tell their nurse or GP.
- A trained healthcare professional needs to verify the death, to confirm that the person has died (known as 'formal verification of death').
- Everyone should respect any wishes the person had about how their body should be cared for.
- A doctor needs to certify the death by completing a 'medical certificate of cause of death' (this is different from the death certificate).
- If you will be using a funeral director, the person's family or friends should call the funeral director who will usually come and collect the body.
- The person's death will need to be registered at a register office. We explain on page 15 who can do this and what they will need to bring with them. The registrar will register the death and issue a 'certificate for burial or cremation'. They can also provide certified copies of the death certificate.

Section 1: First steps

- Someone will need to look to see if there's a Will to find out who the named executors are. If you cannot find the Will, the solicitor they used should have a copy also. The executors are the people who will sort out the person's affairs. A Will may also have the person's instructions for their funeral. We explain what to do if the person did not have a Will on page 21.

We know that this can seem like a lot to organise at a very difficult time, so it's important to try to look after yourself too. Do not feel like you must do everything on your own – ask for support from health and social care professionals, family and friends. If you need support or information, you can contact the Marie Curie Support Line for free on **0800 090 2309***.



Phil Hardman/Marie Curie

When death occurs

It's not always clear when the exact moment of death occurs. When a person dies, you may notice that they stop breathing, their face suddenly relaxes, and they may look peaceful.

Your initial reaction

You cannot know how you'll react when somebody important to you dies, even when you know it's going to happen.

You may go into shock or feel numb. You may feel disbelief and think that what's happened is not real. You may feel relief at first if the person had been in pain or if caring for them had been very difficult. You might even try to carry on as though nothing has happened. Or you may feel angry or in despair. In the first few minutes and hours, you may go through many different feelings and emotions, and that's normal. There's no right or wrong way to feel and react.

Try to be kind to yourself. If you're on your own at this time, is there somebody you can ask to come and be with you for a while? It could be a friend, a relative – or maybe there's a religious or spiritual leader who could come and sit with you?

Read more about grief and how you might feel on page 78.

Customs or preferences at time of death

If a healthcare professional is present, they'll check the person's care plan to see if there are any religious customs, or other customs and preferences, that need to be observed. You can tell them if there's anything they should or should not do. They'll respect your wishes and those of the person who has died, as far as possible.

Care after death

This may include washing the person's body, dressing them in clean clothes, and arranging their hair or putting on their wig. This is sometimes called 'last offices' or 'laying out the body', although these mean different things to different people.

If a Marie Curie Nurse or another healthcare professional is present, you can ask them to do it for you, or ask them to help you to do it. You may wish to be present for this or you may prefer not to be in the room. There's no right or wrong decision – do whatever you feel comfortable with.

If you're alone when the person dies, you may find it comforting to carry out these tasks. On the other hand, you might find it distressing, or prefer to leave it to others. Again, do whatever you feel comfortable with.

For religious or personal reasons, you may not want a healthcare professional to lay out the body. This should be in the care plan but do let them know your wishes.

Leave any equipment (such as a syringe driver) in place – a healthcare professional will remove them after the death has been verified.

Returning medications

If the person has any leftover medicines, it's important to dispose of them safely. You should not keep them, throw them in the bin or flush them down the toilet. People usually return any leftover medication to a pharmacy. Needles should be put in a safe container – ask your nurse or another healthcare professional about what to do with them. Some people find removing the medication upsetting. If you're finding it difficult, you can ask a healthcare professional for help.



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Verifying and certifying the death

If the person dies at home

Verifying the death

When someone dies, a trained healthcare professional needs to verify the death, to confirm that the person has died (known as ‘formal verification of death’ or ‘confirmation of death’ in Scotland). They do this by making certain checks to be sure that the person has died. It’s best not to move the body from the home before this has taken place.

If a healthcare professional is already with you, they may be able to verify the death. If not, you will need to call the GP practice who can arrange for someone to visit.

If the person dies in the evening, at night, at the weekend or on a bank holiday, call the GP and they’ll give you a number to phone for a doctor.

If a Marie Curie Nurse or other healthcare professional is present at the time of death, they will check the person’s care plan to see whether the GP needs to be called or if other arrangements are in place.

Some Marie Curie Nurses are trained to verify a death in a person’s home. If they are not able to do this, they can help you contact the GP or district nurse.

Getting a medical certificate

A doctor will need to certify the death. It will usually be a doctor who saw the person recently, but in England and Wales it can be one who's seen them in their lifetime. They will complete a **medical certificate of cause of death** if it was expected and they're sure it was from natural causes.

Sometimes a doctor will verify and certify the death at the same time. But if the person who verifies the death is unable to certify it, a doctor will need to complete the medical certificate of cause of death. If the body is with a funeral director, they can see it there.

In England and Wales, the doctor shares the medical certificate of cause of death with a **medical examiner** for review. Their office will contact you to discuss the cause of death and to ask if you had any concerns about the care provided. They will submit the medical certificate of cause of death to the registrar. In Scotland the doctor submits the medical certificate of cause of death to the registrar. The Death Certification Review Service randomly reviews a proportion of the submitted certificates. A medical examiner system is being trialled in hospitals in Northern Ireland.

The GP might need to report the death to the coroner, or procurator fiscal in Scotland. This usually happens if the death was sudden or unexpected or if the death may have been related to their work. The coroner may decide that the cause of death is clear and there will be no further investigation. Or they might investigate why it happened and may do a post-mortem (see page 12). If you have concerns, contact the coroner's office.

Read about how to register the death on page 14. Most register offices ask you to book an appointment, so it's best to contact them first. See page 14 for contact details.

If you need the GP's support

If you or your family need support from the GP, you can ask them for help, even if they're not your own GP. However, they may not always be able to provide support immediately.

Support from the nurse

If you have a Marie Curie Nurse or other care professional in the house when the person dies, tell them if you want them to stay. If they need to leave, they can try to arrange for someone else to be with you. If you'd prefer them to leave, then it's fine to ask them if they can go.

If someone dies at a hospice or hospital

Hospices and hospitals have their own arrangements for verifying and certifying a death. In England and Wales a doctor will complete the medical certificate of cause of death and share it with the medical examiner for review (unless they need to report the death to the coroner). The hospital can also give you information about registering the death.

A member of staff will offer you advice about contacting a funeral director. You can also ask them about what to do next if you don't plan to use a funeral director.

If someone dies abroad

There will be a different process to follow if someone has died abroad. Find out more from GOV.UK or Citizens Advice (see page 111).

If a post-mortem is needed

If the death is reported to the coroner (or procurator fiscal in Scotland), they might decide that a post-mortem is needed. This is an examination of a body to try to find out the cause of death.

A post-mortem is carried out by a pathologist working for the coroner's office. A pathologist is a doctor who helps to find out the cause of death.

Once the pathologist has identified the cause of death, the coroner will send a form to the registrar stating the cause of death. They will also send a certificate for cremation if the body is to be cremated.

What happens after a death is verified and certified?

Once the death has been certified, what you do next depends on whether you're using a funeral director or handling the arrangements yourself. You may want to check if the person had a financial funeral plan in place (a burial or cremation they've already paid for). My Funeral Matters has a service to help trace plans if you think the person might have had a plan but you can't find it (see page 107).

If you're using a funeral director, you can contact them when you're ready. You should not feel like you need to rush. For tips on how to choose a funeral director, see page 25.

Section 1: First steps

The funeral director normally comes within an hour of being contacted. But you can always ask the funeral director to come a bit later if you want a little more time to sit with the body, wait for family or friends to arrive, or simply to collect yourself.

Some people can find it upsetting to see the person's body being moved or watch the preparations beforehand. You may want to ask the funeral director what will be involved and then people can decide if they'd rather leave the room.

Once you've contacted them, funeral directors usually take the body away quite quickly. But in most cases, they do not have to. So, if you're using a funeral director and want to keep the body at home for a few hours, you can discuss this with them.



See page 23 for more information about planning a funeral.

Registering the death

All deaths need to be registered with the registrar for births, deaths and marriages.

In England and Wales, it must be done within five days of being contacted by the medical examiner (see page 10).

In Scotland, it must be done within eight days of the death.

In Northern Ireland, it must be done within five days of the death.

This includes weekends and bank holidays. It may be different if the registrar agrees to extend the period, or if the death has been referred to the coroner.

If a death has been referred to the coroner, or procurator fiscal in Scotland, you'll need to wait for them to give permission before you can register the death.

There's no cost for registering a death. But you will need to pay to get copies of the death certificate.

Where to register a death

In England and Wales, it's best to use the register office closest to where the person died. You can ask the doctor, or at the hospital, about your local register office. You can also look it up online. You can try to use a register office in another area, but the paperwork may take a few days which could delay funeral arrangements.

In Northern Ireland and Scotland, the death can be registered in any district or council registration office.

Many register offices will only see someone by appointment, so it's best to call in advance to book a time. It usually takes around half an hour to register a death.

Who can register the death?

A death should be registered by a relative of the person who died. It can also be registered by someone who was present when the person died.

If the person who died has no relatives, or they're not available, there are other people who can register the death (including someone who was present when the person died). The full list of the other people who can do it is slightly different for England and Wales, Scotland and Northern Ireland.

If you are not sure about who can register the death, then it's best to call your local register office and check with them.

What you'll need

When you contact your local register office, they can tell you what they would like you to bring with you, if possible. It can be slightly different in England and Wales, Scotland and Northern Ireland.

When someone dies

The register office may say that they want to see the person's:

- birth certificate
- Council Tax bill
- driving licence
- marriage or civil partnership certificate
- NHS medical card
- passport
- proof of their address, such as a utility bill.

Do not worry if you cannot find all these things. You will still be able to register the death without them. The registrar will want to know:

- the person's full name at the time of their death
- any names previously used – for example, maiden name
- the person's date and place of birth
- their last address
- their occupation or last occupation if now retired
- the full name, date of birth and occupation of a surviving or late spouse or civil partner
- whether they were getting a state pension or any other benefits.

Forms you'll get from the registrar

England and Wales

The registrar will give you two documents:

- A **Certificate for Burial and Cremation**. This is often known as the green certificate or form. It gives permission for the body to be buried or for an application for cremation to be made, and you should give this to the funeral director.
- A **Certificate of Registration of Death (form BD8)**. You may need to fill this in and return it if the person was getting a state pension or benefits (the form will come with a pre-paid envelope, so you know where to send it).

Scotland

The registrar will give you:

- A **certificate of registration of death**. You'll need to show this to the funeral director.
- A shorter, known as '**abbreviated**', copy of the full death entry made in the national register.

Northern Ireland

The registrar will give you:

- A **GRO21** form giving permission for the body to be buried or for an application for cremation to be made.
- If the body is to be cremated, the GP or hospital will arrange for a second doctor to sign the cremation certificate.

