

# Useful information for loved ones following a bereavement

*-RWT Primary Care Network*

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# Introduction

We have sign-posted you to this guide due to the recent death of someone close to you. We are very sorry for your loss, and we know that this can be a very difficult and distressing time.

We hope this guide will be of use to you, and if you have any feedback or questions, please speak to a member of our reception team or email [rwh-tr.primarycare@nhs.net](mailto:rwh-tr.primarycare@nhs.net).

**We are here to help.**

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## Practical Arrangements

### Obtain the medical 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/loved one when they died. The surgery can only write the certificate once the death has been referred to the medical examiner. The medical examiner advises whether a GP can write the certificate or whether the death is reportable to the coroner\*. It takes around 2-3 working days for the medical examiner and doctor to confirm the most appropriate action. Please note that if your loved one passes away in hospital, the GP may not immediately be aware.

This may seem a long time when you are grieving, and planning a funeral, but the doctor has strict legal obligations to fulfil before they can issue the certificate. These obligations depend on the





circumstances of the death, the location, and whether it was anticipated, but generally a doctor needs to physically verify the death, review the medical records and carefully complete the official paperwork.

In some cases there may be a delay in issuing the certificate should the death need to be referred to the coroner, or the doctor responsible for your relative is not immediately available. Any delay in this process 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 has been registered.

\*Reasons for a death being referred to the coroner include if the doctor has never seen or treated the patient, if there is a sudden or unexpected death, if there is an unnatural death, or if the cause of death cannot be identified. If the death is referred to the coroner, please notify your funeral director and follow their advice.

Once the certificate has been completed, the medical examiner service will contact you to advise you of the next steps.

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## **Register the death**

The medical certificate must be taken to the registrar within five days of the death (you can make an appointment via Wolverhampton Registry Office), unless it has been referred to the coroner. The registrar cannot register the death until the coroner's decision is made.

People legally allowed to register the death are:

- a relative
- a person present at the death
- an official from the hospital
- the person making arrangements with the funeral directors

When registering a death, you will need to take the medical certificate and (if available):

- birth certificate
- marriage/civil partnership certificates
- NHS Medical Card

You will also need to tell the registrar:

- the person's full name at the time of death
- any names previously used, including maiden surname
- the person's date and place of birth (town and county if born in the UK and country if born abroad)
- their last address
- their occupation
- the full name, date of birth and occupation of a surviving spouse or civil partner
- whether they were receiving a state pension or any other state benefit

If a post-mortem is not being held, the registrar will issue you with:

- a certificate for burial or cremation, giving permission for

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the body to be buried or for an application for cremation to be made

- a certificate of Registration of Death, issued for social security purposes if the person received a state pension or benefits.

## **Arrange the funeral**

Before going ahead with any arrangements, it is advisable to check whether the deceased left a will and any instructions for the funeral. If you are not the Next of Kin (Nearest Relative) or Executor, you should check with them that you have the authority to proceed.

Most funeral directors are members of one of two trade associations:

- National Association of Funeral Directors (NAFD)
- Society of Allied and Independent Funeral Directors (SAIF)

Member firms must provide you with a price list on request and cannot exceed any written estimate they give you without your permission.

Most people would probably require the funeral director to provide the following services as a minimum, *e.g. some people might request a direct cremation, in which case these services would not be offered:*

- make all necessary arrangements;
- provide appropriate staff;
- provide a suitable coffin;
- transfer the deceased from the place of death to the funeral director's premises;

- care for the deceased prior to the funeral;
- provide a hearse to the nearest cemetery or crematorium;
- arrange for burial or crematorium as appropriate.

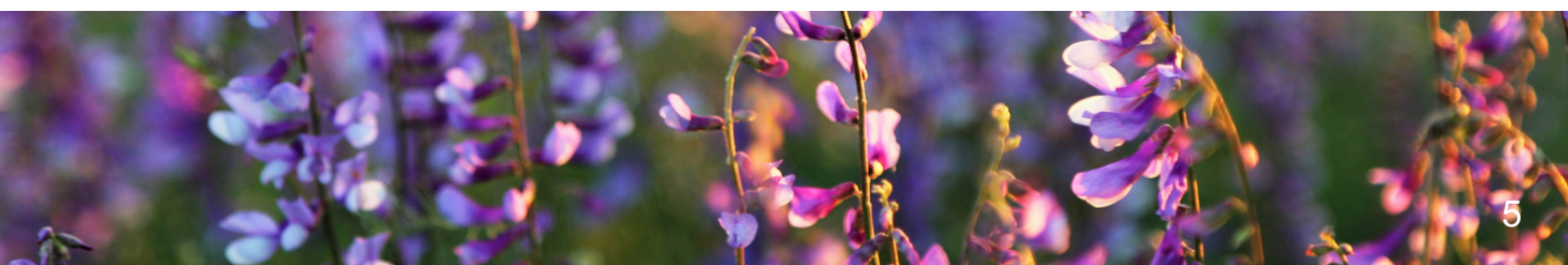
Embalming, viewing of the deceased, or providing a limousine for mourners are optional extras. Discuss these fully with your funeral director and make sure you receive an itemised written quotation.

