

Information for Patients and Carers

Bereavement

**Produced by
Patients' Voice
at
Hall Grove Group Practice
Welwyn Garden City**

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Addendum – The Impact of COVID-19

Covid-19 has had a widespread impact on all aspects of our lives and work, including the things we have to do when someone dies. The principle changes that have been introduced are because of the lockdown and the need for social isolation. This addendum outlines these changes and adds to the general information contained in this booklet.

A.1. Death Certificate

When someone dies, the normal requirements for certification by a medical practitioner still apply. However there has been relaxation of the regulations to provide some flexibility in the process to confirm the death, e.g. use of video, and provide a medical certificate. Doctors are being encouraged to send certificates electronically rather than by hand.

A.2. Register the Death

Register offices in Hertfordshire are closed during the COVID-19 outbreak. However, you can register a death over the phone on **0300 123 4045**. A death needs to be registered with the registrar within five days.

A.3. Can funerals still go ahead?

The restrictions on public gatherings mean that some places of worship are closed and others have limits on attendance for ceremonies. This means that funerals may only happen at the crematorium or at the graveside.

Attendance at funerals is constrained by the 2 metre rule so that mourners and funeral staff are protected from possible infection. This effectively limits the numbers who can attend the funeral ceremony. The current advice from the Government says that:

- The numbers of mourners attending should be as low as possible to achieve a 2 metre safe distance. Only the following people should attend in addition to the funeral staff: members of the person's household, close family members, OR close friends, somebody to lead the service (celebrant).
- In addition, if processes are in place to minimise the risk of transmission, mourners who are in self-isolation because someone in their household is showing symptoms of infection may attend as can mourners who are clinically vulnerable or extremely vulnerable and shielded.
- Mourners who are showing COVID-19 symptoms should not attend

The funeral director will be able to advise how the rules affect the funerals they organise.

These constraints will add to the difficulty and the pain of a loss, especially if someone close to the deceased is unable to attend the funeral. It might help to think about the possibility of a memorial service at a date in the future where more people can be present.

A.4. Apply for Probate.

You can still apply for probate online or by post. You can also instruct a solicitor or specialist in probate to apply on your behalf. Probate applications are taking longer to be approved because of COVID-19.

Introduction

This guide was produced by Potterells Surgery for their patients and their close relatives. It has been adapted by Patients' Voice at Hall Grove Group Practice and adopted by the practice.

Throughout this Guide, the term “***Your relative***” is used to refer to the member of the family, significant other or friend who has died.

This guide has been produced to help you through the immediate practical matters, and also to provide you with other information which you may find useful.

The first section addresses the practical elements.

The second section provides some emotional support and information.

Finally, the third section lists organisations which you may find helpful.

We hope this guide will be of use to you, and if you have any feedback, questions or identify any omissions, please speak to the Hall Grove Group Practice Manager on 01707 332233

1. The Practical Elements

In the first few days after death, it is often the responsibility of the person most distressed to make the necessary practical arrangements. It is therefore wise to have a friend or relative to help you with these arrangements. The six steps following a bereavement are:

- Register the death
- Arrange the funeral
- Tell the Government about the death
- Check if you can get bereavement benefits
- Deal with your own benefits, pension and taxes
- Deal with the estate.

Further detailed information can be found at www.gov.uk/when-someone-dies

1.1. Register the death

1.1.1. Obtain the Medical Certificate (Death Certificate)

The Medical Certificate, often called the “death certificate,” is an important legal document showing the cause of death, which has to be signed by the doctor who was responsible for your relative when they died. Once the surgery has been notified about the death, the Doctor will prepare the medical certificate. This usually takes 2-3 working days. Any delay in receiving the certificate will **not** prevent you from making provisional funeral arrangements with a funeral director, although it is important to stress these are provisional until the death certificate has been registered.

1.1.2. If a Coroner is involved

In some cases, there may be a delay in issuing the certificate should the death need to be referred to the coroner, or if the Doctor responsible for your relative is not immediately available.

Reasons for a death being referred to the coroner include:

- No doctor saw the person within 14 days prior to their death
- There is a sudden or unexpected death
- there is an unnatural death
- the cause of death cannot be identified.

If the death is referred to the Coroner, please notify your funeral director and follow their advice.

The death cannot be registered until the Coroner has finished the investigation.

Once the certificate has been completed, the surgery will telephone you to let you know you can collect the certificate.

Please carefully read both sides of the detachable slip on the certificate when you receive it.

1.1.3. When and where to register a death

If a Coroner isn't involved, a death needs to be registered with the Registrar within **5 days**. You need to register the death at a register office in the district where it took place. If it happened in Hertfordshire, you can register the death in any of the register offices in the county.

If you can't get to any of the offices in Hertfordshire, you can make a Declaration at any register office in England and Wales. The Declaration will be sent to the correct office and the death certificates and other documents will be posted to you.