When someone dies

You might also be given the phone number and or a unique reference number to use online for a service called Tell Us Once (in Scotland, Wales and most of England). This will forward details of the person who died to all central and local government departments.

In Northern Ireland, the Bereavement Service will forward details to any department that paid benefits to the person who died.

See pages 52–57 for help with telling organisations about a death.

If the burial needs to happen quickly

Some burials need to happen within 24 hours of the death. For example, for religious or cultural reasons. In Northern Ireland, the burial will often happen within three days of the person's death. You can get advice from the local registrar or funeral director about this.

Getting copies of the death certificate

You can only hold the funeral or arrange for the cremation to take place after you have registered the death. Registering the death itself is free, but you have to pay for each certified copy of the death certificate.

You'll usually need one certified copy (not a photocopy) for each insurance, bank or pension company you're dealing with. You may also need to give copies to the executor or administrator who is dealing with the property of the person who's died. The executor of the Will and the registrar should be able to help you work out how many copies you need.

Cost of getting a death certificate

The cost of a certified copy varies across the UK but is usually between £8 and £11. It's best if you can buy enough copies when you first register the death, as buying them later is sometimes more expensive.

If you find you need more copies, you can get these from the local register office or the General Register Office (England and Wales), the General Register Office Northern Ireland, or National Records Scotland.

Checking if there's a Will

One of the first things to do following a death is to check if the person who died made a Will. This is important because they may have left instructions about their funeral arrangements.

Dealing with a Will can be difficult, especially when you're grieving your family member or friend. If you need support with this, you may be able to get help from a solicitor or Citizens Advice (see page 111).

The main purpose of the Will is to:

- appoint one or more people (called **executors**) to carry out the instructions in the Will and the other tasks involved with administering the person's estate
- set out instructions about passing on the **estate** of the person who's died (any property, money and possessions).

In most cases the Will should be easy to find. If you already know who the executor is, they may know where to find the Will. The solicitor who drew up the Will should also have a copy. Otherwise, it could be in the financial paperwork of the person who died or stored with their bank.

The executor will have responsibility for administering the estate and will often take a key role in arranging the funeral. If the person who died had a bank account, tell the bank that they have died. The bank will normally allow the executor to immediately pay funeral expenses from the account, providing the account has money in it and the executor can provide a copy of the death certificate (see page 18) and the original funeral invoice.

If there's no Will

Dying without making or leaving a valid Will is called dying **intestate**. The estate will still need to be sorted out and the person who takes on this task is called the **administrator**. Usually this will be the next of kin.

If there's no Will, a person's estate will be distributed according to rules of intestacy set out in law. The rules in Scotland and Northern Ireland are different from those in England and Wales. But in all four nations, it prioritises any spouse or civil partner and children (including legally adopted children).

The intestacy laws do not pass anything on to a partner who was not married, or in a civil partnership with, the person who died. They also do not pass anything on to their stepchildren, friends, charities or other organisations.

However, if you were financially dependent on the person who died, you may be able to claim a share of their estate (this may include their home). This could also apply if you were co-dependent with them – for example, if you shared household bills. But you'll need to get advice from a solicitor about this.



See page 112 for contact details of your local Law Society, which will be able to help you find a solicitor.

If there are problems with the Will or arrangements

If a person leaves a Will but the instructions in it do not cover the whole estate, then intestacy laws will apply to the bit that's not covered. This situation is called partial intestacy.

Partial intestacy can also apply if the Will appoints executors who have already died or do not want to take on the role, and an administrator needs to take over.



You can find more information about the intestacy rules at **GOV.UK** or **nidirect.gov.uk** (Northern Ireland). We also have more information about making a Will at **mariecurie.org.uk/support** or you can call the Marie Curie Support Line for free on **0800 090 2309***.



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Planning the funeral

Having to plan a funeral can seem overwhelming when you're trying to cope with feelings of loss and grief. In this section, we guide you through the main things you'll need to think about and provide information on the processes involved.

For help with your feelings at this difficult time, see page 78.

Getting started

It's a good idea to think about these things first, before you start planning anything:

- Did the person who died tell you what they wanted or leave instructions in their Will?
- Did they want to be buried or cremated? Did they want their ashes in an urn or scattered?
- What kind of coffin did they want? Did they want an eco-friendly funeral?
- How will you pay for the funeral? Did the person who died make their own arrangements? Is there a pre-paid funeral plan or funeral insurance?
- Do family members and friends have any special wishes? Do they want to do a reading, play a certain piece of music, or carry the coffin?

When someone dies

If there are no formal instructions, the executor named in the Will or the person who is arranging and paying for the funeral will make the decisions. They must also decide if any wishes expressed by the person who died are practical, affordable and acceptable to family and friends. A Will is legally binding except for the funeral instructions. So, it's OK not to follow the wishes expressed in the Will if they are not possible or practical.

Telling people about the funeral

You can call, write or email friends and family members about the funeral. You can also place an announcement about the death in a newspaper. If you use a funeral director, they can do this for you. It can be a good way to reach people who were not in regular contact with the person who died.

We have more information about how to tell other people that someone has died on page 94.

You may also want to create a social media page in the person's memory and share it with people they knew. However, people can feel differently about this so it's best to check with close friends or family before creating a page or posting anything on social media.

When you're telling people about the funeral:

- include the date, time and place of the funeral or memorial event
- mention any wishes about flowers or donations to charity
- for security, avoid including a personal address in public messages and arrange for somebody to house sit during the funeral if the person's home is going to be empty.

If vulnerable adults or children have been affected by the person's death, you might want to think about how to include them (see page 42).

There is more information about telling friends and family members about a death on page 94, and about telling organisations on page 52.

Choosing a funeral director

If you decide to use a funeral director, it might help to think about the following:

Look for a member of a professional association such as the National Association of Funeral Directors or the National Society of Allied and Independent Funeral Directors (SAIF) (see page 108).

Ask for a recommendation from friends, or a local faith leader.

If you want an eco-friendly funeral or a woodland burial, contact the Association of Green Funeral Directors or the Natural Death Centre (see pages 107 and 108).

Before you go ahead

Contact several funeral directors in your area to compare prices and available options.

When they give you a quote, a funeral director should separate out their fees from set fees from third parties (for example, cemeteries, crematoriums, churches or doctors) so you can compare costs. They can also give you a written estimate.

You can ask for a price list or cost breakdown to help you decide which items and services to choose. A full breakdown of funeral costs is available on pages 46 and 47.

Here are some things to think about:

- There may be a particular date that you want, so you'll need to check if it's available.
- If you plan to organise part of the funeral yourself, check that the funeral director is happy with this. Some may see certain responsibilities as part of their service while others will be more flexible.
- It is not always cheaper to do things yourself, so check prices before taking anything on yourself.
- Even if you make your own arrangements, some funeral directors will still provide certain services for a charge. For example, they may deal with documentation, supply a simple coffin, or hire out a hearse or other vehicle. You may also be able to use their mortuary.

If you choose not to use a funeral director

You do not have to use a funeral director if you do not want to. You can contact your local cemeteries and cremation department to get information about arranging a funeral yourself.

This could be either a traditional funeral, or an alternative one such as a natural burial in a woodland. To find out more, contact the cemeteries and crematorium department of your local council or the Natural Death Centre (see page 108).



Bluebell Glade - GreenAcres Woodland Burials - Rainford

Using a funeral director

If you'd like to use a funeral director, it can make things a bit easier, but it's usually more expensive. There are several different options, including:

- The funeral director makes all the arrangements with instruction from you to make sure you get the funeral you and your family want (within the limits of the law and what you can afford).
- The funeral director makes most of the arrangements, but you choose songs, music, hymns or readings.
- You arrange the funeral, but the funeral director organises certain items or services such as the coffin or hearse.



See pages 107–108 for a list of useful organisations.

Paying for a funeral

Do not feel embarrassed to ask for a simpler or less expensive option. And do not feel like you have to choose things that are more than you can afford. Having a less expensive funeral does not reflect on the person who's died or how much they meant to you. Many people arrange funerals which they then struggle to pay for. See more about costs on page 46.

Questions to ask a funeral director

Here are some questions you may want to ask the funeral director:

- What services do you provide?
- Can we pick and choose from your list of services and just pay for the ones we choose?
- What do your charges include?
- Are any items included in your quote optional or are there alternatives?
- When do we pay the bill?
- Do we have to pay a deposit?
- Are you comfortable with the choices we have discussed?
- Can we buy a coffin or its equivalent from another source?
- Can we provide our own transport?
- Can friends or family members carry the coffin?

Embalming

Embalming is the process of treating the body after death to prevent it decaying. You may also hear it called 'hygienic treatment'. Some funeral directors offer this service and they may suggest it, particularly if there's a gap of several weeks between the death and the funeral, and friends or family members want to view the body. Some green burial grounds do not permit bodies that have been embalmed to be buried there. You may want to discuss these issues with your funeral director.

Choosing a coffin

You can choose from a wide range of coffins from many different sources – not just via the funeral director. You should ask if the coffin is suitable for the place of burial or crematorium before buying it. Costs can vary a lot so check the price list too.

Many people will use a traditional wooden coffin. You might want to:

- buy one from a funeral director
- order one from a carpenter
- buy one online
- build one yourself (if you have the carpentry skills)

Other types of coffin

If you want to choose something other than a wooden coffin, there are many options. You can also decorate these yourself. It's also possible to just use a shroud, such as a burial sheet, although only some of these are suitable for cremation.

Some options can cost as much as, or even more than, a traditional wooden coffin so check the price before buying one. They can be made of:

- wool
- woven willow, bamboo, rattan and other natural fibres
- cardboard – which is strong and can make it easier to decorate the coffin.



You can drape, decorate or paint all of these coffins. If someone is to be cremated, check with the crematorium about possible restrictions. Some types of paint may not be allowed because of air pollution rules.

An alternative is to rent a wooden outer coffin (sometimes called a coffin cover) for the service, and to buy a cardboard inner coffin. After the service, just the inner coffin is used for burial or cremation.

“She looked absolutely stunning, laid out with flowers. It looked like all the cancer had just left her body. That will be my lasting memory of Mandy.”

Vincent, family member

Burial

The registrar will give you a ‘certificate for burial or cremation’ (sometimes called ‘the green form’) to give to the funeral director (see page 32 for more details). The funeral director can then make arrangements for the burial based on your wishes.

If you’re not using a funeral director, you should give the green form to the manager of the place where the person is to be buried.

Here are some tips about organising a burial. A funeral director, if you’re using one, can also give information about different options in your area.

- If the person who died wanted to be buried in a church burial ground, the parish priest can help organise this. Some are no longer open for burial due to lack of space.
- To arrange a burial in a council-run cemetery, you need a grave plot. The cemetery manager can advise you (you can find their contact details on the council website). The cost may vary depending on whether the person lived in the area. The person who died might have bought their cemetery grave plot in advance, in which case check for a **Deed of Grant** or **Exclusive Right of Burial** in their paperwork.
- Most cemeteries are non-denominational. This means you can hold most types of service in their grounds.
- You may wish to use a natural burial ground. These include woodland burial sites, nature reserves and meadow burial sites. To find sites, you can contact the Association of Natural Burial Grounds through the Natural Death Centre (see page 108).