Funeral costs for the same services may vary considerably from one funeral director to another. It is advisable to get more than one quote to compare costs and services. Funeral directors should provide detailed price lists for you to take away.

Disbursements are fees paid to others, i.e. a minister, newspaper announcements, flowers, and crematorium. Ask the funeral director for a written quotation detailing all these fees.

In addition, it should be remembered:

- when you arrange a funeral, you are responsible for paying the bill;
- funeral payments are normally recoverable from the deceased's estate;
- check that the price includes what you require and whether there are any additional costs that will be added on.



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## Other things to consider

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

Telling people about a death is often difficult, and you may want to ask trusted family and/or friends to help you. Some organisations however may insist on speaking to the Next of Kin or Executor of the Estate. It is useful to record the date, time, and name of the person you speak to when making calls. Additionally, if you send off any important documents, it is advisable to keep a copy of them and a note of when you sent them.

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.

You also may be eligible for bereavement support payment if your partner has died (statutory bereavement payment) or leave if you had a stillbirth. More information on eligibility can be found on [gov.uk](https://www.gov.uk).

If your loved one used any equipment, for example, a walking frame, blood pressure machine etc. please give our Care Coordination Team a call on 01902 443322 or you can drop it back to the practice they were registered with.



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## Help and support

It is a very challenging period and bereavement can affect people in different ways. However, you are not alone and there are various support systems available in place for you. This includes your GP and some other support organisations.

***If the deceased was known to Compton Care, Compton Care can provide bereavement support.***

### Age UK

Tel: 0800 169 6565

Web: [www.ageuk.org.uk](http://www.ageuk.org.uk)

Age UK is a national network of groups providing services for older people. Some Age UK groups offer bereavement counselling. Look in your phone book to find your local group, or ring the national office listed above.

### Bereavement Advice Centre

Helpline: 0800 634 9494

Web: [www.bereavementadvice.org](http://www.bereavementadvice.org)

The Bereavement Advice Centre offers practical advice on what to do when someone dies.

### Bereavement Support Café

Every second Friday of each month, 10.15am-11.45am, Heart and Lung Seminar Room, New Cross Hospital

Free parking and refreshments included

Tel: 01902 444072





## **Black Country 24/7 Urgent Mental Health Helpline**

Tel: 0800 008 6516

Free 24/7 helpline for those who require urgent mental health support.

## **Child Bereavement UK**

Web: [www.childbereavementuk.org](http://www.childbereavementuk.org)

Aimed at supporting parents to support their child

## **Child Death - Specialist Nurse**

RWT Bereavement Service

Tel: 01902 444700 or 07787221007

## **Citizens Advice Bureau**

Tel: 0808 278 7919

Web: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

## **Compassionate Friends**

Helpline: 0845 123 2304

Web: [www.tcf.org.uk](http://www.tcf.org.uk)

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

## **Cruse Bereavement Care**

Helpline: 0844 477 9400

Web: [www.cruse.org.uk](http://www.cruse.org.uk)

Cruse Bereavement Care offers free information, advice and support to bereaved people. Cruse runs a helpline, and can supply a wide range of information for bereaved people.

## **Inheritance and Probate Tax Helpline**

Tel: 0300 123 1072

Web: [www.hmrc.gov.uk/cto/iht.htm](http://www.hmrc.gov.uk/cto/iht.htm)

## **Institute of Civil Funerals**

Tel: 01480 861411

Web: [www.iocf.org.uk](http://www.iocf.org.uk)

The Institute of Civil Funerals can help you find someone to conduct a non-religious funeral.

## **Natural Death Centre**

Tel: 01962 712 690

Web: [www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)

Natural Death Centre offers advice on arranging a funeral with or without using a funeral director.

## **Samaritans**

Tel: 0845 790 9090

Email: [jo@samaritans.org](mailto:jo@samaritans.org)

Web: [www.samaritans.org.uk](http://www.samaritans.org.uk)

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

## **Service Personnel and Veterans Agency**

General Helpline: 0808 1914 218

Bereavement number and minicom line: 0800 169 3458

Web: [www.veterans-uk.info](http://www.veterans-uk.info)



The Service Personnel and Veterans Agency can offer support and advice to war pensioners, war widows, their dependants and carers.

## **SANDS**

Web: [www.uk-sands.org](http://www.uk-sands.org)

Support for those who have experienced a miscarriage and neonatal death.

## **Support for young people**

Grief Encounter. Web: [www.griefencounter.org.uk](http://www.griefencounter.org.uk)

Hope Again. Web: <http://hopeagain.org.uk>

Winston's Wish. Web: [www.winstonswish.org.uk](http://www.winstonswish.org.uk)

## **Survivors of Bereavement by Suicide**

Website: <http://uk-sobs.org.uk/>

Survivors of bereavement through suicide.

## **Support after the loss of a pet**

Blue Cross Pet Bereavement Support.

Web: [www.bluecross.org.uk/pet-bereavement-support](http://www.bluecross.org.uk/pet-bereavement-support)

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