

YOUR GUIDE TO

Arranging a funeral

All the help you need

The **co-operative** funeralcare
Central England Co-operative

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

Our step-by-step guide offers advice on the paperwork you'll need and the people you'll need to talk to within the first few days. We're here to help if you want to speak to us.

We can create any type of funeral you want. It's important that the day is special to you and the person who's died. Whether you want a more formal send-off or a celebration of life, we'll help to make it happen, just the way you want it. We won't ask you to rush any decisions, you'll have time and space so that you're comfy with your choices.

By your side

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

The Co-operative funeralcare

Our website: www.centralengland.coop/funeralcare

Our 24-hour helpline: 0800 454 552

Central England Co-operative Funeral Plans
Plan Administration team: 01543 223762

GriefChat – for when you need someone to listen and support you, before or after a funeral, even if it's not a recent bereavement:
www.centralengland.coop/griefchat

Funeral FAQs: www.centralengland.coop/helpme

Other useful contacts

Our provider for wills, probate and estate planning: 0800 612 9262

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



Initial steps when someone dies

You'll need to take some steps when someone dies and our advice covers a number of situations that may apply.

When someone dies at home or in a nursing home

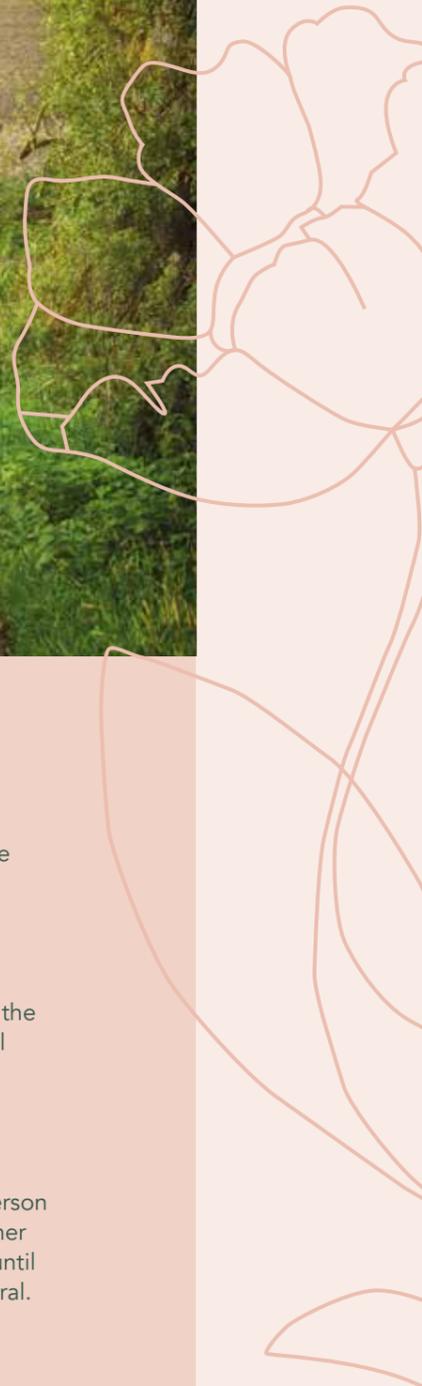
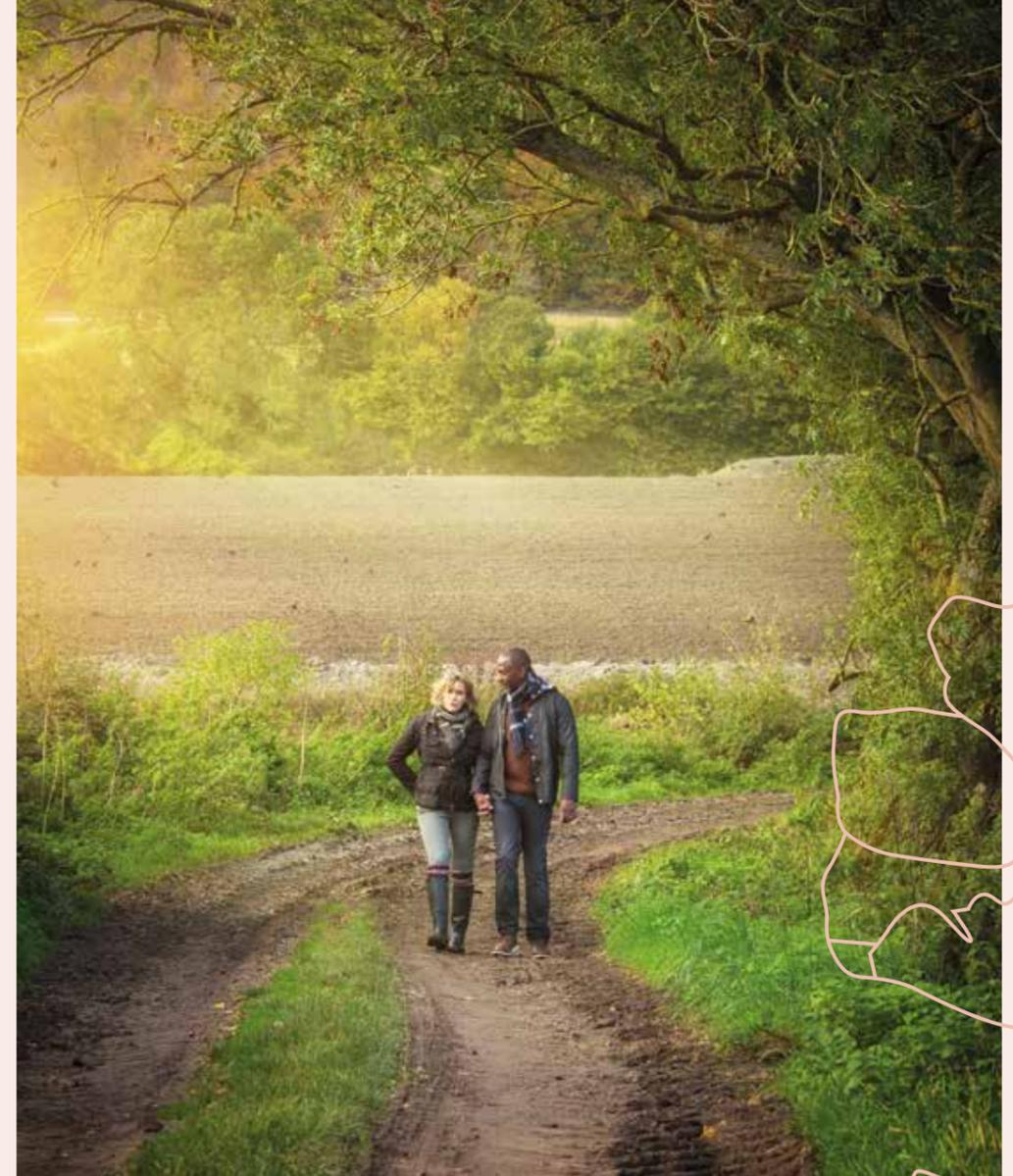
When someone dies at home or in a nursing home, their doctor, an on-call doctor or NHS Helpline 111 will need to be contacted to verify the death. Shortly after, a doctor will issue a medical certificate, which you'll need to register the death.

After you call the doctor, please feel free to contact us when you're ready. We'll arrange a time, day or night, to speak to you or visit you to discuss your needs and to bring the person who's died into our care.

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 the person who's died before the funeral

You can choose where you'd like the person who's died to rest before the funeral. This can be at our funeral home or at home, if you'd like. We'll bring them into our care first and return them to your home once our preparations are complete.

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 you'll have to wait until the coroner releases your loved one before setting a date for the funeral.

Registering the death

A death should be registered within 5 days. Please contact your local register office; we can give you the details of your local office or you can find it 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?