Section 1: First steps

- You can also bury your friend or family member on their own land, although there are some rules about this. If this is something you want to consider, contact the Natural Death Centre (see page 108).

Marking the spot

You may wish to mark the spot where your friend or family member is buried with a plaque, headstone, tree or other type of memorial. The cemetery or burial ground manager can give you information about what's allowed and what the costs are.



Getty Images/Stockphoto

If the grave is on private land (such as private woodland or farmland), check its long-term security. This is to make sure there are no plans to use the land for something else that might disturb the grave.

Cremation

If the person who died is being cremated, some paperwork is necessary before going ahead. The funeral director and crematorium manager can advise you if you're not sure which forms you need. The procedure is similar in England, Wales and Northern Ireland, but slightly different in Scotland. The forms used most often include:

- **Application for cremation of the body of a person who has died.** The funeral director will help you fill this in, or you can ask at the crematorium. The crematorium will also usually have its own form requesting instructions for the ashes.
- **Registrar's Certificate for Burial or Cremation (also known as the green form).** The registrar will have given you this form when you registered the death. You need to give this to the funeral director or crematorium.

- **Doctors' forms in Northern Ireland.** In Northern Ireland, two forms need to be signed by two different doctors for a cremation. You will need to pay for them. If you're using a funeral director, they can arrange it and the cost will be part of their disbursements.

The introduction of the medical examiner in England and Wales means you now do not need a separate doctor's form for a cremation in England and Wales.

- **Coroners/procurator fiscal's (Scotland) certificate.** If there has been a coroner's investigation this replaces the green form from the registrar.
- **Authorisation of cremation of person who has died** by medical referee. The crematorium doctor issues this form, which allows the cremation to proceed.

Cremation forms in Scotland

In Scotland, the forms most commonly used are:

- **Application for cremation of an adult or a child (Form A1).** The funeral director or crematorium can help you fill it in.
- **Certificate of Registration of Death (Form 14).** Issued by the registrar following registration of the death.
- **Procurator Fiscal's certificate (Form E1).** Issued by the procurator fiscal when they have investigated the death and have released the body for cremation.

Procedures and restrictions

- If you're organising the funeral, then you should check when the crematorium will need the forms by. If you're using a funeral director, they'll do this. It's likely that the crematorium will need the forms at least 24 hours before the service. The crematorium staff will then review the forms and authorise cremation.
- There may be restrictions on what you can put in the coffin of someone who is being cremated. Prohibited items may include glass, metal and items containing plastic or PVC. Clothing made of artificial fibres and rubber-soled shoes are usually OK. The funeral director or crematorium staff can advise.
- If the person who died had a pacemaker or other type of implant this will need to be removed before cremation. The funeral director or crematorium staff can advise. Some implants require deactivation before removal, so you may also need medical help with this.

What to do with the ashes

The crematorium will ask you what you want to do with the ashes. The person who died may have said what they wanted to happen. If not, and you're undecided, the crematorium or the funeral director may be able to store them for a certain period while you decide what to do. The options include:

- Scatter them in the crematorium's Garden of Remembrance. If there are no other instructions for the ashes this is usually what will happen, though the crematorium needs permission from the family before doing it.

Section 1: First steps

- Scatter them in a meaningful place – for example, a garden, the sea, or somewhere you visited together (check whether you need approval).
- Arrange for the ashes to be kept in a mausoleum or buried in a churchyard or family plot in a cemetery.
- Keep them at home in a casket or urn.

The ceremony

You might want to start by thinking about what the person might have wanted, and asking family and friends:

- Did the person who died talk about the sort of ceremony they wanted or leave written guidance?
- Did they have favourite songs, poems, prayers, hymns or readings that you could include?
- Was the person who died from a certain culture or religion? If so, are there any special requirements you need to think about?

If it's not clear what the person wanted, family, friends, faith leaders or funeral directors may have ideas. You may also find suggestions in books and on websites.

Types and numbers of ceremonies

Ceremonies can provide a chance to reflect and say goodbye. You can have a funeral service and a ceremony where you scatter the ashes, and later have a memorial service. Or you can have just one service, or no service at all. Only you know what's right for you and for the person who died.

When someone dies

Here are some options:

- Have the burial or cremation as soon as possible – some religions require this.
- Have the funeral a few weeks after the person has died and, if they're cremated, scatter the ashes privately.
- Keep the burial or cremation as a private event and arrange a memorial or other event for a wider range of people at a later date.
- If the person was buried, have a ceremony when the headstone is put up.
- Create a memory of the person in some other way, for example plant a tree or dedicate a park bench to them. Check if you need permission from the council or landowner.

Choosing the location

Here are some different options to consider for where to have a service:

- at the crematorium or beside the grave
- in a place of worship such as a church, mosque or temple
- in a place where the person enjoyed spending time, such as their home, garden or local community centre.

Most crematoriums and cemeteries include the use of their chapel or prayer room in their costs (if they have one – not all crematoriums have a prayer room). The room will be suitable for all religions and for people with no religious belief.

Section 1: First steps

You can talk to crematorium or cemetery staff beforehand (or ask the funeral director to do so), to ensure the setting is appropriate on the day, particularly if you have special requests.

Hearses and transport

You can discuss with the funeral director what type of hearse (the vehicle for transporting the coffin) you'd like and whether you'd like vehicles to transport friends and family. If you're organising the funeral yourself, you may be able to rent a hearse or other suitable vehicle from a funeral director to transport the coffin to the funeral.

You do not have to use a hearse – other vehicles including lorries and tractors are also sometimes used.

Gifts in memory

Some people ask for a gift to a charity in memory of their family member or friend. It's one way to remember them and to make a real difference in their name. Some people ask for donations rather than sending flowers. You can arrange the collection yourself or ask your funeral director to help you organise one.

Some people like to give small gifts to people attending the funeral, such as packets of seeds to plant in the person's memory.

Music

Music is often an important part of a funeral service or ceremony. You can have people sing hymns or play a recording:

- when friends and family arrive
- as the coffin leaves the church (with a burial) or as the cremation curtains close
- when people leave the ceremony
- between readings or speeches.

You may have your own ideas, or the funeral director or faith leader can advise. For other suggestions ask family or friends, especially if music was particularly important to the person. There are also websites with suggestions (see page 41).

The crematorium or other venue may have access to the music you want, or they may ask you to provide it as a download or CD. If they're downloading music, you might ask to hear it beforehand, to check they've got the right version of a song.

Music played at a funeral does not need a public performance licence.

Readings

Like the music, the readings at a funeral are an opportunity to reflect the person's interests or character and help people remember them. Instead of asking someone to read a specific book extract or poem, you could ask if anyone wants to write something personal for them.

Section 1: First steps

There are also many popular funeral readings online. Try the Natural Endings (naturalendings.co.uk) or Lasting Post (lastingpost.com) websites for ideas. The Co-operative Funeralcare has produced a video guide to writing a eulogy, which you can watch on its website (co-operativefuneralcare.co.uk).

Other special touches

There are many things you can do to make the funeral reflect the personality of the person who has died. These include:

- asking friends and family to carry the coffin (if they and the funeral director agree)
- asking people to wear the deceased person's favourite colours
- displaying some large photos of the person at the ceremony
- putting a favourite item of the person who's died on top of the coffin (eg a favourite hat, golf club, book or film)
- asking guests to write down a memory of the person on a card and then pinning these on a noticeboard.

Religious or secular services

If you're unsure what's appropriate or allowed after checking the person's last wishes and asking family and friends, check with the faith leader, celebrant or the person leading the ceremony.

Who will lead the ceremony?

If you're having a religious ceremony, the faith leader will usually lead the ceremony. If it's not a religious ceremony, the funeral director (if you're using one) may suggest a secular or civil 'celebrant' (someone who performs the service).

To pick your own celebrant, contact the Institute of Civil Funerals, Humanists UK or Humanist Society Scotland, or Humani in Northern Ireland (see page 109).

You can also be the celebrant yourself. The Natural Death Centre has information about this. See page 108 for contact details.

You may want the celebrant or faith leader to run the whole service. Or you and other family members and friends may want to be part of it too. For example, you could ask the faith leader or celebrant to start and end the service or say prayers. Then you and other friends and family members might want to give readings or speak about the person yourselves.

Including vulnerable people

You may want to think about how to include people who could find the day particularly difficult or confusing.

Including children

Like adults, children want to know what's going on and to feel included. Here are some tips on how to make them feel like they are involved:

- Explain that a funeral is a chance to say goodbye and remember the person.

Section 1: First steps

- Say what's likely to happen and who will be with them on the day.
- Ask if they might like to make something such as a card or a drawing or choose flowers to put on top of the coffin.
- Give them plenty of time to choose whether they want to come and try not to feel upset if they do not want to.
- Arrange to have a familiar person with them during the ceremony in case they become upset and want to leave the funeral.



We have a free booklet on **Supporting children and young people when someone dies**. You can order a copy by calling our Support Line for free on **0800 090 2309***

Including someone with dementia, a learning disability or mental health problems

The death of a family member or friend can be especially hard for someone with dementia, learning disabilities or a mental health problem. They may process the bereavement quite differently or struggle to understand that someone they care about has died.

Dementia

It may be important to someone with dementia to come to the funeral, especially if the person who died was someone close, such as their partner or sibling.

If someone has dementia, they may forget that you have told them about the death and become shocked, upset or frightened. This might also mean that you have to repeat yourself.

When someone dies

You could see if a carer or a friend or family member who knows them well, can sit with them during the service and explain what's happening.

Sometimes singing familiar hymns or hearing favourite songs can be a comfort. A picture of the person who's died on the front of the order of service might help them focus on what the service is about.

Learning disabilities

How a person with a learning disability responds, will depend on their ability to understand and process things, their relationship to the person who has died, and who they are as an individual. Try to use simple words and avoid euphemisms such as they've 'gone to a better place' or 'passed away', as this can be confusing. Mencap (see page 106) has resources to help people with a learning disability deal with grief and loss.

The person may like to be involved in decisions such as choosing flowers, songs or pictures of the person who's died. You can also explain what will happen at the funeral and who will be with them.

Mental health problems

Mental health problems can be diverse and complex. How a person copes with the news of their loved one's death may depend on their relationship with them and the nature of their mental health problem. You or others close to the person may know how best to talk to them about it. You might want to ask a professional involved in their care about how best to involve them in proceedings.

Attending the funeral or another ritual could help them process their grief. But if it's not appropriate, there may be different options. They may prefer to attend some things, such as a memorial service or scattering of ashes, but not the cremation. Or they might like to write a few words that could be read out in their absence. If they were not able to attend, then sharing the order of service and photos with them afterwards, could help them to feel included.

