

St Cuthbert's Hospice



What do I do now?

A guide to help in the early days of your bereavement.

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We would like to express our sympathy to you and your family following your recent bereavement.

We understand that this is a very difficult time and we hope that the information in this booklet will help you to manage with some of the practical matters and emotions that you may face over the coming weeks and months.

Medical Certificate of the cause of death

When a death occurs at St Cuthbert's Hospice the doctor here will sign the medical certificate to confirm the death, when the death was expected and the cause known.

The medical certificate will be sent directly to the Registry Office. The Registry Office will ring next of kin to arrange an appointment.

If your loved one died at home, you should contact their GP surgery as soon as possible and they will make arrangements for the medical certificate to be completed.

In some circumstances the doctor may not be able to sign the medical certificate, for example if the individual died from an illness resulting from their work or if they have had recent surgery. It may then be necessary for the medical team to report the death to the coroner, but this should not necessarily be a cause for concern. If the cause of death was not clear then a post mortem may be required to establish the cause. A post mortem is normally completed within a few days, but you will not be able to make the arrangements for the funeral until this has been completed.

Registering the death

It is a legal requirement to register a death within five days of the death occurring, (including Saturdays and Sundays). This may not always be possible, but there will be no problem as long as you are working with the registrar to arrange an appointment. You cannot register the death until you have the medical certificate.

The main registry office for Durham is based at **The Story**, just outside of Durham City centre. There are other offices across County Durham, some are open full time hours and others part time and **an appointment must be made**. To make an appointment call **03000 266 000**.

There are certain individuals who have a legal obligation to register the death. These include relatives of the deceased, the person with responsibility for arranging the funeral or the manager of a care home where the person lived.

County Durham Registration Services
The Story
Mount Oswald
South Road
Durham
DH1 3TQ

When visiting The Story it may be helpful to know that they have a quiet coffee shop area and a large outdoor space for a short walk should you feel you need some time to reflect after your visit. You can find out more about the venue at www.thestorydurham.org

When you go to register the death, where possible, you will need to take the following documents belonging to your loved one:

- Medical Certificate
- Birth Certificate
- Marriage/Civil Partnership Certificate
- Decree Absolute
- Passport
- Driving Licence
- Council Tax Bill or NHS Medical Card

Don't worry if you can't find all of the documents listed – you will still be able to register your loved one's death without all of them.

When you attend the appointment you will need to tell the registrar if you can, the following information:

- Full name of the deceased (including maiden name if applicable)
- Date and place of birth
- Date and place of death
- Last known address
- Occupation
- Marital status (or civil partnership)
- The date of birth of the individual's widow/widower or civil partner
- Whether the deceased was receiving a pension or payments from public funds

You will also need to take some form of identification for yourself, such as your passport, driving licence or council tax bill.

The individual's details will be entered on the register and you will be given two forms, one for the undertaker and the other is the certificate of registration of death. You will require this certificate for the Department of Work and Pensions and other organisations such as banks or private pension companies.

Registering the death is free of charge, however, there is a cost for the death certificate. It is advisable to order several copies on the day, as it is more expensive to get extra copies at a later date, and many organisations will not accept photocopies.

Tell Us Once Service

The Government's **'Tell Us Once Service'** lets you report a death to most government organisations in one go. For more information visit www.gov.uk/tell-us-once. Please be aware, this service can only be accessed after registration of the death.

The registrar will explain the service and give you a unique reference number to access the service online or by phone.