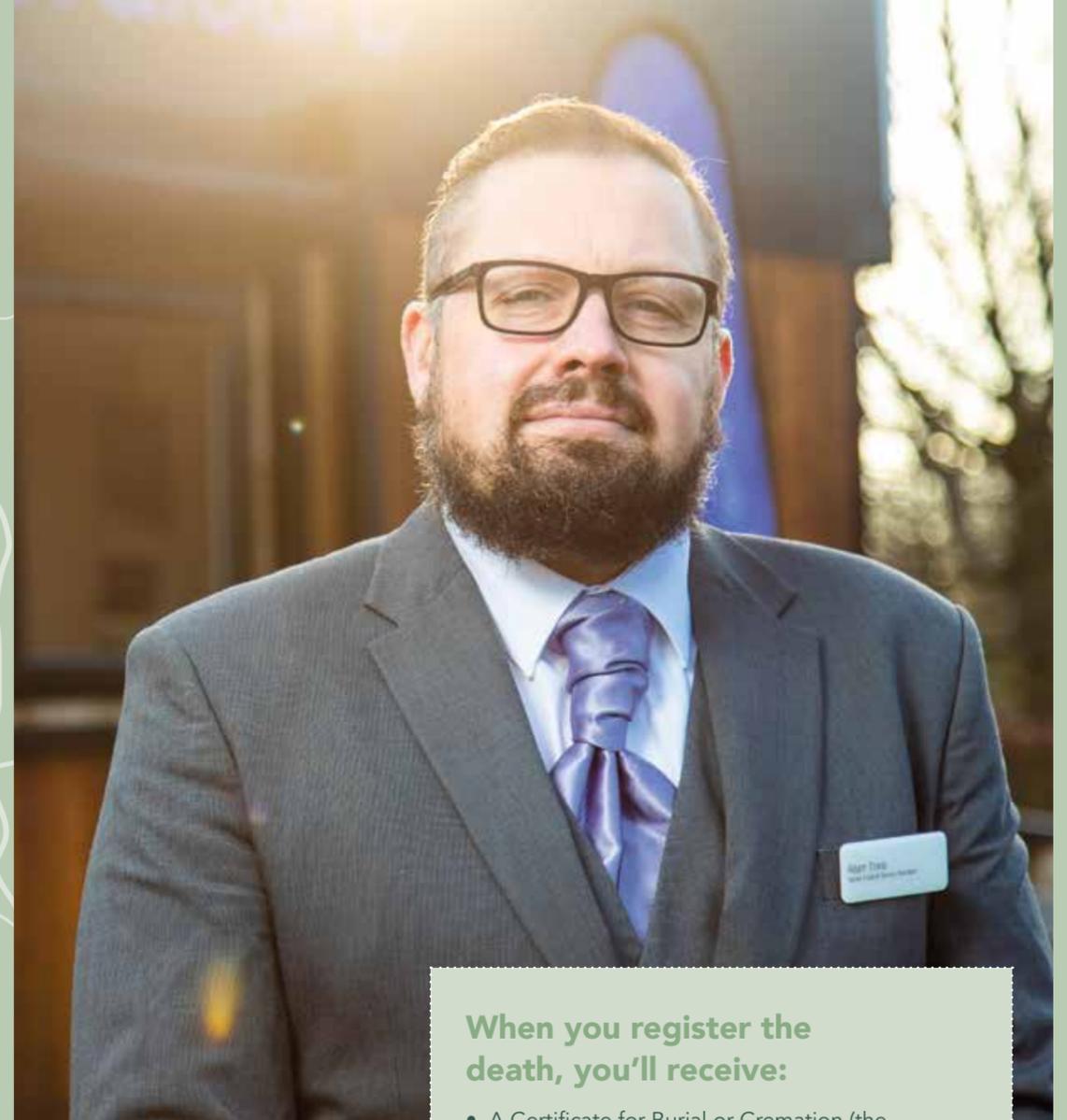
The register office will tell you what you need to do when you contact them, such as:

- 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. The person may have shared their wishes, you may have your own ideas, or you may not know where to start. Whatever your situation, we're here to listen, guide, and offer you choices to create a beautiful, authentic funeral that's a tribute to a life well-lived and a life well-loved.

Our guide shares ideas and things for you to think about, but it's not a full list of everything we can do. When we meet to arrange everything, we'll talk about how you want the funeral to feel and how we'll make it a meaningful and personal experience. We'll go through at your speed and you'll have time to chat to family and friends before you make a decision.