Paying for the funeral

Try not to feel pressured into paying for a funeral you cannot afford. It's important not to arrange a funeral that you'll struggle to pay for later.

The person who died may have had a prepaid funeral plan, insurance or other money set aside. You can check what it covers. Some plans do not cover certain items such as flowers, catering for the wake (the reception after the service) or a memorial headstone.

Funeral costs usually come out of the person's estate and need to be paid after some debts and bequests (gifts) are sorted out. In reality, they will often need to be paid upfront and recouped from the estate later (see below). If there is not enough money to cover the costs, the organiser of the funeral must meet the difference. If that's going to be a problem, see page 48.

Unless a person's estate is quite small, you cannot access the funds from it until probate (England, Wales, Northern Ireland) or confirmation of the estate (Scotland) is granted. This can take several months.

When someone dies

Most large banks and building societies, however, will release funds from the person's accounts to pay the bill on sight of a certified copy of the death certificate (see page 18). Some banks and building societies will have special bereavement staff who can support you with this. Some funeral directors ask for a deposit to cover third-party costs payable in advance of the funeral (disbursements). The final bill is usually sent soon after the funeral.

Funeral costs

In general, burials are more expensive than cremations, although you will not have to arrange and pay for a headstone immediately. You usually wait at least six months after the burial to allow time for the ground to settle.

Total costs

Funeral costs vary a lot depending on where you live in the UK. The amounts below are approximate, average costs across the UK. Actual costs will vary.

Basic cremation	£3,800
Basic burial	£4,900
Send-off (see page 47 for details)	£2,500

Breakdown of some cremation and burial costs

Funeral director fees	£2,800
Doctor's fees (Northern Ireland)	£164
Faith leader or celebrant fees	Around £160
Burial fees	£2,200
Cremation fees	£850
Headstone	£900

Funeral director fees will often include a coffin, hearse, collection and care of the deceased, and professional guidance.

Send-off costs

Send-off costs include:

- memorial service
- catering for the wake (the reception after the funeral)
- venue hire for the wake
- flowers
- order of service sheets
- death notice or obituary
- notice announcing the time and place of the funeral
- limousines or vehicles.

When someone dies

The most expensive item is usually the memorial service. Depending on the venue and whether you use a catering company, the next most expensive item is likely to be the wake.

If there is not enough money

If it's not possible to pay for the funeral from the deceased's estate, family and friends are usually expected to pay for it.

The Money Advice Service (see page 112) has some useful advice on ways of reducing funeral costs.

Other things to consider include:

- A funeral director may agree to accept payment by instalments.
- There are a few charities that will help with funeral expenses, such as the Child Funeral Charity and Friends of the Elderly (see page 105).

Financial support from the government

If you're organising a funeral and you're on benefits, you may be entitled to claim a Funeral Expenses Payment (or Funeral Support Payment in Scotland) from the government towards the funeral costs. You must apply within six months of the funeral.

To qualify, you must be the partner of the person who died, or a close family member or friend. You might not qualify for a Funeral Expenses Payment if the person who died has a close family member, such as a sibling or parent, who is in work.

Your Funeral Expenses Payment is deducted from any money you might later get from the estate of the person who's died.

Section 1: First steps

It pays basics such as the burial or cremation and doctors' fees and gives you a sum of money towards other expenses (such as the coffin and funeral director's fees).

If you live in England or Wales, you can claim by calling the Bereavement Service helpline on **0800 731 0469**.

If you live in Northern Ireland, call the Bereavement Service on **0800 085 2463**. If you live in Scotland, call Social Security Scotland on **0800 182 2222**.

Funeral Expenses Payments are different to Bereavement Support Payments (see page 70), which can also be used to help with funeral costs.

If you're struggling to pay for the funeral or your only source of money is a Funeral Expenses Payment, tell the funeral director before you commit to any arrangements. They can advise you on what to do.



We have more information about benefits and financial help on our website at mariecurie.org.uk/support or you can call our Support Line for free on **0800 090 2309**.*

What happens if someone dies with no money or family?

If someone dies without enough money to pay for a funeral and no one to take responsibility for it, the local authority must bury or cremate them. It's called a 'public health funeral' and includes a coffin and a funeral director to transport them to the crematorium or cemetery.



iStock

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Telling organisations about someone's death

After someone has died, you need to inform a number of people and organisations about their death.

This can be overwhelming, but it will be easier if you start by making a list of who you need to contact. If you have a friend, or family member, who can help you with this, then you might also want to ask them.

Here are examples of the people or organisations you may need to contact:

- employers and colleagues
- government departments
- the person's GP
- bank, credit card and mortgage companies – to close accounts or change the details
- insurance companies
- utility companies, such as gas, water, electricity and telephone
- the landlord, if they had one
- Royal Mail
- TV and internet companies

Section 2: Legal and financial matters

- church, clubs, trade unions or any other organisation the person who died belonged to
- the person's accountant and solicitor, and any executors appointed in the Will (see below).

If the person who died had social media accounts, like Facebook or Twitter, you may want to consider closing them down or look into options to keep them, but make them inactive.

Executors

Telling people or organisations that someone has died is different from being able to deal with their estate and probate. Dealing with the estate is done by the executors, who are responsible for sorting out what was owned and owed (see page 58).

Government departments

Tell Us Once service

Tell Us Once is a service that lets you report a death to most government organisations in one go. It is available in England, Scotland and Wales.

It is not available in Northern Ireland. In Northern Ireland, the Bereavement Service is a single point of contact for reporting a death to the Department of Communities and helps you access any other benefits you may be entitled to at this time.

When someone dies

Organisations that Tell Us Once will contact include:

- Local councils
- Housing benefit office and council housing
- Council tax payments and benefits office
- Libraries
- Blue Badge
- Adult social care
- HM Passport Office
- Driver and Vehicle Licensing Agency
- Department for Work and Pensions
- Jobcentre Plus
- Some public sector pension schemes
- Ministry of Defence
- War Pension Scheme
- HM Revenue & Customs

How to use Tell Us Once

A registrar will explain the Tell Us Once service when you register the death. They will either:

- complete the Tell Us Once service with you
- give you a unique reference number so you can use the service yourself online or by phone

The registrar will give you a number to call. This includes Relay UK if you cannot hear or speak on the phone. If you're a British Sign Language (BSL) user, there's a video relay service you can use online.

You must use the Tell Us Once service within 28 days of getting your unique reference number.

If you cannot register the person's death because there is an inquest underway, you can still ask a registrar for a unique reference number. You'll need to get an interim death certificate from the coroner first, or procurator fiscal in Scotland.

What you'll need when using the Tell Us Once service

As well as your unique reference number, you'll need the following information about the person who died:

- name
- date of birth
- address
- date they died
- name, address and contact details of the person or company dealing with their estate (property, belongings and money), known as their 'executor' or 'administrator'
- if there's a surviving spouse or civil partner, the name, address, telephone number and the National Insurance number or date of birth of the spouse or civil partner
- if there's no surviving spouse or civil partner or their spouse or civil partner is not able to deal with their affairs, the name and address of their next of kin
- if they died in a hospital, nursing home, care home or hospice, the name and address of that institution – you'll also be asked if the stay was for 28 days or more

When someone dies

You may also need:

- their passport number and town of birth
- their driving licence number
- if they owned any vehicles, the vehicle registration numbers
- if they were getting services from their local council, such as Housing Benefit payments or Council Tax reductions, the name of their local council and which services they were getting
- if they were getting any benefits, tax credits or State Pension, information about which ones they were getting
- if they were getting money from an Armed Forces Pension or Compensation Scheme, details of that scheme
- if they were getting money or paying into public sector pension schemes, details of those schemes
- if they were getting money or paying into Local Government Pension Schemes (LGPS), details of those schemes and their National Insurance number

Unless they were in a Local Government Pension Scheme, you do not need their National Insurance number. If you can still provide it though, it will help some organisations match their records faster.

You need permission from any surviving spouse or civil partner, the next of kin, executor, administrator or anyone who was claiming joint benefits or entitlements with the person who died, before you give their details.

If you cannot find all the documents, you can still use Tell Us Once but not all organisations will be informed. You'll have to contact them individually when you find the information.

Redirecting post

For a fee, you can get the Post Office to redirect the mail of the person who's died. Ask at the Post Office for a form called 'Redirecting mail in special circumstances'.

You can only apply at a Post Office or by post. You will need proof of you own ID, proof of the new address and a certified copy of the death certificate.

You can also stop junk mail being sent to the person who has died by registering the death for free with the Bereavement Register (see page 104). Unfortunately, it cannot stop all junk mail.

For more information about sorting out someone's benefits, pension, insurance or tax matters, please see page 65. If you're not the executor yourself, it's a good idea to speak to them about who you need to contact.

If you're dealing with a person's estate

Your role as executor or administrator

Your role as executor or administrator is to apply for **probate** (called **confirmation** in Scotland). If the person left a Will, you'll get a 'grant of probate'.

If the person who died did not have a Will, their closest living relative can apply to become the administrator of the estate.

The 'grant of probate' or 'letter of administration' are the official documents that allow you as executor, or administrator (once all assets have been realised, taxes and debts paid) to distribute the person's estate, in accordance with the Will, or intestacy rules (if there is no Will).

When probate is not required

There are some instances where probate may not be required. This could include where the person who died only had savings, jointly owned land or property, shares or money – this will automatically pass to the surviving owners. However, each financial organisation has their own rules and you will need to contact them to find out whether probate may be required.

The person who died may have appointed you as sole executor or they may have appointed several people.

If you cannot or do not want to be the executor, you can apply for 'renunciation' (to give it up) or for someone to act as your representative. There is information about this at GOV.UK (see page 111) or you can ask a solicitor to sort it out for you.

As executor, you can handle the whole thing yourself or you can pass some or all of it over to a solicitor. The estate pays the solicitor's fees. You may want to use a solicitor if the estate is, for example, very large, if it's complicated with assets held abroad or in trust, or if the estate is bankrupt (insolvent).

Being an executor is often easier than people expect, and it can save thousands of pounds in solicitor fees, but it can be time consuming. You can claim expenses from the estate such as postage and telephone calls. You cannot charge for your time unless the Will says that you can.

When someone dies

In order to apply for probate, or a letter of administration, you need to estimate the estate's value. This means that you will need to:

- Find everything the person who died owned (called assets). This may include money in bank accounts, savings and investments, payments from life insurance, property, cars, jewellery, other valuables, furniture and personal possessions. It may also include debts owed to the person who died – for example, overpaid tax.
- Once you have found all the person's assets, you also need to safeguard their value. This includes informing any insurance company of the person's death to ensure that the assets stay covered.
- Find every debt the person who died had (liabilities). This will include any mortgage, personal loans, credit card balances, unpaid household bills and unpaid income tax.