1.1.4. Contact details for Hertfordshire Register Office

Telephone **0300 123 4045**

Email; hatfield.registrars@hertfordshire.gov.uk

19b St Albans Road East, Hatfield, Hertfordshire, AL10 0NG

This office is the central office for Hertfordshire and is where the Registration Admin Team are based. You need an appointment to be seen. This is so you don't have to wait around the register office or queue to see them.

It is also possible to register a death online using the following link
<https://hertfordshire.zipporah.co.uk/Registrars.Live>

1.1.5. Who can register the death?

- A relative of the deceased
- A person present at the death
- The occupier of the house where the death took place
- The person who is arranging the funeral and instructing the Funeral Director.

1.1.6. Documents to bring with you

A Medical Certificate of the Cause Death from a GP or hospital doctor.

It is useful to bring the deceased's passport, birth certificate, marriage certificate, deed poll (if relevant) and a recent utility bill, along with identification for yourself.

Registration will go ahead without these documents, but they help to ensure that the registration is accurate

1.1.7. How much registering a death cost

There's no fee for registering a death. You can buy a standard death certificate for £4 at the time you register the death. It is often helpful to request several copies as they will be needed to send to the deceased's bank, credit card companies etc. The fees rise for certificates bought at a later date.

Check the register page very carefully before signing to avoid the need to make corrections and additional costs

1.1.8. Documents you'll get from the Registrar

A certificate for Burial or Cremation (called the green form), giving permission for the body to be buried or for an application for cremation to be made.

You will be given a form to take to the Funeral Director, which gives permission for burial or cremation.

You'll also get a BD8 form that you need to give to the Department of Work and Pensions.

1.2. Arrange the Funeral and Service

Before going ahead with any arrangements, it is advisable to check whether the deceased left a will or any instructions for the funeral. If you are not the Next of Kin or Executor, you should check with them that you have the authority to proceed with the arrangements. The funeral Director will provide you and help organise you with detailed information about the types of funeral services. These can be at a Church, Crematorium, or you may wish to have a "Civil Funeral Service" A civil funeral is an alternative to a traditional religious funeral and enables you to design a personal and individual service that truly reflects and celebrates the life of your loved one.

1.2.1. Funeral Directors

Must provide you with a price list on request and cannot exceed any written estimate they give you without permission.

1.2.1.1. Most Funeral Directors will:

- Make all necessary arrangements
- Provide appropriate staff
- Provide suitable coffin (there are many choices, and it is important to understand costs)
- Transfer the deceased from the place of death to the funeral directors' premises.
- Care for the deceased prior to the funeral
- Provide a hearse
- Arrange for the burial or cremation as appropriate.

1.2.1.2. Local Funeral Directors

Austins Funeral Directors

33 Wigmores North
Welwyn Garden City AL8 6PG
01707 333788

Austins Funeral Directors

16 High Street
Welwyn AL6 9EQ
01438 714686

Coughlan Brothers (Co-op)

1 Southfield
Welwyn Garden City AL7 4ST
01707 325959

Welwyn Garden City Funeral Care

57 Cole Green Lane
Welwyn Garden City AL7 3PP
01707 333021

J J Burgess & Sons

Alfred House
20 The Common,
Hatfield AL10 0ND
01707 262122

Chas A Nethercott & Son Ltd

148-150 Darkes Lane
Potters Bar EN6 1AF
01707 652288

Potters Bar Funeral Care (Co-op)

100 Darkes Lane
Potters Bar EN6 1AE
01707 659917

1.2.2. Funeral Costs

Every funeral is unique and it's the choices that you make that will determine the final cost of the funeral. The funeral director will guide you through the funeral choices available and give you a clear, written estimate of how much the funeral will cost based on the arrangements you've chosen. Disbursements are fees to others, i.e. for doctors' certificate, a minister, newspaper announcements, flowers, and the crematorium

This cost can vary quite a bit, depending on location and the funeral arrangements. As a guide only, the *total average cost* of a traditional funeral is £4250 including fees plus third-party fees (essential services delivered by others that they will manage on your behalf).

But it is possible to have a meaningful funeral for a lot less.

For example, you could have a 'direct cremation', which costs about £2000, and then organise a ceremony at home. Or you could even arrange the funeral yourself.

1.2.3. Cremation Information

When a cremation is planned, the doctor signing the medical certificate will need to fill in a verified "cremation form", before the cremation can take place.

1.2.4. After the funeral

There will be a number of people and organisations who will need to be notified about the death to ensure the persons estate is dealt with appropriately. Banks in particular should be told quickly to guard against fraud. The Registrar will be able to advise you who you need to speak to if you are unsure.

1.2.5. Tell Us Once service (TUO)

Following the registration of a death several government departments and local services will need to be told. The following web site guides you through the process:

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

You have 28 days to use this service after registering the death.