Costs

We'll make sure you're aware of the costs when planning a funeral. Whatever your budget, we'll create a lovely tribute to the person who's died. 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 have 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 invoice might make you feel anxious, but there are ways to ease the burden for you and your family. After someone dies, their bank account is frozen and all assets in the estate aren't released until probate is granted. 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.

Honouring a will and sorting the estate

When someone dies, there's a need to sort out their property, money, possessions and any other assets they own - known as their estate. About half of all estates need to go through a legal process known as Probate. This allows the executor to distribute any money and possessions as well as pay taxes and debts.

If the person who's died has left a Will, it will name someone as the executor of the Will. The executor needs to apply for a Grant of Probate that gives them the authority to deal with the estate.

If someone dies without a Will, they're said to be intestate. The intestacy rules will say who can apply to administer the estate instead.

Whilst some people apply for probate and administer the estate themselves, this can be a lengthy, time-consuming, and complicated process; several organisations will need to be contacted (e.g., banks, HMRC, pension providers, insurance companies), assets valued, forms completed, taxes paid, and assets distributed. Instead, most people choose to use a specialist to manage this process on their behalf.

We work with a trusted firm of qualified paralegals who can assist you with every aspect of administering the estate. We've chosen to partner with them as they share the same values as us, are specialists in Estate Management, have fixed, competitive prices and offer a free (no-obligation) consultation so you can discuss your needs and options with them.

Your Funeral Home can arrange a free call with them, or you can call them directly on **0800 612 9262**.



Funeral Plans

The person who's died may have had a funeral plan that will pay for all or certain parts of the funeral.

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



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.

Whether you know exactly how you'd like the funeral to be or if you just know what you don't want, we'll support and help you to ensure that the arrangements provide a fitting tribute to your loved one.

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. You may wish to think about this when making your choices.

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

Many people choose to be buried in a churchyard or cemetery. Subject to local regulations and availability, you have the choice between using a new or existing grave.

There are also some lovely alternatives to burial in a churchyard or cemetery. A woodland burial is a peaceful and environmentally friendly choice. Some woodland burial sites also have a small building where you may be able to have a ceremony. When we chat through the funeral arrangements, we'll be able to share the location of any woodland sites that are local to the area.