To use the service you will need the following details of the person who died:

- Date of birth
- Driving licence number
- Passport number
- National insurance number
- Vehicle registration number

You will also need details of:

- Any benefits and or entitlements they were receiving, such as state pension
- Any local council services they were getting, for example blue badge
- The name and address of their next of kin
- The name and address of any surviving spouse or civil partner
- The name, address and contact details of the person or company dealing with their estate (known as their 'executor' or 'administrator')
- Details of any public sector or armed forces pension schemes they were in receipt of or contributing to

The Tell Us Once Service will notify:

- HM Revenue and Customs (HMRC) - personal taxes, not business
- Department for Work and Pensions (DWP) - to cancel any benefits
- Passport Office - to cancel a British passport
- Driver and Vehicle Licensing Agency (DVLA) - to cancel a driving licence and to remove the person as the keeper of vehicles
- Local council - to cancel Housing Benefit, Council Tax Benefit, Blue Badge, Council Housing Services and removal from the electoral register
- Public sector or armed forces pension schemes - to stop pension payments

Please note: This service does not update property records of the person who died, or any private companies regarding insurances or pensions etc. These will need to be done by the Executor or appointed person.

Is there a will?

It is important to establish if the individual has left a will as this may contain their preferred funeral arrangements (or they may have left instructions with a family member or friend). The will also advises who is to be the Executor, who will have the legal right to deal with the estate and finalise financial affairs.

In order to deal with someone's property, finances and possessions, you may need to apply for the legal right to do so. If there is a will and you are the executor, it is known as Applying for Probate. If there is no will it is known as Grant of Representation. If the estate is valued at less than £5,000 you may not require probate, but this is often at the discretion of the financial institutions involved, so therefore it is advisable to check with them directly.

If you do need probate, you can use specialist probate solicitors, although it may be helpful to check the cost first. If the estate is relatively straight forward and you are confident, you may like to consider doing it yourself. The local probate office is in Newcastle upon Tyne and they are able to provide advice, see helpline number below.

Newcastle District Probate Registry

**1 Waterloo Square
Newcastle-upon-Tyne
Tyne & Wear
NE1 4DR**

Telephone: 0191 211 2170

If you are not sure what you need to do, there is also a national Government Probate Helpline, that can be contacted on 0300 123 1072. When you make the application, probate officers will often want to know the size of the estate and an indication of the amount of Inheritance Tax that might be due. As Executor you are responsible for making sure all receipts for the deceased's estate are collected and that any outstanding debts are paid. You may be asked to pay some of the Inheritance Tax before probate is given - if you do, you can claim this back from the estate during the proceedings. If you are unsure it is best to ask.

A Grant of Representation might not be needed if:

- You are the surviving spouse or civil partner, and
- All finances were managed in joint names, or if
- There was no property involved.

If there is no will

If there is no will, then your loved one is described as having died “intestate” and how their estate is distributed is governed by the rules of intestacy. These are very strict rules as to who can inherit and if this is the position you find yourself in, then it may be worth considering seeking legal advice from a solicitor. Many offer half an hour of legal advice for free and it might help you to clarify your position.

Further information and advice can be found on the government website www.gov.uk or you can also contact the Probate and Inheritance Helpline on 0300 123 1072.

The Law Society provides information on their website www.lawsociety.org.uk. Alternatively, your local Citizens Advice Bureau will also be able to provide information and advice. Details can be found at www.citizensadvice.org.uk

Arranging a funeral

The thought of arranging a funeral for someone close can be daunting, after all you only get one chance to get it right. Your loved one may have left a funeral plan, a list of wishes or already discussed their preferences. If someone had really strong views on a particular type of funeral they may have looked into arrangements already, for example they might want a natural burial, direct cremation or have requested that ashes be scattered at sea. The undertaker can advise on specific funeral requests, a direct cremation is not always about reduced cost or a cheaper option, but some people's preference for a no fuss option. There is more information on woodland burials on the natural burial website, www.naturaldeath.org.uk. Funeral Directors have two main registered trade associations, The National Association of Funeral Directors (NAFD) www.nafd.org.uk and The Society of Allied and Independent Funerals (SAIF), www.saif.org.uk have a lot of information and hints and tips on what to do. You might know exactly which undertaker to use, however if you are uncertain, talk to your local undertakers and go with who you feel most comfortable with, or who would best suit your needs.

You could also compare over 5,000 different funeral directors at Legacy of Lives www.legacyoflives.com or use their planning tool to understand more about the options available.

