



Arranging a funeral

All the *help* you need

Central **coop**



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We're here to support you during this difficult time, and we're very sorry for your loss.

We're here to help you arrange the right funeral for you, and the person who's died. Whether that's a traditional service or a more relaxed celebration of life, we'll help make it happen, just the way you want it.

By your side

We're here for you, today and in the future. If there's anything we can do to help, please ask us.

Central Co-op

Our website: www.centralcoop.co.uk/funeral

Our 24-hour helpline: 01543 421303

Central Co-op Funeral Plans Redemptions team: 01543 421305

GriefChat – for when you need to talk, even if it's not a recent bereavement:
www.centralcoop.co.uk/griefchat

Funeral FAQs: www.centralcoop.co.uk/helpme

Other useful contacts

Help with funeral costs: www.gov.uk/funeral-payments

The National Association of Funeral Directors:
0121 711 1636 or www.nafd.org.uk

Support with closing accounts: www.lifeledger.com

What to do when someone dies

When someone dies at home or in a nursing home

The doctor, an on-call doctor or NHS Helpline 111 will need to be contacted to verify the death. Shortly after, a doctor will issue a medical certificate, which you'll need to register the death.

After you call the doctor, contact us when you're ready. We'll arrange bringing the person who's died into our care, day or night. There's no rush, you can keep them at home with you as long as you want.

When someone dies in hospital or hospice

The nursing team will ask a doctor to issue the Medical Certificate of Death. The person who's died will usually be taken into the care of staff at the hospital or hospice mortuary.

Once you've contacted us, we can call the hospital or hospice and bring them into our care.

When someone dies away from home or abroad

When someone dies a distance away from home, either in the UK or abroad, you may want them to be brought home for the funeral. We can transfer them to and from anywhere in the world, assisting with the international legal process. When you contact us, we can discuss your needs and next steps with you.



Caring for them before the funeral

We can care for the person who's died in our funeral home, or you can choose to have them stay at home. We'll bring them into our care and get them ready to bring them home again.

When a coroner needs to investigate

Sometimes, if the doctor can't determine the cause of death or the person died suddenly and unexpectedly, it may be necessary to get the coroner involved. The doctor will contact the coroner, and they'll do their investigations. You'll need to wait for this to be finished before you set a date for their funeral.



Registering the death

Deaths need to be registered within 5 days at the local register office. You can find your local one here: www.gov.uk/register-offices

A relative of the person who's died usually registers the death.

If no relative is available, then the death can be registered by:

- a person who was present at the death
- an administrator from the hospital (if the person died in hospital)
- the person responsible for arranging the funeral

You should be able to register the death before your funeral arrangement appointment, unless a coroner becomes involved.

What does the Registrar need to know?

The register office will tell you what you need to do when you contact them, such as:

- the person's full name at the time of death
- any names previously used, e.g., surname before marriage
- the person's date and place of birth
- their last address
- their occupation
- the full name, date of birth and occupation of a surviving or late spouse or civil partner
- whether they were receiving a State Pension or any other benefits

They may also want to see the person's:

- birth certificate
- council tax bill
- driving licence
- marriage or civil partnership certificate
- NHS medical card
- passport
- proof of address (e.g., utility bill)

You can ask the register office what to do if you do not have these items.





When you register the death, you'll receive:

- A Certificate for Burial or Cremation (the 'green form'): this provides permission for a burial or an application for cremation.
- A Certificate of Registration of Death (form BD8): you may need to fill this in and return it if the person was receiving a State Pension or other benefits (the form will come with a pre-paid envelope, so you know where to send it).

You'll need to let HMRC know so they can stop any tax, benefits, and pensions. HMRC have a Tell Us Once service that lets you tell them about a death, and they inform most government agencies in one go. You'll need to be, or have permission from, the next of kin, executor or anyone who was claiming joint benefits with them.

There'll also be some private accounts that need to be shut down such as mobile phones, social media, car insurance and utilities. You can use Life Ledger who can help you notify all the companies you need to in one go, and free of charge.



Arranging the funeral

Your choice of funeral is a very personal one. Whether you know exactly what you want, or don't have a clue where to start, we'll be here to guide you through the process.

Your funeral arranger will talk you through everything, and get to know all about the person who's died and their life, as well as you and your family, so we can create a funeral that's right for you, and for them.

Honouring a will and sorting the estate

When someone dies, you'll need to sort out their estate, which includes their property, money and other assets. About half of estates will need to go through a legal process called probate, which can be lengthy and complicated.

After your arrangement meeting, we'll give you a call to see if you need any advice.

Funeral plans

If there's a funeral plan you want to redeem, please let us know. If it's a funeral plan from Central Co-op Funeral Plans, we'll ask you to speak to their funeral plan redemptions team who can send us all the details.