Cremation

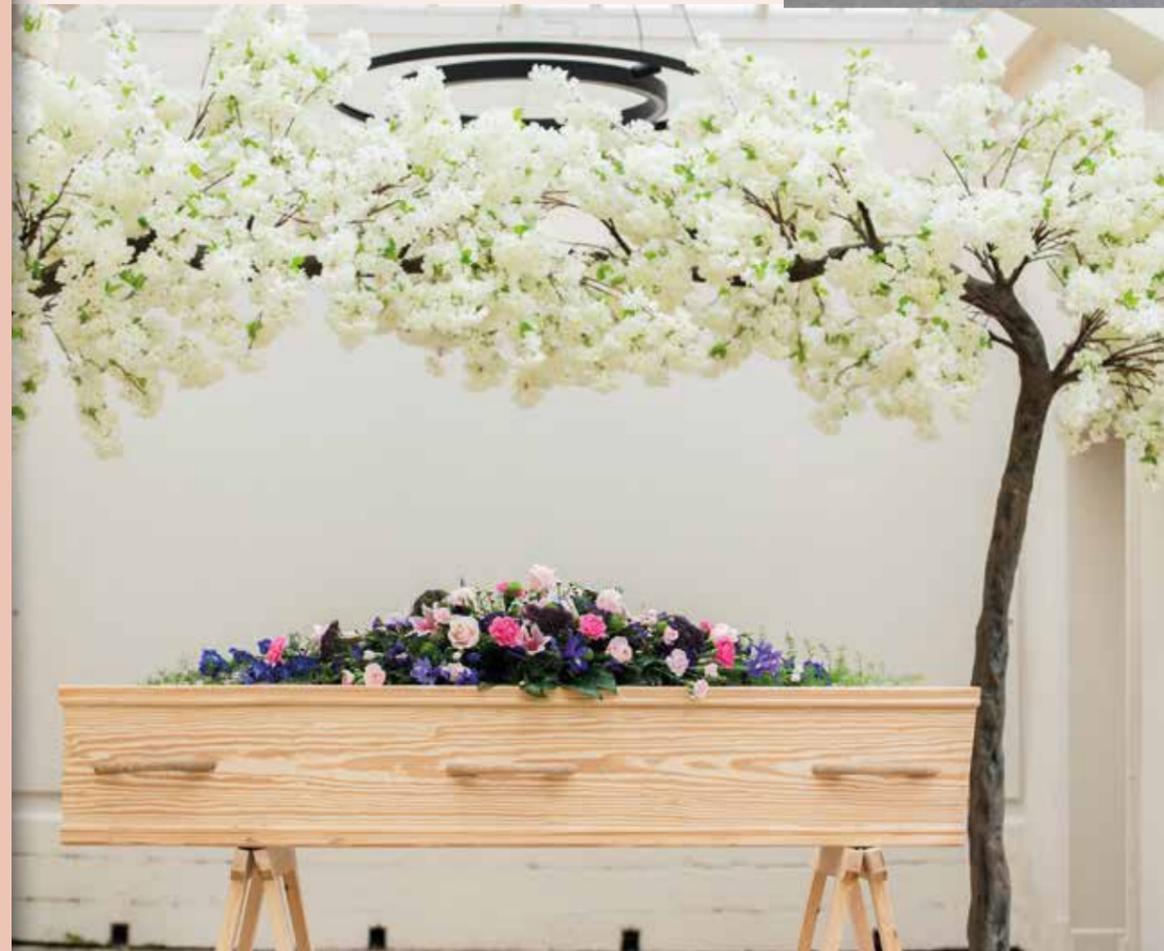
If you choose a cremation, we'll make all the necessary arrangements so that you don't have to speak directly with anyone at the crematorium. A cremation can include a funeral service, which can be as formal or informal as you wish it to be and doesn't need to include any religious elements.

Another option that is available is an unattended cremation, where the cremation service takes place without family and friends attending, enabling you to pay tribute to your loved one at a special place, in your own way and without following tradition – but secure in the knowledge that your loved one will be cared for at the crematorium with respect and dignity.

Each crematorium will have its own guidance on the return of the ashes and your funeral home team will explain this during the arrangement meeting. We can talk you through the options we have for ashes.

Choosing a coffin or casket

We've got a wide choice 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 has 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 may choose to 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 are 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. If there are any items of jewellery that you would like a loved one to be buried or cremated with, you can bring these with you, or we can agree a date for these to be passed to us for safekeeping.

When someone arrives in our care, we'll prepare their body. This involves carefully washing and dressing them ready for a family viewing or in readiness for the funeral.

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 family or friends wish to visit the person who died in our care, especially if these visits take place several days after they died. You'll still be able to visit them if you don't choose embalming, but we may recommend that this takes place within a certain time frame.

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 we are here to guide you and ensure it feels appropriate.

A religious service may follow specific traditions and rituals. We've got experience in creating funerals for many faiths and can support and guide you to create a funeral that fits with your religion and culture.

If you're not religious, you might want to use a celebrant who can help create the right type of service for you. We can discuss celebrants with you and contact them on your behalf. You can also have a friend or family member lead the service.

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

Whilst funerals have traditionally taken place in a Church or Crematorium, funerals can take place wherever you'd like. You may wish to choose a venue that has a special meaning or feels comforting and familiar such as a local hall, hotel, theatre or 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 some other 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 has died. We can give you some of our most popular ones, if you like.

- **The Eulogy:**

This is an opportunity to pay tribute to your loved one; sharing stories and memories from their life and painting a picture of who they were. You can ask friends and family to share any memories they have to build a rich picture of their life. You may want to include some humour into the eulogy; people find comfort in remembering the good times and it can help to relax people. If you think you or other family members or friends 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

Informing friends and family that someone has died can be a difficult experience. You may want to ask others to help, or you may find it comforting to speak to others who loved the person.

