



**My Loved One has died
What happens next?**

**Biddulph Doctors
Bereavement support leaflet**



The whole team here at biddulphdoctors would like to offer our condolences to you on your recent bereavement.

We know that the death of a loved one can be an incredibly difficult time and the contents of this leaflet have been created to help support you through this difficult process. Some arrangements will need to be made very soon, at a time when you may be feeling particularly vulnerable. With this in mind we have tried to simplify the next steps to help support you over the coming days and weeks.

1. Look after yourself
2. Arrange the death certificate
3. Register the Death
4. Arrange the Funeral
5. Letting others know
6. Think about your loved one's will and estate
7. Get some further support



1/ Looking after yourself

When someone dies the loss is unique to you and grief will affect you individually. How someone else experiences loss may not be the same as how you do, and the grief you have felt after a different bereavement might feel different to this one. Bereavement is highly personal, with people going through a range of emotions when someone close to them dies; it may be an extremely difficult and traumatic time for you.

A key piece of advice is to experience this loss as you need to, it is a very individual experience, no one knows exactly how you feel. Also, we urge you to be gentle on yourself, allow yourself time and don't "feel bad" for anything you are experiencing, or for what you need at this time. Guilt is a common feeling. It may be helpful to think of grief as a journey, rather than a place you need to get to. It may take time to feel more like you again or you might have a new normal. Grief is not a straightforward line and you may find it comes back and hits you hard when you are not expecting it.

Some common emotions are:

- Shock and Numbness
- Sadness
- Guilt
- Anger
- Shame
- Loneliness
- Depression

It is often very hard to think about yourself when you have lost someone and you are hurting. Perhaps if this is particularly hard for you, ask others for help to support you with this.



During this time:

1. Try to take care of yourself – eat and drink properly and try to rest.
2. Don't be rushed- Don't feel under pressure to make decisions until you are ready. In particular, don't make major changes in your own life too quickly (unless absolutely necessary) and don't make financial decisions you don't fully understand.
3. Worried family members may want to make decisions about finances or your living arrangements, whilst you can't avoid these forever, please give yourself time to consider everything carefully.
4. Remember that those around you will be experiencing this bereavement differently, give each other space, time and understanding.
5. Talk if you need to, to family, friends, colleagues, neighbours – sometimes people struggle to know what to say when someone is grieving but they are usually happy to listen and be there for you, be open about how you feel. There are lots of people out there to help you, at the back of this leaflet there are some agencies and telephone numbers that will be able to advise and support you at this difficult time.
6. It's ok to look towards the future and make realistic plans if you feel able, but there is no rush.
7. Remember your GP is there for you. Loss can cause a range of physical and mental symptoms, from sleeplessness and headaches to digestive problems and breathlessness. You may feel forgetful, have mood swings or be aggressive. These are normal reactions to loss, if you feel you have any concerns about your physical or mental health you should contact your GP.



2/ Arranging the death certificate

Verification of death

A qualified health professional will need to confirm the death (called verification). In the community this is usually done by one of the care home nurses or the district/ community nurses. They will then usually contact the GP surgery to advise of the death but it is a good idea to also phone your loved one's GP surgery to check they are aware. They may also ask a few questions to help the death certificate be completed as quickly as possible.

Doctors cause of death Certificate and Medical Examiner service

For most deaths, a Medical Certificate stating the Cause of Death (MCCD) needs to be produced by a doctor (usually a GP for deaths in the community) who send it to the Medical Examiners to review the circumstances surrounding a person's death. Medical Examiners are senior doctors who have received specialist training to become a Medical Examiner. The Medical Examiner provides an independent review/scrutiny of the death, offering families and carers of the person who has died an opportunity to ask questions or raise concerns about the care their loved one received prior to death. Medical Examiners are independent and therefore will not have been involved in the care of the deceased.

The next of kin or other named contact will receive a call from the Medical Examiner's office to ask a few questions about the patient and their care. There are leaflets about the Medical Examiner service we can give you for further information. You can contact the Medical Examiner Service on 01785 230532 or medicalexaminer.referrals@nhs.net.



Coroners referrals

If the death is unnatural or unexpected or no doctor at the surgery has seen the patient alive, then the death will need to be referred to the coroner first.

This does not mean that a postmortem will be needed and most coroner referrals do not result in a postmortem. This often does mean that there may be a delay before the MCCD. You can contact the coroners office if you need to on 01782 234777 or by email on

staffordshireandstokecoroners@stoke.gov.uk

Other Health and social care services

Contact any other health and social care services that were involved with your loved ones care that might be coming out to visit or have appointments booked e.g. local hospital, home care agencies, social services, pharmacy. It can be upsetting to have to tell someone knocking on the door unexpectedly or calling to find out why they haven't come for an appointment. If the district nurses have been involved they will be happy to advise and help you contact any other agencies of services concerned (The district nurses can be contacted by calling 01782 831110).