Death often comes suddenly even when the individual has been poorly for a long time, there is never enough time, and as an illness progresses often the conversations become more difficult. There may not have been any discussions about wishes.

The undertaker or the person leading the service can help you, but you might get something more appropriate or more personal if you can consider these questions before the official funeral preparation meeting.

- **Will it be a burial or cremation?**
- **Will there be a service, will it be at the crematorium or would you like a church service also?**
- **Who would you like to lead the service, vicar, humanist, celebrant – think about the beliefs of the person who has died – what would they want? What are the beliefs of the family, the funeral is often the start of the grieving process, what would help the family come to terms with the loss?**
- **If you can, sit quietly and plan the type of service you would like, do this with family members or friends if possible as you will all have different memories of the individual.**
- **What type of music would be most appropriate, traditional hymns, classical music or something more contemporary?**
- **What type of readings, would it be poetry, something from the bible, something that a family member may have written, and who would read it – would family members like to be included in the service?**
- **Do you want people to send flowers or would you prefer to make a charitable donation to an organisation close to your heart?**
- **Do you want to use funeral cars/limousines or will guests prefer to use their own vehicles?**
- **Think about some of the stories you would like to share, try to pick anecdotes that others can relate to, make it personal and relevant to family members and friends alike.**

If all of this seems too difficult and overwhelming, don't worry – the undertaker will help you make arrangements, but the clearer you are about what you want the more likely you are to get it. Tell them what you want and feel confident to ask about costs – it is not unreasonable to ask and there can be huge variations in the cost of very similar funerals. Accept support from your family and friends, let others share the responsibility and grieve together if you can.

Paying for a funeral

Funerals can be expensive, it is really important to understand that the person who takes responsibility for making funeral arrangements has the responsibility for paying the bill. Undertakers usually ask for a deposit before they formally make any arrangements. This is because there are certain elements of the funeral that have to be paid for in advance of the service. The deposit is usually between £1,000 and £1,500. This often comes as a shock and families might have to work together to raise these funds. If the individual has enough funds in their estate the funeral expenses can be claimed from this. Life insurance plans and pre-paid funeral plans are designed to be paid out following the individual's death and can be requested once the death has been registered. Funds will in most cases be released once you are able to provide them with the death certificate, although for larger insurances probate may be required. It is advisable to check with the company.

If the person arranging the funeral is either the partner, parent or guardian or a close family friend of the deceased, is in receipt of a means tested benefit and has no other funds available to cover the costs, it may be possible to make a claim for a funeral expenses payment from the Social Fund. In order to check your eligibility and to make a claim you need to contact the Department of Works and Pensions on 0845 604 3719 or see www.gov.uk/funeral-payments for further information.

Veterans UK may contribute towards the costs of a simple funeral if the individual was receiving a War Disablement Pension. To check eligibility you can contact their bereavement helpline on 0800 1693 458. The Credit Union might also be able to help with a low cost loan, more information can be found at www.nefirstcu.co.uk or by calling 0330 055 3666.

If you are worried about paying for a funeral, the charity Down to Earth provides free confidential advice. They aim to support you with making funeral arrangements, assisting you to avoid debt and minimise distress. They can contact funeral directors on your behalf to compare costs and can help you to find sources of financial help. Down to Earth can be contacted on 0208 983 5055 or visit their website www.quakersocialaction.org.uk

Where an individual has no funds to cover the costs of the funeral, and family are unable or unwilling to cover the costs of the funeral then the local authority does have a legal duty to make arrangements for what is a very basic funeral. Where possible, family will be advised of where and when the funeral will take place but are unable to have any involvement in the arrangements. For further information contact Durham County Council Bereavement Services on 03000 265 609 or visit www.durham.gov.uk/bereavementsupport

Financial support and considerations

There are a couple of additional financial matters that it might be useful to know about:

- Some people can be entitled to claim a bereavement support allowance. If you are under state pension age and married or in a civil partnership with the deceased you may be eligible for a lump sum and monthly payments. You must claim within 3 months to receive the full amount. To check eligibility and to request a claims form please contact the Bereavement Service helpline on 0800 731 0469 or visit www.gov.uk/find-bereavement-services-from-council
- A remaining partner may also be entitled to claim certain other benefits. If you think you may be eligible to claim, contact the Pension Service or Job Centre Plus and ask for an appointment with the bereavement officer.

