

Bereavement Guide



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November 2019

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The inclusions in this guide do not represent recommendations by Bromley Register Office



When the time comes we will guide you every step of the way, offering you support, care and reassurance at a time when you need it most...

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Colin Fisher are here to support you when you need us most. We are a family-run, independent funeral director in Orpington and Bromley, providing the highest quality funeral service.

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Colin Fisher
FUNERAL DIRECTORS

info@colinfisherfuneraldirectors.com

www.colinfisherfuneraldirectors.com

Introduction



We at Bromley Register Office have produced this death and bereavement guide to help you through this difficult time. It provides guidance, support and reassurance and will help you to access all the information you will need to help you through your bereavement.

Losing a loved one presents many challenges and our bereavement guide gives some suggestions of organisations you might like to contact for support.

We aim to provide a sympathetic, helpful and considerate registration service, one which will enable you to start the process of dealing with the arrangements required when someone dies. It is important to us that the information we provide to you is as accurate and helpful as possible.

For further help or advice, please call the Bromley Register Office on: **0300 303 8667** or visit us on-line at **www.bromley.gov.uk/registeroffice**

You may also email us at: **registrars@bromley.gov.uk**

You can also visit **www.gov.uk/after-a-death** for further information from the Department for Work and Pensions.

The Bromley Registration and Citizenship Services is based at Civic Centre, Stockwell Close, Bromley, BR1 3UH.

You can register a death at our office from Monday to Friday from 9.00am to 4.30pm.

Appointments are required at our office, to arrange an appointment please phone **0300 303 8667** or book online at **www.bromley.gov.uk/registeroffice**



The first steps



What to do when someone dies

When someone dies, you will need to inform a number of people and organisations and complete certain documents needed by law. If you are a relative or friend you can do some of these things yourself. Others will need to be done by the executor or administrator of the estate. There is plenty of support available to help you through this difficult time. In the first instance you will need to:

- obtain a medical certificate of cause of death signed by a doctor or, if the Coroner is involved, take instructions from Coroner's Officers regarding registration of the death
- register the death at the Register Office. You'll find details of how to do this on the next page
- contact a funeral director, if you intend to use one
- begin arrangements for the funeral – you should check the Will for any special requests. Information on what choices are available is detailed further on in this booklet.



As early as possible:

- contact the executor as soon as you can to enable him/her to start the process of obtaining probate if necessary. The executor is usually nominated in the Will
- if there is no Will, decide who will apply to manage the deceased's affairs and contact the Probate Registry to apply for 'letters of administration' if necessary.

Blooms & Candy

FLOWER STUDIO



Whether you are looking for traditional funeral flowers or would like to order a bespoke funeral tribute, Blooms & Candy are here to help.

We are British trained funeral florist helping you say "Goodbye" to your loved one with style, quality and dignity.

27 Station Approach, Hayes, Bromley, BR2 7EQ | Tel. 0203 198 0358
www.bloomsandcandy.co.uk



How to register a death



A death must be registered within five calendar days from when it occurred. This period can be extended in exceptional circumstances and if the Coroner is involved. The registration must take place in the district where the death occurred.

If it is difficult for you to get to the appropriate registration office, you may visit your local office and declare the necessary information, which will then be sent to the office for the district in which the death occurred to enable the death to be registered in that district. They will then send you the appropriate documents; consequently registration by declaration may result in a delay in the issue of the document needed for the funeral arrangements.

You must book an appointment to see a Registrar at our office at:

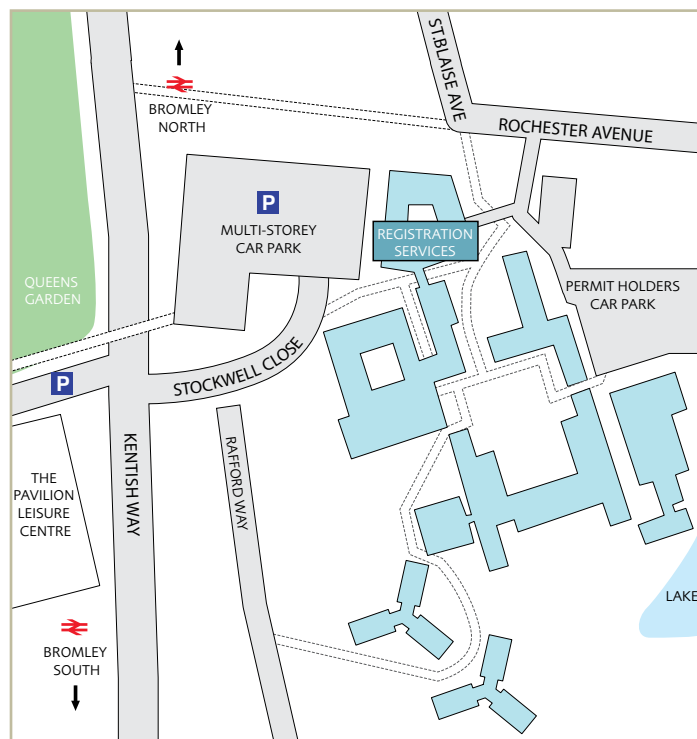
**Bromley Civic Centre, Stockwell Close,
Bromley BR1 3UH**

To make an appointment or if you need further advice and help please telephone our office on **0300 303 8667** or book online at **www.bromley.gov.uk/registeroffice**

You can only register a death once you have the medical cause of death certificate from the doctor, or, in the case of a death reported to the Coroner, confirmation from the Coroner's office that the relevant paperwork has been issued to the Register Office.

The death can be registered by the following people, in order of priority:

- a relative (e.g. by blood, marriage or civil partnership)
- someone present at the death



- the occupier of the nursing/residential home/official from the hospital where the death took place
- the person making the arrangements with the funeral directors
- the person who found the body
- the person in charge of the body.

What information will you need to provide for the Registrar when you register the death



Documents required

When you go to register the death you must take with you the following documents:

- medical certificate of the cause of death, signed by a doctor unless the Coroner is issuing the paperwork.

Information about the deceased

- the date and place of death
- their full name and any other names they are known by, or have been known by, including their maiden surname, if appropriate
- their date and place of birth
- their last main paid occupation (also if the deceased is married, widowed or has a formal civil partnership, the full name and occupation of their spouse or civil partner)
- their usual address
- the date of birth of a surviving spouse or civil partner
- details of any public sector pension, e.g. civil service, teacher or armed forces.

To help ensure the accuracy of the information recorded it would be useful, but not essential, if you could bring supporting documentation with you (e.g. passport, driving licence, utility bill, birth and marriage certificates, medical card).

Information about yourself

What information will you need to give the Registrar about yourself as the person registering?

- your relationship to the deceased for example, son, daughter, widow, widower, niece, nephew, surviving civil partner
- whether you were present at the death
- your full name
- your usual address.

To help ensure the accuracy of the information recorded it would be useful if you could bring supporting documentation with you (e.g. passport, driving licence, proof of address).

The documents you will receive from the registrar

After the information has been recorded into the register, the registrar will issue the necessary forms and certificates, ie:

- 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 (unless this has previously been issued by the Coroner)
- If the deceased is to be buried or cremated outside of England or Wales the coroner will issue the necessary forms
- A certificate of registration of death (form BD8); issued to inform the Department for Work and Pensions of the death.

You will also have an opportunity to purchase certified copies of the entry in the register which you may need if you have to deal with the deceased's affairs eg insurances, bank accounts etc.

What happens when the death is referred to a Coroner



If a death is reported to the Coroner but there is no need for an inquest (see section on "Inquests"), a certificate giving the cause of death will be sent to the registrar on completion of the Coroner's enquiries. Once the Coroner has notified you that he/she has issued the paperwork to the Registrar you will then be able to go ahead and make an appointment to register the death, as above.

In a small number of cases – where the cause of death is unclear, sudden or suspicious – the doctor or hospital or registrar will report the death to the Coroner. In this case registration of the death will be delayed as an inquest may need to be held.