3/ Registering the death

The medical examiner service will send the MCCD directly to the registrar. **You then have 5 days in which to register the death.** The death may be registered by the person arranging the funeral, the person present at the time of death or a relative of the person that has died. Consider taking someone with you for support as for many people this may be a particularly emotional experience when the death becomes more 'real'.

The Registrar will have the Medical Certificate that states the Cause of Death (MCCD) when you arrive but you will need to take the following information:

- The person's full name at the time of death Any names previously used (e.g. maiden name)
- The person's date and place of birth
- Their usual address
- Their occupation and whether they were retired
- The full name, date of birth and occupations of a surviving or late spouse or civil partner
- Whether they were getting a State Pension or other benefits (including war pension books)

It is helpful to take the deceased's birth certificate, marriage or civil partnership certificate (if applicable) and their NHS medical card. Taking supporting documents (e.g. a utility bill) which show your own name and address would be helpful too.



At the end of your appointment, you will receive:

1. A Death Certificate (There is a small charge for this and consider buying additional Death Certificates as it is often the case that these are needed later to notify other organisations about the death). This is a copy of the entry on the death register.
2. A certificate for burial or cremation (known as the Green Form, to be given to the funeral director).
3. A certificate of the registration of death (form BD8, to be sent to the local social security office with pension and benefit books).
4. Leaflets relating to benefits and a booklet produced by the department of social security and the 'tell us once' service



4/ Arranging the funeral

Arranging a funeral can often be a challenging time and it can sometimes feel overwhelming. It is helpful to start by thinking about what the person who died would have wanted – they may have left instructions for their funeral in their will or within a letter of wishes, or they may have purchased a funeral package before they died. If the person left no clear wishes, the executor of the will or nearest relative will usually decide if the body is to be buried or cremated and what type of funeral will take place. Try to keep your loved one at the heart of the planning and consider what they may have preferred even if they didn't record this. Remember that you are doing the best that you can in difficult circumstances. You may also wish to contact a minister of religion for the person who has died or a celebrant if you have not already done so.

Choosing a funeral director:

After the death has been confirmed (verified), you may contact a funeral director. Your loved one may have already chosen a funeral director, or friends/family may have a preference. Although it is not a legal requirement many people choose to use a professional funeral director to manage funeral arrangements. Families often find recommendations of funeral directors from family and friends useful. You may also find it helpful to consider the location of the funeral director, if it is close to home for example it may be more practical for you. Please bear in mind that the cost of a funeral can vary between funeral directors. If you are using a funeral director we would always suggest you use if funeral director who is a member of one of these organisations: National Association of Funeral Directors (www.nafd.org.uk), National Federation of Funeral Directors (www.nffd.org.uk) or Society of Allied and Independent Funeral Directors (www.saif.org.uk).



Some people prefer to arrange a direct cremation as they feel this is more personal and can save costs. If you are thinking of doing this we recommend you contact the Cemeteries and Crematorium Department of the local council (<https://www.staffsmoorlands.gov.uk/cemeteries>).

Paying for the funeral:

As well as being stressful to organise funerals are expensive and we recognise that, for some people, affording a funeral can cause concern. Funeral Directors are for the most part understanding of being in this difficult predicament. However it is usual practice for a funeral director to ask for a deposit (this is usually around £1000). Funerals can be paid for by:

- you or another family member
- a lump sum from the deceased's life insurance or pension scheme
- the deceased's estate (any money or assets they left). Funeral costs take precedence over other debts and banks must release funds for funeral expenses, however if there is a delay with this you may need to pay the cost in the meantime
- a pre-paid funeral plan arranged by the deceased

If you are unable to meet the funeral costs you may be able to get help if you have a low income and meet the criteria. Visit www.gov.uk/funeral-payments for further information.



5/ Letting others know

Once you have registered the death, you can also use the 'tell us once' government service (see <https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>). It is a free service which you can opt for when you register the death which will inform many local and central government departments, so you don't have to inform them all individually.

You will still have to separately contact:

- contact banks and mortgage providers
- insurance providers
- companies that the person had contracts with, like utility companies, landlords or housing associations
- personal or workplace pension schemes, unless they're one of the public sector pension schemes that Tell Us Once contacts
- update property records if the person owned land or property
- DVLA if they owned a vehicle
- HMRC if they owe business taxes like VAT
- Student Loans company if they had a student loan from them

You can also consider registering the name and address of someone who's died to stop unsolicited mail by contacting the bereavement register (<https://www.thebereavementregister.org.uk/>).