As part of our service, we can create an online tribute that enables you to:

- share details of the funeral service with family and friends, including date, time, location and any instructions for people attending
- collect 'in memory' donations for your chosen charities
- add and share messages, pictures, stories, music and videos that help you and the people around you to remember and celebrate your loved one's life

You can keep your personalised tribute page for as long as you want to, meaning it exists 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 ensure that you are able to say goodbye in a way that feels right.

We can also assist you in the completion of all legal documentation and make all necessary arrangements with officiating clergy, or those leading the service, together with the cemetery or crematorium, as required. We'll keep in close contact with you to ensure you are happy with the arrangements and are always aware of the costs involved.

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

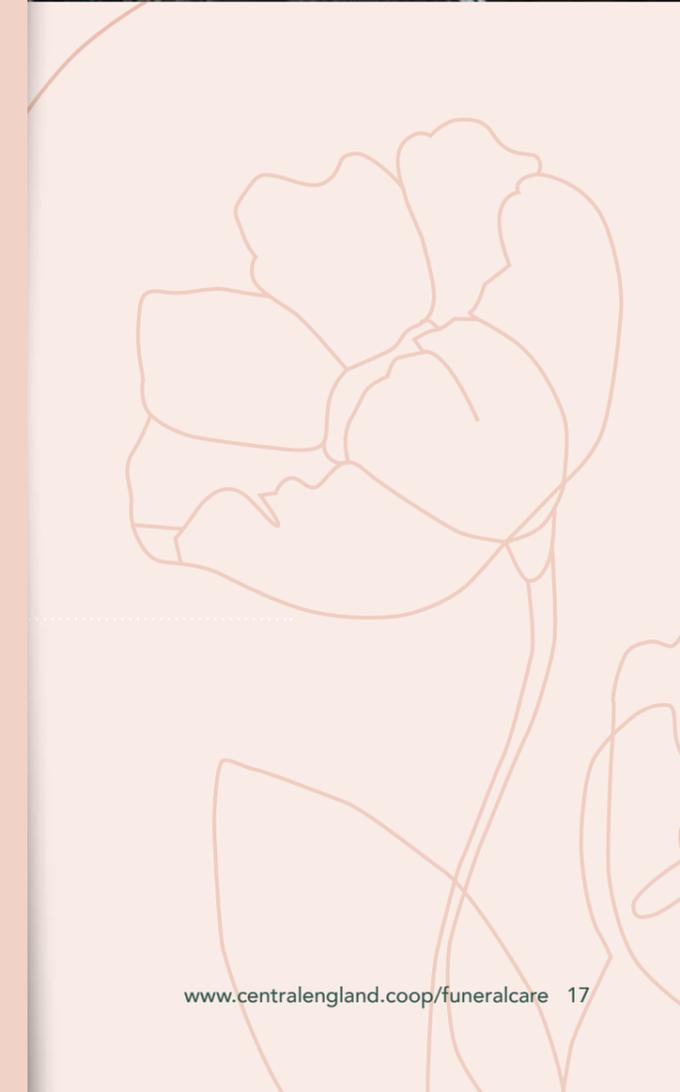


Case studies

What our clients say

When we lost our Dad last year, we chose Central England Co-operative 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 England Co-operative 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 a beautiful tribute - it was perfect for my wife.



After the funeral

After the funeral we will contact you to discuss any further arrangements you wish to make regarding the person's final resting place or helping you with some beautiful ways where you and others can continue to remember them beyond the service. You can take your time to reflect and consider your options; we'll be here for you when you're ready.

