

Caring for you

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

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FUNERAL
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AUTHORITY



Step 1

What to do when someone passes away

When death happens at home

Inform your doctor or health professional as soon as possible to come and certify the death at home. If the doctor is aware that death is due to natural causes, they will issue the Medical Certificate.

If your loved one's death was sudden or unexpected whilst at home, the Coroner may need to be involved. You will be informed if this is the case.

Contact us:

After informing the doctor, you should contact our funeral home. We will arrange a suitable time, day or night, to visit you to bring your loved one into our care.

When death happens in hospital

The hospital team will provide initial advice and support, ensuring that the bereavement office issues you with the Medical Certificate. Our funeral team will speak with the bereavement office and arrange to bring your loved one into our care. Where the death was unexpected or sudden, the Coroner may need to be involved. If this is necessary, you will be informed.

Contact us:

Contact our funeral home. We will liaise with the hospital to arrange a suitable time to bring your loved one into our care.

When someone dies suddenly

When someone dies unexpectedly, it is normal for the Coroner of England, Wales and Northern Ireland to become involved in the majority of cases particularly when the person who has passed away has not been under any recent medical care. If paramedics or police have been present, they will inform the relevant Coroner's office.

Contact us:

Contact our funeral home as soon as possible. We can advise on the procedures involved and liaise with the Coroner.

Step 2

Informing the Registrar

In England, Wales and Northern Ireland, the Registrar must be informed of the death within five working days. This must happen before the funeral can take place and can be completed by any one of the following people:

- A relative of your loved one.
- The person taking responsibility of the funeral arrangements.
- Any person present at the death.
- The occupier of the premises where death occurred.

It's a good idea to arrange an appointment with the Registrar's office.

To find your relevant Registrar's office visit: www.gov.uk/register-offices

We can book the appointment for you and can accompany you if you wish. However we are unable to register the death on your behalf.

Information the Registrar needs:

- Full name (and details of any names previously used, e.g. maiden name).
- Date and place of birth.
- Date and place of death.
- Their usual address.
- Occupation.
- Whether they had a pension, or an allowance from public funds.
- Name, occupation and date of birth of the surviving spouse (if married).
- Medical Certificate of Cause of Death (issued by either the doctor or the hospital).
- National Health Service Medical Card (if available).
- The full name and usual address of the person registering the death, as well as the reason they are the informant.

Some Registrar's offices provide a 'Tell us Once' service that reports the death to most Government organisations with just one step. Your local Registrar will confirm if this is available in your area and will provide a contact number and unique reference code to enable 'Tell us Once' to be used.

More information on this service can be found at:

www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

Once you have registered the death, the Registrar will give you two certificates:

- **A Certificate for a Burial or Cremation:**
This is given to the funeral director before the funeral takes place (unless the Coroner is involved).
- **A Certified Copy of an Entry:**
Often known as the Death Certificate. This is required by all legal and financial organisations. Extra copies can be obtained for a small fee.

Step 3

Making funeral arrangements

Please contact us and let us know when and where you would like to make the funeral arrangements. We can also visit you in the comfort of your own home, as an alternative to visiting one of our funeral homes.

You do not need to wait to register the death before making contact. We can discuss your requirements and, in some circumstances, make a provisional booking for you until you obtain the relevant certification. You can find your nearest funeral home by referring to the address list at the back of this brochure or online:

www.centralengland.coop/funeralcare

The person responsible for making the funeral arrangements will usually be a relative or someone appointed in the will. This person becomes our client and will take responsibility for making decisions about the funeral arrangements, as well as settling the account. We maintain contact with the client throughout the funeral process - during the time before the funeral, on the day and after the funeral has taken place.

Planning for the funeral service

Your loved one may have created provisions in their will, taken out a pre-paid plan or discussed their funeral wishes with you. If this is not the case, we will help and advise you every step of the way and ask you to consider the following:

- Whether to have a burial or cremation.
- The date and time of the service.
- Where the funeral will take place - church, crematorium chapel, cemetery chapel, graveside or elsewhere.
- The type of ceremony and who will officiate - a minister or person of faith, a celebrant, a humanist, a family friend or relative.
- Choice of music - hymns, songs or live music.
- Choice of readings and poems.
- Writing the eulogy.
- Service stationery and photographs.
- Whether to have flowers, charity donations or both.
- If an obituary or funeral notice is required for the newspaper.
- What you would like your loved one to wear.
- Choice of coffin style and finish.