Inquests

It is the duty of Coroners to investigate deaths which are reported to them where:

- the cause of death is unknown
- the deceased was not seen by the certifying doctor either after death or within the 14 days before death
- the death was violent or unnatural or was suspicious
- the death may be due to an accident (whenever it occurred)
- the death may be due to self neglect or neglect by others
- the death may be due to an industrial disease or related to the deceased's employment
- the death may be due to an abortion
- the death occurred during an operation or before recovery from the effects of an anaesthetic

- the death may be suicide
- the death occurred during or shortly after detention in police or prison custody.

In a small number of cases where any of the conditions above apply, the death will be reported to the Coroner. The Coroner will then decide if it is necessary to open an inquest into the death. Once an inquest has been opened, the registration of the death will be delayed until after the inquest has been finalised. In most of these cases the Coroner will be able to issue an "interim certificate of the fact of death" which will enable you to make arrangements for the funeral and begin sorting out the deceased's affairs.



Tell Us Once



Tell Us Once and we'll tell the rest...

When someone dies there are lots of organisations that need to be told. Bromley Council provides a service to make this easier for you. At the time of the registration the registrar is required to set up the deceased's details on the Tell Us Once national database and then, if you agree, they help you pass on the relevant information to government departments and local council services.

You may prefer to use the Tell Us Once service over the phone or online at a later date. You can call the DWP on **0800 085 7308** from Monday to Friday between 8am and 6pm and will need to quote your Tell Us Once reference number. The number is free to use from a BT landline but other providers including mobile operators may charge you. The online service can be accessed via **www.gov.uk/tell-us-once**

We will handle the information you give us securely. The organisations we give your information to will use it to update records; to end services, benefits and entitlements as appropriate; and to resolve any outstanding issues. They may use the information in other ways, but only as the law allows.

We want to make sure we give the right information to any organisations we contact. So we will need the following information about the person who has died:

- National Insurance number and date of birth
- National Insurance number of their spouse or civil partner
- Details of any benefits or services they were receiving

- Passport (if you want us to inform the Passport Service we will need to see the passport)
- Driver's Licence (if you want us to inform the DVLA we will need to see the Driving Licence).

We will contact the following organisations where relevant for you:

- The Department for Work and Pensions
- The Pension, Disability and Carers Service
- Jobcentre Plus
- Child Benefit
- Tax Credits
- HM Passport Service
- Housing Benefit
- Council Tax Benefit.

We can also contact the following organisations, if you ask us to:

- Adult Social Services
- Blue Badges
- Council Tax
- Collection of payment for Council Services
- Children's Social Services
- Electoral Services
- Libraries
- Driver and Vehicle Licensing Agency (DVLA)
- Freedom Pass.

Funeral reception venues

Mytime Active have a range of venues across Bromley and the surrounding area, offering you the perfect space to say goodbye to your loved ones. Our affordable, private and adaptable spaces can cater for small and large groups.

We offer buffet menus using locally sourced, quality ingredients with hot or cold food or a selection of salads and sandwiches.

Our professional staff will help you to plan and organise your funeral reception, giving you peace of mind at a difficult time.

Our funeral receptions are available at:

Beckenham Public Hall | Crofton Halls | High Elms Golf Course
The Great Hall | Orpington Golf Centre

To speak to a member of our friendly team
visit www.mytimeactive.co.uk/funeralreceptions

mytimeactive

Registering a stillbirth



What you need to do to register a stillbirth

When a child is stillborn, a doctor or midwife will issue a medical certificate of stillbirth. The person who registers the stillbirth must take this certificate to the registrar.

Every stillbirth in England or Wales must be registered in the district in which it takes place.

A stillbirth may not be registered more than three months after it occurred.

In general a birth would be considered to be a 'stillbirth' after 24 weeks of pregnancy.

If you have any concern about this you should consult with the hospital where the birth took place.

We can arrange to visit you at home to register a stillbirth if you would prefer this.

The stillbirth may be registered by the parents or other informants as follows:

Parents married to each other

If the parents of the child were married to each other at the time of the stillbirth (or conception), either the mother or the father may register.

Parents not married to each other

If the parents were not married to each other at the time of the stillbirth (or conception), information about the father may be entered in the register only in the following circumstances:

- if the mother and father go to the Register Office and sign the stillbirth register together, or
- where the father is unable to go to the Register Office with the mother – the father makes a statutory

declaration acknowledging his paternity which the mother must produce to the registrar (this form may be obtained from any registrar in England or Wales), or

- where the mother is unable to go to the Register Office with the father – the mother makes a statutory declaration acknowledging the father's paternity which the father must produce to the registrar (this form may be obtained from any registrar in England or Wales).