Pension Service 0345 606 0265

Job Centre Plus 0800 169 0190

- For individuals who are now living alone, following a bereavement, you may be entitled to claim a single person discount of 25% from your council tax bill. You need to contact your local council tax office and for Durham the contact number is 03000 264000.
- If you live in rented accommodation your housing benefit may be affected due to occupancy rules. For advice within County Durham contact Revenue and Benefits on 03000 262 000. A discretionary housing payment can be made to support you for up to 12 months. For further information and to apply in Durham contact Housing Solutions on 03000 268 000.
- A remaining partner may also be eligible to pay Income Tax for the first time, for example if an inheritance was passed over. HMRC provide a bereavement guide introduction which is available on their website. It provides basic information for dealing with personal taxes.
www.hmrc.gov.uk/tools/bereavement

For further advice regarding benefits within County Durham, you can contact Welfare Rights (Mon–Fri 9–12am) on 03000 268 968 for free confidential advice.

Others to inform

In addition to the government departments there may be others that you need to inform about the death. The following is to help you as a guide, although may not include everyone:

- Family and friends
- Family doctor / dentist
- Health professionals, to cancel any future appointments
- Social services or any agencies providing care such as home care, residential or nursing care, day care, Care Connect or meal delivery service
- Banks, Post Office, credit card providers, premium bonds or building society
- Executors of the estate or solicitor
- Insurance companies, life, health, house, car etc.
- Electricity, gas, telephone and water companies
- Landlord or local council if the property is rented
- Employer, pension provider or tax office
- Children's school and teacher, if a parent or close relative has died
- Gym membership, clubs or societies
- Medical equipment that has been loaned to the individual from health and social care professionals. Please contact Mediequip on 01325 524 531.
- Social media accounts

Medications

You might find that you have surplus medications at home and it is important that these are disposed of safely. This can be an upsetting and, if you are concerned about this process or the disposal of needles, for example, please ask a health professional for support. Oral medications can usually be returned to a pharmacy.

The Bereavement Register

It can be an upsetting reminder of your loss when you continue to receive post for your loved one. It is possible to register their name and address with the Bereavement Register who will try and stop post being sent out. You can contact The Bereavement Register on either 0207 089 6403 or

The Bereavement Register
Freepost RTEU-JSHJ-LCTZ
1 Newhams Row
London SE1 3UZ

www.thebereavementregister.org.uk

What is grief?

The meaning of grief is “deep sorrow”. It hurts a lot when someone you love dies. There is no right or wrong way to grieve and everyone who is bereaved will have their own personal experience of grief for each death they endure in their lifetime. It is important throughout the grieving process that you try to understand your thoughts, feelings and emotions. This list is an indication of the feelings and emotions you might experience, but is not exhaustive:



All of these feelings are normal during bereavement. The grief process can be exhausting, often causing physical symptoms, these may include:

- Palpitations, Dizziness, Anxiety, Fatigue, Tiredness, Sleep disturbances

Try not to cope with this alone, share your feelings and worries with people you trust such as family members, friends or health professionals.

You will have good days and bad days, more bad days in the beginning. When you do have a good day try not to feel guilty, be kind to yourself. It will take time but things will gradually begin to feel a bit easier. You will always remember the person who died and the memories of your time together. Nothing or no one can ever take that away from you, but this is a whole new ‘normal’ that will take time to get used to.

The Family Support Team at St Cuthbert’s will send you a condolence card after your loved one passes away and will follow up with a wellbeing call around 6 weeks after to offer emotional and practical support. They also send an anniversary card in the first year. You can contact The Family Support Team on 0191 386 1170 option 4.