You can then create an accounts file for the estate. List all the assets and deduct all the liabilities and reasonable funeral expenses to work out the total value of the estate.

You need this estimate to work out whether there's inheritance tax to pay. Most estates come under the threshold, but you have to pay this tax before probate can be granted. To read more about this and find the current threshold for inheritance tax, go to GOV.UK (see page 111).

Even if there is no inheritance tax to pay, you may still be required to report the estate's value to HMRC. You can do this online at GOV.UK (see page 111).

Section 2: Legal and financial matters

You can complete an inheritance tax form and pay any inheritance tax due. The tax due on property can be paid in instalments.

Then you can apply for probate. You can apply online at GOV.UK, or by post (see page 111).

Once you've been granted probate or letters of administration, you're allowed to pay the debts of the estate – these are normally paid from the estate. You should also find all the people, charities and other organisations that are to inherit parts of the estate (called the beneficiaries) and distribute their inheritances to them.

Scotland

If the person died in Scotland, the procedure for getting confirmation (probate) involves working out the estate's value as above. There are different routes to get confirmation depending on whether the estate is small or large. You can find the threshold for what counts as small or large, and guidance notes on completing forms on the Scottish Courts and Tribunals website (see page 113).

Words you may hear

Will

This is a legally binding document that explains what the person who died wanted done with their assets and possessions. It should also include details of who should sort out their affairs after death. These people are called the executors.

Probate

The legal permission granted by the Probate Registry to deal with someone's estate after they die. 'Getting probate' is the process of getting someone's papers together and applying for probate. People will often choose to use a solicitor, but it can be done by the executors (or administrators, if there's no Will) see page 21.

Inheritance

This is when someone receives money, property or another personal possession from the person who has died. The person who inherits is called a beneficiary. They might inherit something because they're mentioned in the Will (in this case it's also called a legacy). If the person who died didn't make a Will they might inherit something if they're the next closest relative.

Intestacy

This is when someone dies without making a valid Will – it's also called 'dying intestate'. The estate will still need to be sorted out and the person who takes on this task is called the administrator. Usually this will be the next of kin.

Deceased (the)

This is how the person who has died may be described in official documents.

Getting started

Here are some suggestions to make your job easier:

- Read the online guide What to do when someone dies: step by step on the GOV.UK website (see page 111), which outlines what to do and where to get help. It also lists who needs to be told about the death. There are some regional differences, which it tells you about.
- When you go to the registry office to register the death, you will need to order several copies of the death certificate (the staff can advise you how many you'll need), because most organisations that you'll be contacting will ask to see one. The organisation should return it, but it will speed up the process if you can send out several certificates at the same time. You have to pay for these copies and you can order them later, but it's cheaper if you do at when you're registering the death.
- If the person who died had a bank account and there is enough money in the account, the bank will usually allow funeral expenses and inheritance tax to be paid from it. Talk to the bank about how to arrange this.
- You can also open an executor's bank account. You can put money from the person's estate (for example, from the sale of their property) in this account ready to distribute it to beneficiaries.

You need to get the legal right to deal with someone's property before you can distribute money to the beneficiaries (people who inherit). It's called getting a 'grant of probate'. If the person did not leave a Will, you'll get 'letters of administration'. But you apply in the same way.

When someone dies

If the person who died lived in England and Wales, you can apply online at GOV.UK (see page 111). If they lived in Northern Ireland, you need to fill in an appointment request form for a probate interview. This form is available on the nidirect website (see page 112). If the person lived in Scotland, you'll need to apply for 'confirmation' rather than probate. You apply to the sheriff's court for this. The website Scottish Courts and Tribunals (see page 112) has a step-by-step guide.

Professional help

Even if you decide to take on the role of executor or administrator without a solicitor, you may still want advice on a particular aspect of sorting out the estate. See page 112 for a list of organisations that can help you find a solicitor and give you advice.

If it starts to become too complicated, you can always change your mind and hire a solicitor to take over. The solicitor's fees are paid from the estate. You can ask the solicitor for an estimate of their costs.

Dealing with benefits, pensions or insurance

If the person who died was getting a state pension or other benefits, you need to tell the Department for Work and Pensions or, in Northern Ireland, the Department for Communities.

In England, Wales and Scotland, you can do this via the Tell Us Once service (see page 53).

In Northern Ireland, you'll need to contact the Bereavement Service on **0800 085 2463** (see page 110).

These bereavement services will pay any pension or benefits owed, stop future payments and advise on whether any surviving family are now eligible for benefits themselves.

If the person who died had a workplace pension or personal pension, you need to contact each pension provider. This is so that:

- any amount outstanding can be paid to any beneficiary nominated by the person who died or their estate
- any future pension payments can be stopped
- arrangements can be made for the payment of any lump sum or survivors' pensions.

If you're having problems tracking down these pension schemes, the Pension Tracing Service may be able to help – call **0800 731 0193**. It can give you contact details for a pension scheme, but it cannot tell you if the person had a pension, or its value. You'll need the name of the employer or pension provider.

When someone dies

If the person who died had life insurance policies, contact the insurance company for guidance on how to make a claim.



For detailed information about pensions and insurance see the Marie Curie website at

mariecurie.org.uk/support

Dealing with tax matters

The person may have died part-way through a tax year (which runs from 6 April to the following 5 April). They may owe some income tax or be due a refund.

In England, Wales and Scotland you can use the Tell Us Once service (see page 113), who will tell HM Revenue and Customs (HMRC) that the person has died. HMRC will then contact you (or your solicitor, if you're using one) to tell you what to do next. If you live in Northern Ireland, call the Bereavement Service on **0800 085 2463**.

You may have to complete a tax return detailing the income of the person who died and claiming any tax relief. HMRC can advise you. There is also a step-by-step tax guide on the Money Advice Service (see page 112).

At the start of the probate application (a probate valuation), an estimate will be made of how much the property belonging to the person who died is worth. If the property or asset is sold during probate and it sells for more than the estimate, there may be capital gains tax (tax on the increase in value of the property) to pay.

Receiving and making changes to an inheritance

You may have been left money, property, investments or other things by the person who died. The inheritance tax is paid before you get this money or other items.

The executor or administrator has to pay off any debts before they can pass over money and items to the people inheriting them. If you've been left an asset (e.g. a property) in the Will, but there isn't enough money in the estate to pay the person's debts, the item you're due to inherit may need to be sold. You can get advice from a solicitor on this (see page 111).

Making changes

Sometimes, when you've been left money, the executor or administrator may ask if you'd like to accept some assets instead. It could be things like jewellery, or items of furniture, depending on what's in the estate. You don't have to agree to this.

You don't have to accept an inheritance. If you refuse it, the executor or administrator decides who gets it instead.

It's possible to change the Will of a person after they've died so long as anyone who's inheriting and would be made worse off by the changes agrees to it. To do this, you need a **deed of variation**. This can be complex, so it's best to get advice from a solicitor (see page 111). The variation must be made within two years of the death.

Entitlements and benefits

Property entitlements

If you were living with the person who has died, you may be worried about whether you can carry on living in the same home.

If you shared a home with them, your right to stay depends on how you owned or rented the home and what your relationship was.

Different ways to own property

When you own a property, it is registered with HM Land Registry or the Land Register of Scotland. If two or more people jointly own it, they are registered either as tenants in common ('common owners' in Scotland) or joint tenants ('common owners with a survivorship destination' in Scotland).

People who own a property as **tenants in common** can own different shares of the property. They can pass on their share to someone else. It doesn't automatically go to the other owner when they die.

Joint tenants have equal rights to the property and the property automatically goes to the other owner when one dies.

Most married couples and civil partners choose to own their home as joint tenants. If you're a joint tenant, you can fill in form DJP, available on the GOV.UK website (see page 111), to remove the deceased's name from the register.

If you're not a joint tenant, you'll only inherit the property if the other person leaves their share of the house to you in their Will. There may be some inheritance tax to pay, depending on the value of the property.

Property rights can be complicated. If your home was owned by the person who died, you might want to speak to a solicitor, a housing charity or Citizens Advice (see page 111).

If you're renting

If you were renting jointly from a private landlord or local council, housing association or housing corporation with the person who's died, you have the right to continue renting the property. You will become the sole tenant.

If only the person who died was the tenant (if you live there but your name isn't on the rent agreement), the rules can be complicated, and it varies according to where you live. The charity Shelter can put you in touch with a housing adviser (see page 113).

If you're worried that you may lose your home, or you don't automatically inherit it, contact a solicitor, housing advice centre or Citizens Advice (see page 111 for contact details).



We have more information about property entitlements on our website at [**mariecurie.org.uk/support**](https://mariecurie.org.uk/support)

Your entitlement to benefits and other support

Bereavement benefits

You may qualify for benefits after someone dies. These include:

- Bereavement Support Payment
- Child Benefit if a child or parent has died
- Funeral Payments (see page 48 for more information)
- Guardian's Allowance (if you're bringing up a child whose parents have died)
- War Widow(er) Pension
- Widowed Parent's Allowance

GOV.UK has information about these, including how to qualify, and how to apply (see page 111). If you used the Tell Us Once Service when you registered the death (see page 54), they will check if you're eligible for benefits. You can also call The Bereavement Service helpline on **0800 151 2012**, or if you live in Northern Ireland call **0800 085 2463**.

Council tax, pensions and insurance

If you're now living alone, tell your local council. In England, Scotland and Wales, you may qualify for 25% off your council tax bill. In Northern Ireland, you may be eligible for 20% off your rates if you're over 70 and living alone.

If your husband, wife or civil partner were getting the state pension when they died, you may be able to use their National Insurance contributions to get extra state pension. In England, Scotland and Wales, go to GOV.UK (see page 111) to find out more. If you live in Northern Ireland, go to nidirect (see page 112).

If the person who died had a private or occupational pension, tell the pension provider. You may be entitled to some money.

If the person who died had life insurance, contact their provider to find out what to do next.

We have more information about pensions and life insurance on our website at mariecurie.org.uk/support

Arranging time off (compassionate leave)

Compassionate leave, also called bereavement leave, is paid or unpaid time off work for people who are in difficult circumstances, such as when you've been bereaved. Many companies have a policy for compassionate leave, so check your employment contract or staff handbook. This will tell you whether there is a set amount of time granted, and whether any time off is paid or unpaid.

Legally you're allowed time off 'for an emergency involving a dependant'.

A dependent person could be someone who has relied on you for their care. There's no set amount of time that you're entitled to – it's up to your employer.

Parental Bereavement Leave or Jack's Law

Someone classed as an employee may be entitled to parental bereavement leave after the death of their child.

You can find out more about this for England, Wales and Scotland from [acas.org.uk](https://www.acas.org.uk) and from the Labour Relations Agency if you are in Northern Ireland at [lra.org.uk](https://www.lra.org.uk).

If the person who died was not your dependent or child under 18, there is currently no national legal right to time off work.