If the parents of the child cannot register the stillbirth the following are qualified to do so:

- the occupier of the house or hospital where the child was stillborn
- a person who was present at the stillbirth
- a person who is responsible for the stillborn child
- the person who found the stillborn child (where the date/location are unknown).

Information to be supplied for the registration of a stillbirth



For the child:

- date and place of the stillbirth
- the forename(s) and surname, if the parents wish to name the stillborn child
- sex of the child.

For the father (where this information is to be entered in the register):

- forename(s) and surname
- date and place of birth
- occupation at the time of the stillbirth or, if not employed at that time, the last occupation.

For the mother:

- forename(s) and surname
- maiden surname if the mother is, or has been, married
- date and place of birth
- occupation at the time of the stillbirth or, if not employed at that time, the last occupation
- usual address at the date of the stillbirth
- date of marriage, if married to the stillborn child's father at the time of the stillbirth.

Documents to be issued

Certificate of registration

A certificate of registration will be issued, free of charge, to the person who registers the stillbirth. A full certificate can also be issued (there is a charge for this certificate).

Certificate for burial or cremation

The Registrar will issue a certificate for the burial or cremation of the stillborn child. The certificate is normally passed to the funeral director who is making the arrangements.

A funeral cannot take place until this certificate is given to the burial authority or the crematorium. If there is a delay to the registration, it is possible for a certificate for the burial to be issued before registration, provided that the still birth does not need to be reported to the Coroner. A certificate for cremation cannot be issued before the registration.



Documents you will need to give the funeral director



You will need to give the funeral director, crematorium or cemetery office the following forms:

Burial

- green certificate for burial (form 9) from the Register Office
- order for burial (form 101); if applicable – this would be issued direct from the Coroner to the funeral director not via the relatives/representatives.

Cremation

- application for cremation (form A) signed by the next of kin or executor, from the funeral director or crematorium
- medical forms B and C (completed by doctors who have seen the deceased)
- green certificate for cremation (form 9), from the Register Office
- certificate for cremation (form 6); if applicable – this would be issued direct from the Coroner to the funeral director not via the relatives/representatives.



Arranging the funeral

How to arrange the funeral

A funeral can be either by burial or by cremation. You can organise it with or without the help of a funeral director and personalise it as much as you wish. In some cases the deceased may have planned their own funeral in advance.

Detailed planning of the funeral

The key decisions that need to be made for the funeral are listed below.

If you're using a funeral director they will help you with all of this:

- where the body should rest before the funeral
- time and place of the funeral (though this can only be finalised once the order for burial/cremation has been issued)
- type of service (religious or other) and who will conduct it/contribute/take part
- how much to spend on the funeral
- whether to have flowers or instead donate money to a chosen charity
- where to donate flowers after the funeral
- sending out invitations
- placing a notice in newspapers.

Using a funeral director

Most people choose to use a professional funeral director. He/she will be able to advise you about the options available to you, including any special requirements in keeping with the faith of the deceased, and to assist you in making all the appropriate arrangements. This can help at what is generally a stressful time, and will ensure that the remains of the deceased are dealt with in a dignified way and that nothing is overlooked.

Organising alternative burials

If you are planning an interment on private land then a number of local authority permissions will need to be granted. Even if you own the land concerned, you must check the deeds to ensure there are no restrictions on what the property may be used for. It is important to consult the local district and environmental health department who will want to ensure that the local water table will not be affected.

A record of the burial should be made and kept with the deeds or other relevant documents relating to the land. You will need a death certificate signed by a doctor and a certificate for burial from the registrar of deaths. Remember that, if you are planning a private burial, which includes those not in a churchyard or cemetery, you must first register your intention to do so.

Civil Funeral and Memorial Services



Here at Bromley Register Office we have a team of professionally trained civil funeral celebrants who are only too pleased to support and guide you through the stages of planning a fitting tribute for your loved one.