Costs

We'll make sure you're aware of the costs when planning a funeral. We'll update you on costs during the conversation and share an estimate at the end of our meeting. Please let us know if you have a budget or if costs are getting too high, and we'll tailor the funeral service to match the amount you'd like to spend. A copy of our price list is available in our funeral homes and on our website.



Paying for the funeral

We don't ask you for a deposit, but we do need to take payment for all third-party costs (disbursements) within two working days of you signing the arrangement form. These can include the cost of celebrants, ministers, crematoria or churches.

We'll send an invoice with the final costs five working days after you sign the arrangement form. You can add items after you receive the invoice, but you'll need to pay for these when you place the order. You'll need to pay for the rest of your invoice within 7 days of the funeral.

If there's any part of the invoice you've questions about, please contact our funeral home who'll be happy to help. The invoice can be paid in person at the funeral home, at any bank / post office, or by post. You can pay by bank transfer, with cash, by cheque or with Visa/ Mastercard.

The funeral invoice can be paid from the assets of the person who's died as long as there's enough funds to cover the costs, and this can be done before probate has been applied for.

You can also ask our wills, probate and LPA partner to help by arranging probate for you, and settling the funeral invoice from the estate. This can be done promptly and is one less thing to worry about.

Your choices

There are many myths about funerals; where they can take place and what must happen. In reality, there's very few rules and you can make choices that feel right for you. We understand when beliefs and customs matter, and we're also able to help create something modern or unique.

Whilst funerals are sad occasions, many people also like to think of them as an opportunity to celebrate the life of the person who died, so they can also be uplifting, joyful and relaxed experiences.

Thinking about the funeral can also help with your grief journey; you can include special memories and stories, music that they loved and photos that tell a story of moments that mattered.

Make your choices when you're ready. It's important that everything feels right for you and your family. We're here to listen, to tell you about personalised funerals we've arranged and to make sure your chosen funeral is everything you want it to be.



Burial or cremation

The choice between a burial or cremation is a very personal one and the person who's died may have shared their wishes. If the choice is yours to make, we'll chat about the options that are available to you.

Burial

Burials can take place in churchyards, cemeteries, or natural or woodland burial grounds.

You can have a burial with or without a service beforehand.

We can talk you through all the local options, and help you arrange the purchase of the plot.

Cremation

Cremations can take place at your choice of local crematorium, or our Bretby crematorium if you choose an unattended option (no service).

You can have the service at the crematorium, or at another location beforehand, we'll book this all for you.