Grieving can be a lengthy process, it is important not to bottle up your emotions. It is normal that these feelings may continue for many weeks or even several months. If you think that you are not coping with the grief, or that your symptoms are getting worse rather than better you may need to consult your GP. Counselling information for potential support for both adults and children is also available through the Bereavement Support Service here at St Cuthbert’s, which can be accessed by contacting the team on 0191 386 1170 option 9.

Supporting bereaved children and young people

Here at St Cuthbert's we understand the importance of supporting the whole family. Children and young people have a right to grieve, just like everyone else, and will grieve in different ways at different times.

Children tend to dip in and out of grief. One moment they may be very upset and then the next playing happily. This is a mechanism children have to prevent them from becoming overwhelmed by a distressing situation and is normal behaviour.

It is important to support children and remember that all children and young people are individuals. Each will experience and express bereavement and grief in their own way. However there are some general things you can look out for and do to help depending on the young person's age. Think about how you give them the news, take a few moments to come to terms with your own emotions and decide on the best way to start the conversation. Whoever is giving the news should prepare what they are going to say.

Don't be afraid to show emotion, it just shows that you are human: be careful though, it can be difficult if the bereavement was sudden or unexpected. Be honest, use straight simple facts and use words like dying/dead/died but try to use words that are appropriate to the age of the child. If basic circumstances of the death are known, have a conversation, if not known, say so, and explain you will try to find out.

What can you do to support the bereaved child?

- Look for a change in their behaviour – anger, quiet, over-emotional, withdrawn, lack of concentration.
- Be aware of any activities which may now be sensitive.
- Acknowledge the bereavement, don't be afraid to use the word dead.
- Be honest; children and young people need honesty. Answer questions clearly, if you do not know the answer explain to the child that you are not sure, but can try to find out.
- Be prepared to listen, over and over again and allow them time and space to express their emotions.
- Grieving is tiring; it could take months until a child or young person is able to start to manage everything.
- Understand that children will revisit their grief throughout the course of their lives; a death which occurred years ago can still affect a child or young person as their understanding may have changed with their development, as they get older their understanding and thoughts change.
- Try to understand the child and tailor activities to support their journey.

The different ways grief can present itself throughout childhood years

Age of child	Beliefs/emotions	Behaviours	How to help
Under 5 years old	Death is not permanent, temporary loss i.e. the person is away on a trip. . . confusing, anger, agitation, worry and guilt.	Withdrawn, intense dreams, acting out scenes of death or taking an interest in dead things.	Allow them to express feelings, be truthful in answers to questions, provide structure and routine.
6 - 9 years old	Death is final, interest in biology/spiritual concepts – it may be a punishment, other people who look after me might die, loneliness, sadness and anger.	Withdrawal, difficulty concentrating, changes in performance at school, aggressive acting out.	Allow expression of thoughts/feelings, peer support, tailor activities according to reaction.
10 – 12 years old	My thoughts/words caused the death, high awareness of death, what if others die? Shock, worry, fear, anxiety.	Fluctuating moods, changes in performance at school, withdrawal, problems concentrating.	Talking and listening to young person, allowing them to express themselves, answer questions truthfully.
Teenagers	Death may happen again, may sense own impending death, anger, confusion and guilt.	Mood swings, hiding emotions, impulsive/risk taking behaviours, screaming/ arguing, changes in performance at school.	Allow and encourage expression of hidden feelings (unless risk of harm), watch for high risk behaviour, peer support.