However, it is rare for employers to refuse you compassionate leave if someone close to you has died, so talk to them as soon as you can. The amount of time that you're given will vary. Your employer may base it on how much time other people in the organisation had in similar circumstances. It may also depend on who died – for example, an employer may give more time off for a partner or a child than a grandparent.

Some jobs, such as operating heavy machinery, could be dangerous to do if you cannot concentrate. If you, or other people, might be unsafe at work because you're grieving and feeling distracted, you should speak to your line manager.

If you're refused compassionate leave or unfairly treated

Employers don't have to give you compassionate leave, but it's rare to be refused. If they don't allow you compassionate leave, you can use your holiday allocation or ask to take unpaid leave.

If you're struggling to cope and it's affecting your health, speak with your GP. Bereavement doesn't count as an illness. But if you have depression and anxiety due to your loss, this may count as illness and you may be entitled to statutory or occupational sick pay.

If you're given compassionate leave but miss out on a promotion, training or other benefits as a result, you can complain. If you need support at work and you're in a trade union, you can contact them. Or you can get advice through Acas or Citizens Advice (see page 111).

Long-term issues

Your employer might agree to let you have several months' compassionate leave or longer, if you need it. This may be unpaid.

If you're on long-term compassionate leave and don't feel able to go back to work, make an appointment with your GP. They may give you a doctor's note saying you're not fit to work because of the bereavement, which may help you make a case to your employer for staying on leave longer.

We have more information about grief and getting support on page 77.

Changes to your situation

As a result of your friend or family member dying, you may have new caring responsibilities. For example, you may be helping a parent who is now living on their own. Or you may be looking after a child by yourself if your partner died. You can talk to your employer about long-term flexible working options. Provided you've worked for your employer for at least 26 weeks, you have a legal right to make a flexible working request, although your employer doesn't have to agree to it.

Above all, always try to communicate regularly with your employer and let them know how you're feeling. Most employers are supportive and will do what they can to help.

Some larger employers have employee assistance programmes, which offer helplines and counselling. You can check with your employer to see what support is available. This is usually a confidential service, which means that your employers will not be given any information about what you say to the counsellor or helpline advisor.

Time off school for children and teenagers

There are no set policies that say how much time off school or college bereaved children and teenagers can take. It depends on the individual, the family and the school's policy. Get in touch with the school as soon as you can. Many schools have bereavement policies in place and you can talk to them about how they can support the child or young person.

Section 2: Legal and financial matters



You can order a copy of our free booklet **Supporting children and young people when someone dies** by calling our free Support Line on **0800 090 2309***.

If you need more information or support on financial, legal or practical matters when someone dies, visit **mariecurie.org.uk/support**



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Philip Hardman/Marie Curie

Section 3: Coping with grief and supporting those around you

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Coping with grief

Grief is a completely natural way to respond to the death of someone important to you. There's no right or wrong way to grieve and it feels different for everyone. Each time that we grieve during our lifetime will feel different too.

Grieving can be painful because losing someone important to you can be very distressing and can come with some powerful emotions. But grief itself is not an illness. It cannot be fixed, or cured, or made to go away.

Over time the grief and pain you feel will usually become less strong. Most people find that they can adapt to a life without the person who has died. But there is no timescale for how long this will take because it is different for everyone.

“It is quite hard at times. It’s really like a roller coaster, you could be feeling good one minute and then you have a moment where all your emotions come out.”

Young person quoted in the Bereavement Commission Report 2022

How you might feel

Grief is not just one feeling, but many emotions that follow on from one another. You may find your mood changes quickly, or that you feel differently in different situations. People who are bereaved sometimes say they feel ‘up and down’.

You may feel:

- shocked or numb
- sad
- anxious or agitated
- exhausted
- relieved
- guilty
- angry
- calm
- lacking in purpose
- resentful.

You may not feel some of these things. Or your grief could mean you feel something else that is not on this list.

You might find that you swing between feeling OK one minute and upset the next. And that these feelings come in waves or bursts when you’re not expecting it, which can leave you feeling worried, embarrassed or afraid.

You might also find that it’s hard to concentrate on things that you normally find easy.

When someone dies

But remember that we all react differently when someone we care about dies. There's no right or wrong way to feel and no timetable to guide us through grief.

Physical symptoms of grief

It's common for grief to cause physical symptoms. But you may find it frightening if you do not know why you're having these symptoms.

These are some of the physical symptoms of grief that you may experience:

- a hollow feeling in your stomach
- tightness, or heaviness, in your chest or throat
- oversensitivity to noise
- difficulty breathing
- feeling very tired and weak
- a lack of energy
- dry mouth
- an increase or decrease in appetite
- finding it hard to sleep or fear of sleeping
- aches and pains.

If you are worried about any physical symptoms, it is important to have them checked by your GP in case there is an underlying medical problem.

Thinking about your loved one

When someone's died it can seem as if part of your life has stopped. You may want to find ways of treasuring your relationship with the person. Looking at photos or writing down your memories may help you. Talking about your loved one with other people who knew them well may be comforting.

You may experience longing or yearning. You may dream about them, or think you've heard their voice or seen them in the distance. This is quite a common experience after someone has died. It might help to be gentle with yourself and give yourself time. Sometimes people can worry that they might forget what their loved one looked like or how their voice sounded. But there are many ways to keep their memory alive. You can read more at mariecurie.org.uk/grief.

Not everyone experiences grief in the same way

People don't always grieve in the same way – not everyone will cry or feel sad. Some people might feel shocked or numb, especially in the first days or weeks.

For others, the death of a close friend or family member is a relief. For example, if you had a complicated relationship with the person or they were in pain or suffering. If that's how you feel, it's OK.

If you're feeling upset, but a close family member seems unaffected, it might be easy to think they 'don't care'. But grief is different for everyone, and people process it in different ways.

How long does grief last?

Often people ask how long their grief will last. But no one can answer this for you because it is different for everyone and different each time we experience a bereavement.

Whatever you are feeling, it's important to try to be kind to yourself. Give yourself time to process your feelings of grief.

You may have different feelings of grief that come and go over months or years. Gradually, most people find that these feelings of grief are not there all the time, and they can cope better. Then there may be times when feelings of loss come back more strongly. Anniversaries, birthdays or going to a place that was special, may be the reason for this. But you may also just not know why you are having strong feelings of grief and loss again.

Most people say that over time, their grief becomes less intense, and they adapt to living a life without the person physically in it. But that does not mean that their grief ends or it goes away completely.

“The first few Christmases without my husband were hard. We go out for Christmas now so it’s different, and that makes it easier.”

Jennie, family member

Section 3: Coping with grief and supporting those around you

Some people find that their feelings of grief do not get less strong, and they find it difficult to manage daily activities. For example, they might struggle to go to work, look after children or socialise with friends. If you're experiencing this or you are finding it hard to cope, then you should speak to your GP. You can also call **Samaritans** on **116 123** – they are open 24 hours a day, every day. We list other organisations that can offer support on page 104.

Looking after yourself

Even if you knew that your friend, or family member, was going to die, it may still have been a shock. You will need time to adjust to life without them. Try to be kind to yourself and give yourself time to grieve.



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Things that may help you to feel better

We all experience grief differently. There's no guide to what to do when you've just been bereaved that can work for everyone.

But you may find it helps to think about small things that make you feel a little better – and then try to build time for them in your day.

People have told us that the following things have helped them:

- getting out for a walk in the morning or evening
- leaving the house, even if it's just to go for a coffee
- doing something creative, like colouring or drawing
- spending time with a pet or animal
- spending time in a place that feels comforting, or perhaps has special meaning for you and the person who has died
- being in nature
- meditation or breathing exercises.

People also say that it can help to start making a list of simple things that you can do for yourself each day. It could be things like going for a walk, having a relaxing bath, or booking a haircut. Or, when you feel up to it, practical tasks like returning a phone call or going out to do the shopping.

Eating well

Some people lose their appetite in the first weeks and months of grieving and struggle to get back to their usual eating habits. While other people may want to eat more, particularly food that they find comforting. We often want more comfort food when we're tired – so if you've not been sleeping well, you might crave food that fills you up and gives you energy.

If you've lost your appetite and are finding it hard to eat enough, try to eat small portions of things you can manage at regular times. If you do not feel like cooking, you could make it easier for yourself with ready meals and snacks.

These reactions are common, so try not to be hard on yourself if your appetite and diet is affected by grief. Your appetite will usually come back when you have had time to grieve.

Sleep and rest

Getting a good night's sleep can be difficult when you're grieving. It may be because your mind is racing and so it's hard to get to sleep, or it may be that you wake up a lot and then cannot get back to sleep.

Some people become scared of going to sleep in case they have nightmares. Or they worry that they will dream that the person is still alive, and it will be upsetting to wake up and realise that it isn't true.

When someone dies

Here are some things that might affect your sleep:

- Alcohol. Try not to drink too much, as even a couple of alcoholic drinks could affect how well you sleep. It's also a depressant, so if you are struggling with your mood and emotions, it can make things worse rather than better.
- Coffee, tea and caffeinated drinks. You may want to cut down on coffee, tea and caffeinated fizzy drinks, because the caffeine in them can also make it harder for you to get to sleep.
- Exercise. Many people find that doing some exercise during the day helps them to sleep better at night. A bit of exercise can also help to boost your mood.
- A night-time routine. Following a routine that includes set times to go to bed and wake up, having a warm shower or bath before bed, and avoiding looking at screens just before bed, could help you to sleep better.

Crying if you want to

Crying can be the body's way to reduce stress and soothe itself. It's a normal reaction to someone's death. It may be days, weeks or even years after they died. If you feel like crying, try not to question it. Many people who are grieving say they cannot tell when they will suddenly need to cry and that it can come when they're least expecting it, but most people feel better afterwards.

It's also OK if you do not feel like crying – for example, some people might feel numb. Everyone experiences grief differently.

Getting support

You don't have to go through bereavement alone. There are lots of ways to get support, whether you prefer to talk to someone in person or join an online community. If you're wondering where to start, the organisations on pages 104–107 may be able to help.

If you would like to speak to someone about your feelings, contact the Marie Curie Support Line on **0800 090 2309***.

Support from family and friends

Family and friends may be all the support you need when you're grieving. You may be sharing grief at the same bereavement and feel like you want to support each other through this. Or family and friends may be the people you feel most comfortable being with at this time – and the people you find it easiest to talk to about your feelings.

Asking for support from family and friends

But friends and family may also find it difficult to know how to behave around you when you're grieving. Maybe they think that it's best to keep away and to leave it to you to get in touch when you're ready.

If this happens to you, then you may need to be the one that contacts them first. Try to let them know how you're feeling and what kind of help and support you need from them. They may want to help but just don't know how – so let them know what they can do. It could be help with practical things like picking up the kids, or just calling regularly, or meeting for a coffee.