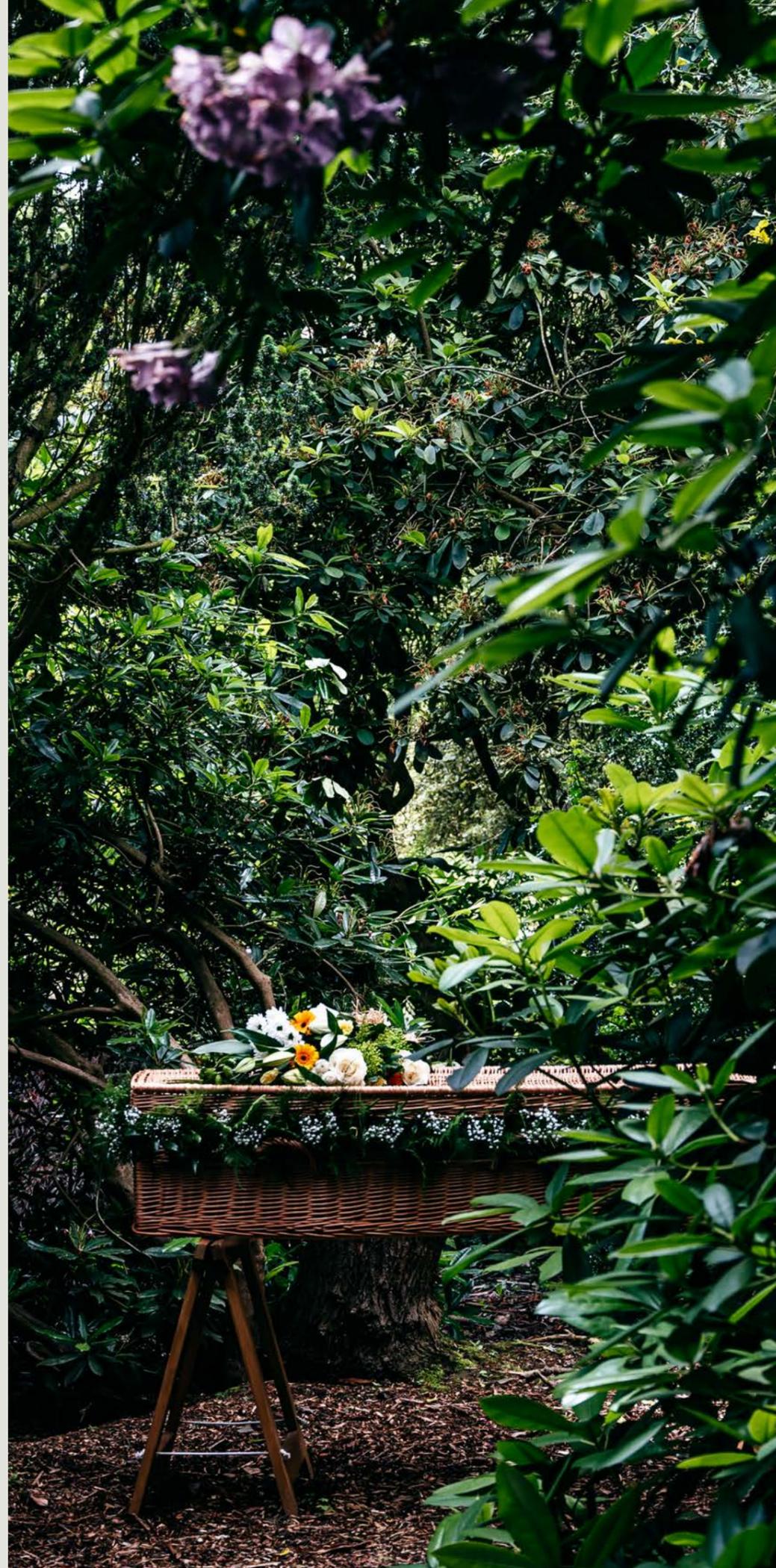
Choosing a coffin or casket

We have lots of beautiful coffins and caskets for you to choose from including environmentally friendly options, coffins you can decorate and personalise and more traditional handcrafted wooden coffins.

Spending time with the person who's died

If you would find it comforting to spend time with the person who's died, we have private visiting rooms available at our funeral homes or you can have them at home before the funeral. We'll help you make these moments right for you, you can bring personal items, play music or we can even spray their favourite scents in the room before you arrive.

We're experienced in welcoming people from different faiths and can support you in honouring your traditions and rituals.



Preparing the person who's died for the funeral

We'll help you to decide how you would like us to care for the person who's died in the days leading up to the funeral.

We can dress them in a white gown, or we can dress them in their own clothes. Let us know if you'd like them to wear any items of jewellery, or have anything special with them.

When someone arrives in our care, we'll prepare their body ready for the funeral. We carefully wash and dress them, and can help you decide how you want them to look. If they always had their hair a certain way, were particular about their beard or always wore red lip, let us know and we'll do that for them.

Embalming

Embalming is the preservation of a body from deterioration through injection of a chemical embalming fluid.

Embalming delays the natural process that the body undergoes once a person dies and can provide some comfort by helping to restore their appearance.

It can be useful if there's going to be a longer period of time between the death and the funeral, and you want to visit. You'll still be able to visit if you don't choose to embalm, and we'll make sure we tell you what to expect.

You can still have a burial or cremation if you choose embalming, but you can't use a natural burial ground.

The service

The service can be exactly as you'd like it to be, and there are no rules on what they have to include.

Religious services often follow specific traditions and rituals. We're here for all in our community, and we've got experience in arranging funerals for all faiths and cultures, so we can help you follow traditions or combine them to make something just right for you.

Non-religious funerals can be led by celebrants, or friends and family if you'd rather. We can recommend celebrants and book them on your behalf.

There are lots of ways to make a funeral really personal. You can choose to include as many or as few of these as you like:

Venue for the funeral

Funerals can take place wherever you'd like. You may wish to choose a venue that has a special meaning or feels comforting, whether that's a church, hotel or in a private home. Other venues may reflect the person's values or loves such as a woodland.

Some venues won't allow the coffin to be present, but we can discuss venues with you and check the possibilities with them.

You may have a specific church or crematorium in mind, or we can share options with you at the arrangement meeting. Once you've decided on a venue you'd prefer, we can contact them on your behalf to start making arrangements.





Music

Music can make the atmosphere and creates a personal touch. You can choose anything from hymns where everyone joins in, to classical music, or to rock and pop. Most places will let you play whatever music you'd like, although some churches have rules which we can help you with.

Readings

Some people choose to have readings at the funeral; these could be by a favourite author or poet or with words that have special meaning to you or the person who's died. We can give you some of our most popular ones, if you like.

The Eulogy

This is an opportunity for you, family and friends, to pay tribute to your person; sharing special stories and memories from their life and painting a picture of who they were. You may want to add humour into the eulogy; people find comfort in remembering the good times and it can help relax people. If you think you or others may find it too difficult to deliver the eulogy, please let us know and we can discuss how we can help.