Organisations that “Tell us Once” will contact include:

- HM Revenue and Customs- to deal with tax and cancel any benefits
- Department to Work and Pensions- to cancel any benefits, for example income support
- Passport Office- to cancel passport
- Driver and Vehicle Licensing Agency- to cancel driving licence
- The local council- to cancel Housing benefit, Council Tax Benefit, a blue badge, inform council housing services and remove person from the electoral register
- Public Sector or armed forces pension schemes- to stop pension payments
- Update property records if the person who died owns land or property.

If you are using a professional (such as a solicitor) to deal with the estate, they will be able to help you with any legal requirements and advise you on benefits or other financial matters

2. Emotional Support and Information

2.1. Emotional Factors

Whoever has died, your loss is unique to you, and you will cope with it in your own way. But although bereavement is a highly personal and often traumatic event, many people go through a range of recognisable reactions and emotions when someone they are close to dies.

Sometimes, people are shocked and upset by their changing and perhaps violent emotions when they are bereaved. Realising that these feelings are quite normal may help.

Feelings of depression and meaningless can hit you when the reality of death begins to bite, and you realise that the person who has died will not come back.

Some people feel angry after bereavement, which can be the hardest feeling to cope with. You may feel anger at the injustice of your loss; anger at the lack of understanding in others; anger at the person who died because of what they are putting you through. These feelings are normal, don't bottle up your feelings – try to think about the reasons for your anger. It can help to talk about your feelings with someone who isn't emotionally involved in your loss.

You are likely to feel fearful and anxious. This is very natural- your familiar world has been turned upside down, and you are likely to feel you have little control over your life or over the thoughts and feelings churning inside of you.

2.2. Grief

When you are bereaved you may have to cope with a world which seems to have fallen apart. In practical terms, your life may have changed dramatically. Your financial situation will have changed, you may be sleeping alone for the first time, or be faced with household jobs which you used to share with the person who has died. Losing a close family member or an old friend can mean that you have no one who shares your childhood memories and family jokes.

The biggest changes are probably inside of you. When someone close to you dies, it can seem as though everything you took for granted has gone, that you have lost your sense of identity and self-worth. You may feel you have lost almost everything and haven't much left to fall back on or look forward to. And you may feel like this even if you have loving friends and family around you.

Grief knocks you off balance emotionally, physically and mentally. You think that that you should feel all right because you have family and friends looking out for you- but you don't.

2.3. Your Self

People react physically in different ways, some feel tense others feel edgy and restless with difficulty sleeping, others feel slow and lethargic.

The stress of grief makes enormous physical demands upon you. It is important to take extra care of yourself- try to eat well, take exercise and take extra rest, even if you cannot sleep.

2.4. Getting used to the death

This is likely to happen in fits and starts and is often not as simple as it sounds. Allowing your feelings to come out can help you get used to the loss. Talking about the person who died can help you get used to reality of the death and get through some of the anguish you may feel.

As you do this, you will probably, slowly, begin to find a way of living without the person alongside you, but very much with you in your thoughts and memories.

3. Lists of Organisations Which You May Find Helpful

Do not be afraid to seek help with coping with the bereavement. Following are examples of non-profit organisations which may be useful to you.

Age UK

Tel: 0800 055 6112.

Web: www.ageuk.org.uk

Age UK is a national network of groups providing a variety of services for older people, including providing advice, enable independence in a variety of ways and help and advice to combat loneliness

Bereavement Advice Centre

Tel: 0800 634 9494

Web: www.bereavementadvice.org

Will offer practical advice on what to do when someone dies

Citizens Advice

1st Floor Queensway House Queensway, Hatfield, Hertfordshire, AL10 0LW

Web: www.citizensadvice.org.uk

The Compassionate Friends

Help line: 0845 123 2304

Web: www.tcf.org.uk/

The Compassionate Friends is a self-help organisation. Parents who have been bereaved themselves offer friendship and support to other bereaved parents, grandparents, and their families.

Cruse Bereavement Care

Tel helpline: 0808 808 1677

Web: www.cruse.org.uk/

Offers advice and support to bereaved people, and can supply a wide range of books, leaflets and a newsletter for bereaved people.

Facing Bereavement

Web: <http://www.facingbereavement.co.uk/>

This website contains articles offering advice and guidance on facing and dealing with bereavement.

Natural Death Centre

Tel: 01952 712690

Web: <http://www.naturaldeath.org.uk/>

Offers advice on arranging a funeral

Herts Help

Tel: 0300 123404

Web: www.hertshelp.net

Herts Help is a network of community organisations in Hertfordshire working together. They will help you find independent support, guidance and information you need to get the most out of life.

Samaritans

Tel from any phone: 116 123

Web: www.samaritans.org

Samaritans are ordinary people from all walks of life who offer a sympathetic listening ear to despairing and suicidal people of all ages.

Veterans UK

Tel: 0800 1914218

Web: www.gov.uk/government/collections/help-and-support-when-a-veteran-or-service-person-dies

The agency can offer support and advice to war pensioners, war widows, their dependents and carers.

Other local and national organisations can be found by looking on the internet, contacting the local council or by visiting your local library