Step 4

After the Funeral Service

As well as allowing family and friends to have a chance to meet up, chat and reminisce, a reception also serves a practical purpose in providing refreshments for mourners who've travelled a long way to get to the funeral.

Whatever you're planning, just ask us for a helping hand.

We can also help by arranging the following:

- **Acknowledgment notices in a newspaper**
A chance to thank everyone for their support and messages of condolence.
- **Monumental masonry**
Providing a comforting place for family and friends to visit, after a burial or interment of ashes takes place.
- **Other memorials**
Such as the book of remembrance, a plaque, bench, tree or online memorial.
- **Gifts and donations**
Many people set up a donation to benefit a charity. You can do this by creating an online memorial which we can set up on your behalf. Not only does this allow you to create a private forum for families and friends to access and leave messages, but you can also link with JustGiving to make donations to your chosen charity.

Step 5

Handling Your Loved One's Estate

The funeral is one of the first things to be arranged when a loved one passes away. What follows are the legal, tax and administrative matters concerning their affairs and estate, many of which need to be attended to immediately.

Immediate considerations

There are many pressing questions to address when a loved one passes away:

- Are there any insurance issues on vehicles and properties?
- Is there now an unoccupied property and what needs to be done?
- Do benefits need to be stopped and is the surviving spouse/civil partner entitled to any future benefits or rent/tax rebates?
- Who needs to be notified of the death?
- Where do you go for bereavement support?
- How do you prevent unwanted future mail being received?

Who needs to be notified of the death

Many organisations will need to be notified of the death, depending upon the circumstances.

These could include:

- Banks and building societies for savings and investments.
- Financial institutions for loans, credit agreements and standing orders.
- Insurers and utility companies for change of name such as motor and house insurance and all household utility bills.
- Many others including employer, tax office, pensions departments, Driver and Vehicle Licensing Agency (DVLA), family doctor, passport office, hospital and Department for Work and Pensions (DWP).

Dealing with a loved one's estate

The administration of the estate covers legal, tax and administrative work and can be both complex and time-consuming.

Our dedicated legal experts at Co-operative Legal Services can:

- Explain what Probate is to you and advise on whether it is required.
- Explain the steps to take when Probate is and is not required.
- Help you identify who has the legal right to administer the estate known as the Personal Representative.
- Explain the role of the Personal Representative and their liability for any mistakes or errors.

Financial and Legal services

Financial and legal concerns don't need to be a burden. As our client, you're entitled to free legal advice to help with any complicated financial issues, such as Probate. Our legal partners will be in touch with you before the funeral to offer complimentary advice on their services. If you do not wish to be contacted, please inform your funeral arranger.

Administering the Estate

If your loved one's estate is worth more than £5,000 (in sole name), you may need to appoint an administrator and handle the Grant of Probate or Letters of Administration to release funds for bills and funeral costs. Our legal partners can help you with this.

Funeral Wishes

We believe everyone has the right to a dignified, professional funeral service; a service that respects your wishes and allows loved ones to say a final farewell in the manner you have chosen. In addition to our range of funeral plans, our funeral wishes service is available to those who wish to arrange their funeral details but do not wish to make a financial commitment at this stage.

As well as making sure you receive the service of your choice, a Funeral Wishes Certificate spares loved ones the upset of making decisions that can be difficult.

The funeral wishes service is free of charge and available to anyone. All you need to do is complete a simple form and return it to one of our funeral homes so that your wishes are clear at the time of need.

For further information call **0800 454 552**, visit **www.centralengland.coop/funeralwishes** or write to Funeral Services, Central House, Hermes Road, Lichfield, Staffordshire WS13 6RH.

Pre-Paid Funeral Plans

Our Funeral Plan is a simple way of paying towards the cost of your funeral in advance, whilst at the same time making sure that your personal wishes are recorded in every detail.

Why are Funeral Plans such a good idea?

By being prepared and taking care of things now, you will be helping your family by reducing some of the emotional and financial burdens when the time comes. You can also protect yourself from rising funeral costs by securing the cost of your funeral today. No matter how much funeral expenses increase, choosing a Funeral Plan means that your family will have nothing more to pay for the chosen services in your Plan when the funeral takes place. There is also the opportunity for you to personalise your funeral by expressing your particular wishes to us.

To find out more about making funeral arrangements in advance or to receive further information, visit our website: www.prepaidfunerals.coop or call our team on 0800 454 552 at any time.



Registered Office:

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