6/ The Will and the estate

When someone dies, you may need to obtain the legal right to deal with their property, money and possessions (called the estate). If the person who has died has left a will it will name executors of the will. This is called obtaining Probate and is a legal document which then gives the legal right to executors of a will permission to administer the estate according as the deceased wished.

If the Estate is small and the property automatically passes to a partner, or you live in rented accommodation then Probate is not always necessary. There is no fee for applying for Probate if the Estate is worth less than £5000 otherwise the fee is £300.

If there is no will (known as dying intestate) the closest living relative can apply to administer the Estate. All you have to do is complete the Probate application form and tick the box which says 'no will' which means you are applying for letters of administration.

With regard to your home if it is owned jointly so that the share of the deceased automatically transfers to the survivor then all you have to do is complete Form DJP from the land registry website. You then send this form together with a death certificate to: H.M. Land Registry, Citizen Centre, P O Box 7806, Bilston. WV1 9QR. There is no charge for this service and the property will have the name of the deceased removed from the title deeds.

We recommend you seek legal advice in this area if you are unsure how to proceed. There is also lots of helpful information on: www.gov.uk/applying-for-probate



7/ Getting more support

Name	Support offered	Contact/ Visit
Age UK	Information and advice for people in later life	https://www.ageuk.org.uk/ 0800 169 65 65
At a Loss	Helping bereaved people find support and well being	https://www.ataloss.org/
Blue Cross	Pet loss service	https://www.bluecross.org.uk/pet-bereavement-and-pet-loss 0800 096 6606
Citizens Advice Biddulph	For general advice	0808 278 78 76 http://www.casns.org.uk/advice@casns.org.uk
Child Bereavement UK	Helps families to rebuild their lives when a child grieves or when a child dies	https://www.childbereavementuk.org/
Compassionate Friends	Supporting bereaved parents and their families	https://www.tcf.org.uk/ 0345 123 2304
Cruse	Bereavement support	https://www.cruse.org.uk/ 0808 808 1677
Dougie Mac Hospice	Bereaved carer friendship group	01782 344300
Dove	Bereavement and Loss Counselling	https://thedoveservice.org.uk/ 01782 914455
Good Grief Trust	Help and Hope all in one place	https://www.thegoodgrieftrust.org/
National bereavement service	Provide experienced advice and information on how to handle practical issues and legal administration following a bereavement.	https://thenbs.org/ 0800 0246 121



Omega	Support to reduce social isolation and loneliness	https://omega.uk.net/ 01743 245 088
Registrar's Office Biddulph	For registering the death	trriagesupport@staffordshire.gov.uk 0300 111 8001
RoadPeace	Provide information and support services to people bereaved or seriously injured in road crashes	https://www.roadpeace.org/ 0800 160 1069
Samaritans	Support for those having a difficult time. They also run zoom groups 'Facing the future' supporting people bereaved by suicide	https://www.samaritans.org/ Call 116 123
SANDS	Baby and pregnancy loss bereavement charity	https://www.sands.org.uk/ 0808 164 3332
SLOW	Support following the loss of your child or sibling	https://slowgroup.co.uk/ 07532 423 674
SHOUT	Provide urgent mental health support by text	Text 85258
SUDEP	Supporting and working alongside those whose loved ones have died suddenly from an epilepsy-related death	https://sudep.org/ 01235 772 852
Survivors of bereavement by suicide	UK Peer-led support to adults impacted by suicide loss	https://uksobs.com/ 0300 111 5065
WAY – widowed and Young	Support for those widowed under the age of 50	https://www.widowedandyoung.org.uk/ 0300 201 0051



Winston's Wish	helps children, teenagers and young adults (up to the age of 25) find their feet when their worlds are turned upside down by grief	https://winstonswish.org/ 08088 020 021
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Some other organisations also provide some excellent booklets with more information.

When someone dies :

https://www.ageuk.org.uk/siteassets/documents/information-guides/ageukig03_when_someone_dies.inf.pdf

Coping with the death of a Loved one:

https://www.ageuk.org.uk/siteassets/documents/information-guides/ageukig32_bereavement_inf.pdf

Coping with bereavement:

https://www.independentage.org/sites/default/files/2024-08/Advice-Guide%20-%20Coping%20with%20bereavement_1.pdf

Allow Grief: <https://www.thedoveservice.org.uk/wp-content/uploads/2018/11/Allow-Grief-Leaflet.pdf>



If you need to contact us here are our details:

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