During this difficult time you are assured that we will support you to put together a celebration of your loved ones life and achievements that is both individually personalised and a dignified tribute to their memory.

A civil funeral can be held almost anywhere and is especially suited to crematoriums and burials, including woodland burial sites. We can include prayers, hymns and bible readings in your service if you wish.

Our ceremonies are designed to focus on creating a sincere and tender recollection of your loved one, highlighting key events during their life as well as celebrating their successes and achievements.

Our celebrants are here to support you with the difficult task of creating a ceremony that not only says goodbye with love and appreciation but is also a celebration of life. We can assist you in music choices, as well as readings and poems which can be included as part of the ceremony either read by the celebrant or a family member or friend.

Memorial and remembrance

A remembrance ceremony is a unique and personal way to celebrate the life of a loved one.

The ceremony can be held:

- After, or instead of, a funeral ceremony; it may be particularly suitable for occasions when a death has occurred overseas
- For the placement of a new headstone or plaque
- For the scattering of ashes.

Arranging a funeral

If you would like to discuss arranging a funeral, or wish to seek more information on fees and availability please contact our office on 0300 303 8667 or email registrars@bromley.gov.uk

We have a team of seven fully qualified civil funeral celebrants who have many years of experience working with bereaved families.

Their aim is to work closely with you to achieve a personalised ceremony to say goodbye to your loved one, celebrating their life and achievements, reminiscing on events and successes that formed the milestones in their lives, and what they have meant to their family and friends.

Our celebrants will offer warmth, guidance and support to enable you to design a dignified and sensitive celebration, which can include hymns readings and prayers.





Duncan



Claire



Maggie



Kay



Carol



Patricia



Judi



Paying for the funeral



Funeral Costs

If you arrange a funeral you're responsible for paying the bill, so check where the money will come from and if there will be enough.

Funeral costs may be paid in different ways including:

- from the estate of the deceased
- the deceased may have been paying into a funeral scheme or have a prepaid funeral plan – you'll need to check paperwork to see if a plan exists
- money from a life insurance policy or pension scheme
- the deceased's bank or building society may agree to release funds to pay for funeral costs
- You, or the executor, may need to pay and then recover the money from the estate later.

Funeral costs for the same services may vary considerably from one funeral director to another. You would be advised to get more than one quote to compare costs and services.

Disbursements and fees may have to be paid to others, for example, for doctors' cremation certificates, a minister, newspaper announcements, flowers or the crematorium.

You should ask the funeral director for a written quotation detailing all these fees.

Financial Help

If you are finding it difficult to pay for a funeral that you have to arrange, you may be able to get a funeral payment from the Department for Work and Pensions, so long as you or your partner receive one of the following:

- income support
- housing benefit
- job seeker's allowance (income based)
- income-related Employment and Support Allowance
- Pension Credit
- Working Tax Credit which includes a disability or severe disability element
- one of the extra elements of Child Tax Credit
- Universal credit.

For more information about getting a Funeral Payment go to www.gov.uk

If no one is able or willing to arrange and pay for the funeral, we, as your local council, or, in some cases, the health authority, may be able to help, but only when the funeral has not already been arranged.

As a surviving spouse or civil partner, you may be able to claim Bereavement Allowance, a taxable weekly benefit paid to you for up to 52 weeks from the date of death of your husband, wife or civil partner.

You may be able to claim Bereavement Allowance if:

- Your late husband, wife or civil partner paid enough National Insurance Contributions (NICs), or
- they died as a result of an industrial accident or disease and
- you were 45 or over but below State Pension Age when they died.



Constable & Toop

Funeral Directors



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53 Honor Oak Park, Forest Hill, London | 020 8291 0811

www.cpjfield.co.uk



Opened in June 2019 Bluebell Cemetery is a privately-owned cemetery offering facilities for traditional burial, woodland burial, cremation services and the placement of remains.

Set within 28 acres of natural beauty containing ancient woodland that features a variety of flora and fauna, the beautiful grounds have been developed to provide avenue for funeral services whilst maintaining an ambience of peace and tranquillity.

Located close to junction 4 of the M25, the cemetery has easy access to the motorway and Knockholt Railway Station which are both about one mile away.