If they've had a cremation

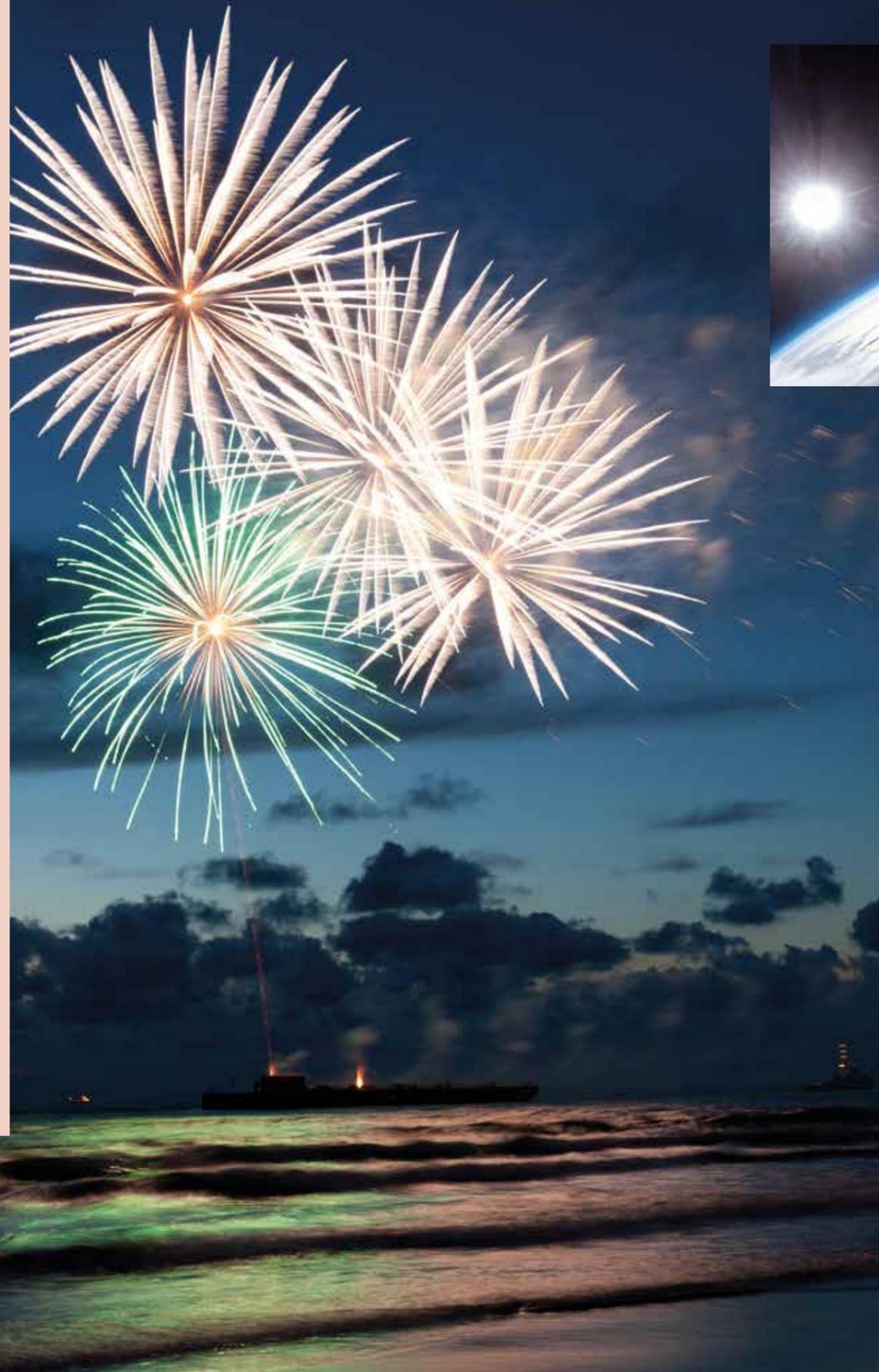
The ashes of the person who's died can be brought into our care at the funeral home. We can arrange a time for you to collect the ashes, once you're ready, and we'll be available to discuss what you may like to do with them. There are many personal and beautiful options available. These include:

- 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. You may wish to do this initially and when you feel ready you may wish to scatter them at a later date
- 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, seeking permission where necessary.

Memorial masonry

Memorial masonry takes many different forms and there are lots of beautiful options available to you within the budget you have in mind. At the arrangement meeting, we can take you through the different choices and how you can make the memorial personal to you and your loved one. These tributes are designed to last, so that you and the generations to come can take comfort in the lasting legacy that you're leaving.



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. We've also found a partner who will name a star after the person who's died. You can speak to one of our team or visit our website for more information on these.

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.

The **co-operative** funeralcare
Central England Co-operative