Flowers

Flowers are a beautiful way to create a personal tribute. You can pick flowers, colours, or create bespoke designs to reflect them. We have expert florists who can help you choose and give advice on any specific requests or budget you have in mind.

Transport

Lots of people choose traditional hearses and limos, but we can also arrange different options for you. Some families choose to use their own vehicles, such as tractors or lorries, for others we've hired a motorbike hearse, Land Rovers and buses.

Other personal elements

There are many small and beautiful ways that you can make the funeral personal. This could include asking people to write down their personal memories of the person, creating an order of service, asking people to wear a favourite colour, displaying photos and including elements that reflect the things the person really loved.

Letting people know

We can create an online tribute so you can share the details of the funeral, collect donations for a chosen charity and add memories, photos and messages to help you, and the people around you, remember and celebrate their life.

You can keep your personalised tribute page for as long as you want to, as a lasting memorial to the life of the person you loved.

We can also help you place a notice in a local or national newspaper.



How we can help

We're here to support, guide and help you as much as you'd like us to.

We can take care of all your wishes as well as the practical arrangements to say goodbye in a way that feels right.

We'll do as much of the legal documentation and arrangements of the funeral as you want us to do, including booking the celebrant, clergy, venue for the service, burial location or crematorium. We'll keep you up to date with the arrangements and the costs involved.

Please don't hesitate to contact us with any questions or requests – we're here to help.





What our clients say

When we lost our Dad last year, we chose Central Co-op to arrange the funeral for us. From the first call, we felt reassured that they knew what they were doing and were able to help us organise a fitting and respectful send off for Dad. They held our hand and guided us through the process, making sure that everything was just right and continually checked that we were happy with the arrangements. It was the little details: organising the order of service so people knew what to expect, always being on hand to make sure everything went smoothly and the funeral director changing the ribbon in her hat to match Dad's favourite colour that made all the difference. Everyone said it was a lovely, personal and dignified funeral - and we feel so pleased that we did Dad proud.

My wife never wanted a fuss in life, so when she died we knew that she wouldn't have wanted a traditional funeral. We wanted a funeral that celebrated her personality and who she was as a person. Central Co-op listened and worked with us to create a funeral that felt really personal and was all about her. They took the time to understand who my wife was, what she loved, how we wanted the funeral to feel and gave us ideas and permission to do things our way. We decided on a small ceremony in a woodland setting, as my wife loved the outdoors, with just our immediate family and close friends. Our funeral arranger helped us to create a relaxed atmosphere with lots of personal details that made it feel really special. People said it was a beautiful tribute - it was perfect for my wife.



After the funeral

We'll give you a call after the funeral to see how you're doing and if we can help with anything else. There are lots of ways to remember someone, and we'll be here to help you when you're ready.

If they've had a cremation

The ashes of the person who's died can be brought into our care at the funeral home. We can arrange a time for you to collect the ashes, once you're ready, and we'll be available to discuss what you'd like to do with them. There are many personal and beautiful options available. These include:

- Scattering them at a favourite place that has special meaning or at the crematorium or cemetery
- Scattering the ashes at sea
- Keeping them at home in an urn; there are many beautiful urns to choose from. Some people choose to keep them at home until they're ready to scatter them.
- Burying them, perhaps with another member of the family who has died, at the crematorium, in a cemetery or even at home in the garden
- Using a bio-urn to grow a tree using the ashes of a loved one
- Having some of the ashes turned into a beautiful piece of jewellery

When you feel ready to make a decision, we can help you with the arrangements.

Memorial masonry

If you'd like a place to visit and remember, masonry is often a good choice, as it's designed to last for generations. We'll talk you through all of your options and can arrange it through our own stone masons.





Ways to remember

As funerals change, the ways we remember can change too. For those who want to leave a positive mark on the environment, we can plant a tree in their name, and you can even visit it, if you like. You can speak to one of our team, visit our website or look at our 'Ways to remember' brochure to find out more about your options.

We've made a list of other unique ways to remember someone:

Send them off in style within a firework

You can put their ashes into a firework and create a really memorable way to celebrate them.

Press the ashes of your person into a vinyl record

For the music lovers, you can choose their favourite song, record a message and listen to them long after they're gone.

Paint their ashes into a picture

Cremation painting blends their ashes with paint and creates a unique piece of art to keep them with you.

Get a tattoo with their ashes

Their ashes can be mixed with tattoo ink, keeping them with you and part of you forever.

Turning their clothes into a teddy bear

Knowing what to do with their clothes can be difficult, but you can turn a favourite item into a teddy bear to keep with you.





Central

The third-party website addresses and contact numbers are accurate as of February 2024 when this brochure was published.