Useful contacts

- **Bereavement Advice Centre**
Providing general advice on most aspects of bereavement such as funerals, probate or tax. Telephone 0800 634 9494 or visit website www.bereavementadvice.org
 - **Citizens Advice Bureau** www.citizensadvice.org.uk
 - **CRUSE Bereavement Care**
UK organisation that provides support to anyone who has been bereaved. They provide information, advice or counselling for individuals, contacted on 0808 808 1677 hours - Mon-Fri 9.30am – 5pm, Tues/Wed/Thurs 9.30-8pm. Weekends 10am-2pm or visit www.cruse.org.uk
 - **Department of Works and Pension** Telephone 0800 731 0464.
 - **Government Services and Information**
The Government has a useful website which provides practical advice and links to other useful agencies. The website can be found at www.gov.uk
 - **LGBT Bereavement Helpline**
Supporting lesbian, gay, bisexual and transgender people who have been bereaved. They can be contacted on 0207 837 3337
 - **Macmillan Support Line**
Help and support with clinical, practical and financial issues. Telephone 0808 8080 000 7 days 8am to 8pm or visit www.macmillan.org.uk
 - **National Association of Funeral Directors**
The organisation monitors the standards of funeral directors and provides information and advice regarding what you can expect from a funeral director. Telephone 0121 711 1343 or visit www.nafd.org.uk
 - **Samaritans**
Provides emotional support to people in crisis and are available 24 hours per day. As well as the helpline they also have a website which can be found at www.samaritans.org
Telephone 116 123 free from any phone, any time
- Legacy of Lives**
An online platform which allows you to compare over 5,000 funeral directors in a few clicks and offers resources to help plan a funeral. www.legacyoflives.com

- **Simplify Probate - bought by CO-OP**
National organisation, experts with regards to probate and can provide help and advice around the grant of probate and estate administration (for a set fee). Visit www.co-oplegalservices.co.uk or telephone 0330 606 9548
- **St Cuthbert's Hospice Retail Team**
Whilst the Hospice does not offer a full house clearance service, we can collect good quality items for our shops to sell. Please contact the Retail Team on 0191 386 1170 - we are extremely grateful for all donations we receive. For donations of larger items of furniture, please contact the Meadowfield Store direct on 0191 378 4720 to arrange a collection. Please note, for large and multiple items we may need to charge a collection fee, which will be discussed with you .
- **The Compassionate Friends**
A charitable organisation, which supports bereaved parents, siblings and grandparents who have experienced the death of a child of any age. Telephone 0345 123 2304 or visit www.tcf.org.uk
- **WAY Widowed and Young**
This is the only national organisation that provides a self help group and support network for individuals widowed aged 50 or younger (not under 50s). Visit www.widowedandyoung.org.uk
- **Welfare rights**
Free confidential advice on benefits. Telephone 03000 268 968 Mon to Fri 9am – 12pm
- **BEAD - Bereaved Through Alcohol and Drugs** www.beadproject.org.uk
- **SOBS - Survivors of Bereavement through Suicide** www.uksobs.org
- **TEWV Tees Esk and Wear Valley Crisis Team** 08000 5160 171

For children and young adults

- **Child Bereavement UK**
Support and Information Line, Telephone 0800 02 888 40 or visit www.childbereavementuk.org
- **Childhood Bereavement Network**
Providing guidance, support and information to help manage the impact of death on the lives of children. Visit www.childhoodbereavementnetwork.org.uk Telephone 08088 020 021 or visit www.winstonswish.org

- **Hope Again**
The youth website of CRUSE Bereavement Care. Telephone 0808 808 1677 or visit www.hopeagain.org.uk
- **Jigsaw Project St Cuthbert's Hospice**
Counselling support for children and young people, telephone 0191 374 6183.
- **Winston's Wish**
Provides information and advice as well as specialist child bereavement support.
- **SHOUT** text 'SHOUT' to 85258 for free mental health support text service for anyone in crisis
- **Childline** www.childline.org.uk
- **Kooth** www.kooth.com- online mental wellbeing community

We understand that the information in this booklet is a lot to take in, however we hope that you find it useful.

The Hospice Family Support Team and Bereavement Support Service are here to provide ongoing support to you and your family should you need us. If you feel that our support would be helpful, please do not hesitate to contact the team on 0191 386 1170, option 3, Monday– Friday 9am– 5pm.

St Cuthbert's Hospice



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Information provided within this booklet was correct at the time of printing. (Aug24) This booklet is for general information only and is not a complete statement of the law. Regulations and local arrangements do change and whilst every care has been taken in compiling this booklet, St Cuthbert's Hospice cannot accept responsibility for any inaccuracies.

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