When someone dies

Although it can seem really difficult to reach out to people and even harder to ask for help, most people who have been bereaved feel better after seeing another person and being able to talk about their feelings.

Meeting up with people

You may also find that while you want to meet people, you then want to chat about other things than how you're feeling, which is fine too. Social contact can be very helpful and it's normal to both grieve and live – so remember that it's OK to find that you've had some time without thinking, or talking, about the person who has died.

If you choose to meet up with people, make it easy for yourself. For example, if you're going to have them over, then ask if they can all bring an item of food with them – or you could order a takeaway together. You might also want to warn people first that you (or they) won't be able to stay for long.

Try not to feel like you have to take on too much at a time like this when your energy and motivation may be low.

Online communities

If you'd like to talk to other people who are living with grief, there are several online communities or forums where you can discuss what you're going through in a confidential and safe environment. Many charities, including Marie Curie (see page 103), have online communities. They're free and quite easy to use. You might have to create a username and password to join.

If you're not comfortable contributing to discussions straight away, you could still find that it helps to hear about other people's experiences and find out about the things they're doing to support themselves.

Telephone support lines and web chat

If you'd like to talk to someone on the phone, there are several telephone support lines you can call. These are usually charged at local call rates, although many are free. They include:

- Marie Curie **0800 090 2309*** is free and open 8am–6pm Monday to Friday, and 11am to 5pm on Saturdays.
- Marie Curie Telephone Bereavement Support **0800 090 2309*** to speak to a support line officer about bereavement support sessions.**
- Samaritans **116 123** is open 24 hours a day, 7 days a week.
- Cruse Bereavement Support **0808 808 1677**
- Cruse Scotland **0808 802 6161**
- Supportline **01708 765 200**
- Lifeline (Northern Ireland) **0808 808 8000**

You can also contact Marie Curie's Support Line by web chat or email at mariecurie.org.uk/support

** As part of our Marie Curie Telephone Bereavement Support service, you can be matched with a specially trained volunteer to have regular bereavement support sessions over the phone. Your matched volunteer will provide you with a safe space to talk and a listening ear, and you will be able to access up to six telephone sessions.

Group support

Some people find meeting other bereaved people in a support group helps them come to terms with their own feelings.

Many charities (such as Cruse), hospices and faith leaders will be able to help you find a bereavement support group if they don't run one themselves. You could also search online for a group in your local area. The charity At a Loss (see page 104) can help you find a support group in your area.

Bereavement counselling and psychotherapy

Although some people are more comfortable talking to friends or family about their loss, some benefit from talking to a professional counsellor or psychotherapist. If your emotions are so intense that you feel you cannot go on, or if you are struggling to cope with your day-to-day life in the way that you did before, then you may choose to see a bereavement counsellor.

Bereavement counselling is support from a professional counsellor who is trained and qualified to help with your feelings of grief. You can talk to them about the person who has died, about how their death is affecting you and how you are coping. Using counselling skills, the bereavement counsellor will help you to understand your feelings. And they can help you begin to adapt to life without the person who has died.

Section 3: Coping with grief and supporting those around you

You may be able to get bereavement counselling by:

- speaking to your GP – they may be able to refer you for counselling, or give you information about local counselling services and support groups
- asking a local hospice – many hospices, including Marie Curie Hospices, have bereavement support services, including bereavement counselling
- seeing what your work offers – your organisation may have an employee assistance programme, which might offer staff a set number of free counselling sessions
- paying for a counsellor – to find registered psychotherapists and counsellors in your area, search the British Association for Counselling and Psychotherapy online directory (page 104).

“After Graham died, I went to see the bereavement counsellors in the hospice. The lady I saw was lovely. She listened to me and didn’t judge or compare me to anyone else. It was just about me and how I felt.”

Marilyn, family member

Going back to work

You may find that the routine of work is a helpful distraction after someone dies. Supportive colleagues and a job to focus on can help, for some people.

Other people can find it difficult to focus on work and need longer to adjust to life without their family member or friend. If you can, try to take things at your own pace and only go back when you feel ready.

If your work has an employee assistance programme offering counselling or a helpline, you can usually still use this while you are off from work.

The amount of days you get for compassionate leave from work varies (see page 71). If your compassionate leave from work is ending but you do not feel ready for work yet, speak to your manager. Although bereavement is not an illness, you may have other symptoms, such as depression, as a result of grief, and need more time off.

Your employer will normally ask for a fit note (Statement of Fitness to Work) if you're off work sick for more than seven days. You need to see your GP for this. After discussing your concerns, they'll either say that you:

- are not fit to work
- may be fit to work taking into account certain advice (that they will specify)
- are fit to work.

Section 3: Coping with grief and supporting those around you

If they decide you may be fit to work, they can include details of the kind of work you might be able to do. For example, they might suggest:

- a gradual return to work so that you do fewer hours at first
- a lighter workload for the first few weeks
- having support with certain tasks.

Talking to your employer about how you're feeling might also help with any worry you have about going back. You may find that they're quite happy for you to take things at your own pace, for the first few weeks or months.



For more information about bereavement and work for employers and employees, visit **mariecurie.org.uk/grief-at-work**

“Since my husband died, I’ve kept myself busy – I’m a school governor, I mentor children, and I pick up my grandchildren from school a couple of times a week.”

Jennie, family member

Telling other people about someone's death

We know it can be very difficult to be the person who tells others that someone has died. You may find that it helps to think about some of the following things.

Where and how to tell someone that a person they care about has died

- It's better to tell someone in person if you can. If you cannot do this, then calling them is usually the next best option.
- Try and get as much time as you can for the conversation, whether it will be face to face or a call.
- Try to find a place where you will not be interrupted. Switch off things like phones, radios and the TV.
- If you're calling an elderly or vulnerable person, try to call them when you know there will be someone else there, so that they have support and will not be left on their own.

How to tell someone about the death of a person they care about

If there's time, it can help if you can prepare and think about what you will say.

Having the conversation

- It's best to talk slowly and gently using plain, simple language.
- You may want to warn them that you have bad (or sad) news to try to make it less of a shock.
- It is usually clearer to say that someone has died than to say things such as 'gone to sleep', 'gone away' or that you have 'lost' the person. This is very important if you are talking to children, someone who has a learning disability or dementia, or someone who has a different first language than you.
- Often people who hear bad news can only take in a small amount. You may need to gently ask if they understand what you're telling them, and what has happened. Encourage them to express their feelings and let them talk if they want to. Try to be a good listener.

Keeping it simple

- It's best not to bring in unrelated issues as they may confuse them.
- If you also need to talk to them about practical things like going to the hospital or about funeral arrangements, it may be better to leave this until later.

Telling several people

- If you need to call to tell several people about the death, it can be very emotionally tiring. It may be better if you can share the calls with another close family member or friend. If not, then try to give yourself time between making the calls.
- When you want to let more distant friends or family know about the death, you may want to do it in a group text, email or WhatsApp message. Or you may wait to tell them until sending, for example, cards at Christmas. If this feels right for how close they were to the person who died, then it's fine to do it this way.

How to support the person

- If the person who died had been ill for some time, telling other people about their death may be less difficult. But if the person's death was not expected then it may be hard for them to understand what has happened and to take it in.
- They may need physical space to take in what you've said. Leave it up to them if they want to be touched or held.
- If they become very distressed, and you cannot stay to support them, you could ask if there is someone you can contact on their behalf. It might be a neighbour, a friend or family member who can come and stay with them when you go.

Talking to children

Telling a child that a person they loved has died can be difficult. Bad news is best coming from an adult the child trusts and knows well.



For information about talking to children visit mariecurie.org.uk/children, or order our free booklet **Supporting children and young people when someone dies**.



Philip Hardman/Marie Curie

Supporting someone who is grieving

Everyone experiences grief differently. You may want to read about the different emotions people may feel while grieving on page 79, to get a sense of what someone might be going through.

Here are some things to think about when you do get in touch with a grieving friend, or member of your family:

- Think about how to contact them. If it's too difficult to see them in person, then you could send them an email, letter or text.



Philip Hardman/Marie Curie

Section 3: Coping with grief and supporting those around you

- Tips on what to say. Grief is different for everyone and you cannot know how they're feeling. So, it's best to avoid saying things like 'they've gone to a better place', or 'it's a good age' as they can make someone who is grieving think that their feelings of loss are being dismissed.
- Take your lead from them. They may want to talk to you in detail about what happened and how they feel, or they may not.
- Try to be a good listener. You cannot fix or cure their grief, or make it go away – but if they want to talk, then letting them talk about what they are going through, or about the person who has died, may be the most helpful thing you can do.
- Let them express their emotions. Try to let the bereaved person feel like they are in a safe place and can express how they're feeling without being judged. Their emotions may range from sadness to more unexpected emotions like anger. Respect how they feel.
- Keep in touch. Continue to call, or check in with them, after the funeral too. People often say that it was at this time that they would really like to have heard from people, as it's when a person who has been bereaved can feel most alone.



We have more information about supporting someone who is grieving at mariecurie.org.uk/grief



Philip Hardman/Marie Curie

Section 4:

Further support and useful organisations

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How Marie Curie can help

Marie Curie is here for anyone with an illness they're likely to die from, and those close to them. Whatever the illness, wherever you are, we're with you to the end.

Marie Curie Support Line

0800 090 2309*

Our free Support Line is for anyone with an illness they're likely to die from and those close to them. Our team, including nurses and specialist Energy Support Officers, offers practical and emotional support on everything from symptom management and day-to-day care to financial information and bereavement support. Our Support Line is available in over 200 languages, or via webchat at mariecurie.org.uk/support. Open between 8am to 6pm from Monday to Friday, and 11am to 5pm on Saturday.

Marie Curie Companions

Companion volunteers focus on what's important to you and those close to you. It might be accompanying you to appointments, being there to listen to how you're feeling without judgment, or stepping in so family or carers can take a break. Companions provide the emotional and practical support you want – at home, in hospital or over the phone.

mariecurie.org.uk/companions

Marie Curie Telephone Bereavement Service

Get ongoing bereavement support over the phone from the same volunteer. You can access up to six sessions of 45 minutes. We can help if your bereavement was expected, happened recently or was some time ago.

mariecurie.org.uk/bereavement

* Your call may be recorded for training and monitoring purposes.

Marie Curie Online Community

Our Online Community is a space for you to share thoughts, feelings and experiences. It's moderated by the Marie Curie Support Line team, who can also help answer your questions.

community.mariecurie.org.uk

Marie Curie Hospice care where it's needed

Our hospices

Our hospices help people with any illness they're likely to die from, and the people close to them, receive the support they need. From medical and physical support to psychological and emotional care, whatever your illness, at whatever stage of the journey, we help you to live the best life possible, right to the end.

mariecurie.org.uk/hospices

Hospice care at home

Our nurses, healthcare assistants and other healthcare professionals bring the clinical, practical and emotional help you need to you, in the comfort of your own home. And we offer support to the people close to you too – from reassurance and practical information to letting them take a break.

mariecurie.org.uk/nurses

Looking for more information?

If you found this booklet useful, we have free information available online at **mariecurie.org.uk/support** or to order at **mariecurie.org.uk/publications**

Useful organisations

Bereavement support

At a Loss

ataloss.org

A charity that helps you find local bereavement support.

Bereavement Advice Centre

0800 634 9494

bereavementadvice.org

A free helpline and information on its website about practical matters as well as coping with grief.

Bereavement Register

020 7089 6403

0800 082 1230 (automated phone line registration service)

thebereavementregister.org.uk

By registering with this free service, the names and addresses of the person who has died are removed from mailing lists, stopping most advertising mail within six weeks.

British Association of Counselling and Psychotherapy

01455 883300

bacp.co.uk/therapists

A directory of qualified therapists working across the UK.

Cruse Bereavement Support (England, Wales and Northern Ireland)

0808 808 1677

cruse.org.uk

Provides bereavement support, either face to face or over the phone, from trained volunteers around the UK.

Cruse Scotland Bereavement Support

0808 802 6161

crusescotland.org.uk

Provides bereavement support, either face to face or over the phone, from trained volunteers in Scotland.

Friends of the Elderly

020 7730 8263

fote.org.uk

Offers a telephone or face to face befriending service for people who are socially isolated or not very mobile.

GriefShare

griefshare.org

Support groups in Northern Ireland led by people with personal experience of bereavement.

Hospice UK

hospiceuk.org

The national charity for hospice and end of life care.

Lifeline Northern Ireland

0808 808 8000

Textphone: **18001 0808 808 8000**

lifelinehelpline.info

Lifeline is the Northern Ireland crisis response helpline service for people who are experiencing distress or despair. Free from UK landlines and mobiles.

Macmillan Cancer Support

0808 808 00 00

[macmillan.org.uk](https://www.macmillan.org.uk)

Provides practical, medical and financial support for people affected by cancer.

Meet Up

[meetup.com](https://www.meetup.com)

A free website where you can find local groups of people with similar interests for conversation and support.

Mencap

0808 808 1111

[mencap.org.uk](https://www.mencap.org.uk)

Support for people with learning disabilities and their families in the UK, including bereavement support.

NHS

[nhs.uk](https://www.nhs.uk)

Find information about grief after bereavement and loss.

Samaritans

116 123

[samaritans.org](https://www.samaritans.org)

Provides confidential emotional support 24 hours a day, for people who are experiencing feelings of distress or despair. Available by telephone, email or letter.

Scope

0808 800 3333

[scope.org.uk](https://www.scope.org.uk)

Practical information and emotional support for anyone with a learning disability or physical impairment.

SupportLine

01708 765 200

supportline.org.uk

Confidential and free emotional support for children, young adults and adults by telephone, email and post.

Switchboard

0300 330 0630

switchboard.lgbt

A helpline and information and support service for lesbians, gay men and bisexual and trans people, and anyone considering issues around their sexuality and gender.

WAY (Widowed and Young)

widowedandyoung.org.uk

WAY is the only national charity in the UK for men and women aged 50 or under when their partner died.

It's a peer-to-peer support group run by a network of volunteers who have been bereaved at a young age.

It runs activities and support groups for people coping with grief.

Funeral planning

Association of Green Funeral Directors

0330 221 1018

greenfd.org.uk

An organisation which can help you find a funeral director in your area with eco-friendly funeral options.

My Funeral Matters

myfuneralmatters.co.uk

Trace a funeral plan through their registered funeral plan providers.

National Association of Funeral Directors

0121 711 1343

nafd.org.uk

Find a registered funeral director near you or get some advice about organising a funeral.

National Society of Allied and Independent Funeral Directors

0345 230 6777

saif.org.uk

Find an independent funeral director in the UK.

Natural Death Centre

01962 712 690

naturaldeath.org.uk

If you're looking for help, support, advice or guidance planning a funeral, either for yourself or for someone close to you, the Natural Death Centre can help. The website includes a list of green burial sites and advice on woodland burials.

Advice on religious or secular services

The Buddhist Society

020 7834 5858

thebuddhistsociety.org

The Buddhist tradition is very diverse and there is no single funeral service or ritual common to all Buddhists. The Buddhist Society may be able to advise or suggest local contacts who are able to help with organising Buddhist funeral services.

Institute of Civil Funerals (IoCF)

01480 861411

iocf.org.uk

The IoCF can explain what is involved in arranging a civil funeral, how to find a celebrant, the history of this form of ceremony and how funeral professionals can work with IoCF members.

Humani

humanistni.org

Find a humanist celebrant in Northern Ireland.

Humanists UK

020 7324 3060

humanism.org.uk

Humanists UK can help if you want a non-religious funeral ceremony. Find a celebrant in your area.

Humanist Society Scotland

0300 302 0682

humanism.scot

Find a humanist funeral celebrant in your area if you live in Scotland.

The Muslim Council of Britain

0845 26 26 786

mcb.org.uk

Contact the Council for advice on Muslim funeral ceremonies and customs.

One Spirit Interfaith Foundation

interfaithfoundation.org

A national organisation that can provide representatives to help plan tailor-made ceremonies, with or without a spiritual element.

United Synagogue

theus.org.uk/burial

020 8343 6283

Offers advice and support for planning a Jewish funeral ceremony.

Legal, benefits and financial help

Age UK

0800 678 1602

ageuk.org.uk

It has a network of local branches that aim to help older people make the most out of life. The website includes information about what financial and legal help may be available. The network includes national branches.

Bereavement Service (Northern Ireland)

0800 085 2463

nidirect.gov.uk/contacts/bereavement-service

If you need to report the death of someone receiving benefits in Northern Ireland, you can do this by contacting the service's freephone number.

British Gas Energy Trust

01733 421021

britishgasenergytrust.org.uk

A registered charity that helps individuals and families in poverty, suffering or other distress who are struggling to pay their gas and/or electricity debts. The grants can also be used to cover funeral expenses.

Citizens Advice

03444 111 444

0800 028 1881 (Northern Ireland)

0808 800 9060 (Scotland)

03444 77 20 20 (Wales)

[**citizensadvice.org.uk**](https://citizensadvice.org.uk)

Citizens Advice provides access to information on your rights, including benefits, housing and employment, and on debt, consumer and legal issues. Search the site for your nearest bureau in England, Wales, Scotland and Northern Ireland.

Department for Work and Pensions (DWP) Bereavement Service

English: **0800 731 0469** (textphone: **0800 731 0464**)

Welsh: **0800 731 0453** (textphone: **0800 731 0456**)

Call the helpline to find out if any bereavement benefits are due and notify the DWP about the death. You won't have to do this if you're using the Tell Us Once service.

[**gov.scot**](https://gov.scot)

[**gov.scot**](https://gov.scot)

The Scottish government website. Find information about what to do after a death and local contact details. Also includes local legislation information about new medical certificates.

GOV.UK

[**GOV.UK**](https://gov.uk)

An extensive directory of government benefits and services in England, Wales and Scotland, including bereavement benefits and pensions. Some local differences may apply so ask your local Citizens Advice what's available near you.

Law Society (England and Wales)

020 7242 1222

lawsociety.org.uk

Find a solicitor in England and Wales.

Law Society Scotland

0131 226 7411

Textphone: **0131 476 8359**

lawscot.org.uk

Find a solicitor in Scotland.

Law Society Northern Ireland

028 9023 1614

lawsoc-ni.org

Find a solicitor in Northern Ireland.

Money Advice Service

0800 138 7777

moneyadviceservice.org.uk

Free and impartial money advice set up by government. Includes budgeting tools and planners, debt advice, and guidelines on paying for funerals and care.

nidirect

nidirect.gov.uk

The Northern Ireland government portal includes online information about all aspects of money, tax and benefits. You can also download most application forms and guides from here.

Northern Ireland Housing Executive

General: **03448 920 900**

Benefits: **03448 920 902**

Repairs: **03448 920 901**

[**nihe.gov.uk**](http://nihe.gov.uk)

The Housing Executive provides help and advice with adapting your home and housing benefits in Northern Ireland.

Pension Tracing Service

Telephone: **0800 731 0193**

Textphone: **0800 731 0176**

[**gov.uk/find-pension-contact-details**](http://gov.uk/find-pension-contact-details)

Find a lost pension by contacting the service, online or by phone.

Scottish Courts and Tribunals Service

0131 444 3300

[**scotscourts.gov.uk**](http://scotscourts.gov.uk)

Shelter

[**shelter.org.uk**](http://shelter.org.uk)

Advice on housing benefits and housing law in England.

Tell Us Once

[**gov.uk/tell-us-once**](http://gov.uk/tell-us-once)

A free service that lets you report a death to most government organisations in one go. When you register the death, the registrar will let you know if the service is available in your area and give you the phone number. They can also give you a unique reference number if you would prefer to use the Tell Us Once online service.

Turn2us

turn2us.org.uk

Turn2us is a free service that helps people in financial need to access benefits, charitable grants and other financial help.

About this information

This booklet was produced by Marie Curie's Information and Support team. It has been developed with people affected by terminal illness, and health and social care professionals.

If you'd like the list of sources used to create this information, please email review@mariecurie.org.uk or call the free Marie Curie Support Line on **0800 090 2309***.

Notice

The information in this publication is provided for the benefit and personal use of people with a terminal illness, their families and carers.

This information is provided as general guidance for information purposes only. It should not be considered as medical or clinical advice, or used as a substitute for personalised or specific advice from a qualified medical practitioner. In respect of legal, financial or other matters covered by this information, you should also consider seeking specific professional advice about your personal circumstances.

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Did you find this information useful?

If you have feedback about this booklet, please email us at review@mariecurie.org.uk or call the free Marie Curie Support Line on **0800 090 2309***.

Your notes

[illegible]

Marie Curie

Marie Curie is the UK's leading end of life charity. Whatever the illness, wherever you are, we're with you to the end.



0800 090 2309*

Marie Curie provides free support over the phone in over 200 languages, and via webchat, to anyone with an illness they're likely to die from and those close to them. Our team, including nurses and specialist Energy Support Officers, offers practical and emotional support on everything from symptom management and day-to-day care to financial information and bereavement support. Visit [**mariecurie.org.uk/support**](https://mariecurie.org.uk/support)

We also have an Online Community where you can share thoughts, feelings and experiences at [**community.mariecurie.org.uk**](https://community.mariecurie.org.uk)

We can't do it without you

Our free information and support services are entirely funded by your generous donations. Thanks to you, we can continue to offer people what they need, when they need it. To support us, visit [**mariecurie.org.uk/get-involved**](https://mariecurie.org.uk/get-involved) or use the QR code.



* Calls are free from landlines and mobiles. Your call may be recorded for training and monitoring purposes.