Watercroft's Wood, Old London Road, Halstead, Kent, TN14 7AE

Tel: 01959 533769 Email: info@bluebellcemetery.com

www.bluebellcemetery.com



- Non-denominational Chapel with seating for 100
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- Cremation Services
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- Gated Family Gardens
- Woodland Burial
- Complete Masonry Service
- Wide Selection of Personalised Memorial Options
- Ample Parking

Struggling...

to cope with the aftermath
of losing someone close to you?



In addition to dealing with the emotional pain, you may also be worrying about the practical issues that can follow bereavement. We are here to help you deal with the legal problems you may have to contend with.

Batchelors Solicitors is able to advise you on all aspects of estate administration, the steps you need to take in order to deal with the assets of a loved one, or if you prefer, we can carry out some of these difficult services on your behalf. Whatever your circumstances we have the right answers and solutions for you.

We are also able to offer fixed-fee probate or intestacy services from £499.99 plus VAT. While there are many firms that can help to deal with your probate or intestacy, there are few that are prepared to work on a fixed fee basis. We are proud to be able to offer this reassurance during a difficult time.

All the while you can be safe in the knowledge that you are dealing with a specialist firm regulated by the Solicitors Regulation Authority and that we are fully insured. Please be aware other organisations may not offer these assurances.

Our specialist Probate and Intestacy Team are sensitive, sincere and sympathetic to the needs of all our clients during very difficult trying times. If you are unable to travel to our offices, we are more than happy to arrange a home visit.

Batchelors provides related services such as dealing with disputes on Will validity or claims against the estate (for further information visit our dedicated website at www.disputeawill.co.uk), tax planning, deeds of variation, care home planning, Wills, Lasting Powers of Attorney, conveyancing and lease extensions.

For more information
call 0800 975 2167 or visit
www.batchelors.co.uk



The estate



How to sort out the estate of the deceased

When a person dies somebody has to sort out his or her estate. Their estate includes their money, property and possessions. If you are the person doing this you will need to collect in all the money owed to the deceased; pay any debts outstanding when they died and then share out the residue of the estate to those people entitled to it.

You can pay a solicitor to sort out the estate for you. You may already have a solicitor your family uses. If not, you will need to choose one. Ask friends for recommendations and, when you contact the solicitor, ask about their charges.

How can you get help to cancel council services?

The registrar who registers the death must tell certain departments that the person has died. These departments include the council tax office and electoral registration. Services can also be informed of the death via the Tell us Once service.

How to apply for probate

To sort out someone's estate, you may need to apply for probate. The Probate Office will give you a grant of probate if the person left a Will, or will grant letters of administration if there isn't a Will. Your local Probate Registry will send you the forms you need with notes and guidance on what you have to do.

For more information call the Probate and Inheritance Tax Helpline **0300 123 1072** (Mon to Fri 9am to 5pm) or visit the website: **www.hrmc.gov.uk**

What a grant of probate, or letter of administration, allows you to do

A grant of probate is a legal document which allows the people named in it to collect and distribute the estate of the deceased. You can show it to organisations that hold these assets, such as banks or building societies. Probate is the process of officially proving that a Will is valid, but the following information applies equally where the deceased died without leaving a Will – in which case the grant is called a letter of administration.

Is a grant of probate needed in all cases?

Not always. It may not be necessary to obtain a grant of probate where a home is held in joint names and is passing by survivorship to the other joint owner or where a joint bank or building society account is held. Production of a death certificate may be sufficient for the monies to be transferred to the joint holder and certain institutions may release monies without a grant being produced if the amount held by the deceased was small. You will need to apply to the institutions to see if they will release monies without a grant.

Staff at probate registries will offer procedural guidance on how to obtain a grant. They cannot provide legal advice.

What to do if there is no Will

If someone dies without making a Will, they are said to have died 'intestate'. If this happens the law sets out who should deal with the deceased's affairs and who should inherit their estate. This information applies in England and Wales only. When there is no Will, dealing with the estate can be complicated. It can also take a long time – months or even years in some very complex cases.

Who else should be notified of the death



When someone dies you may need to contact a wide variety of organisations to inform them of the death. In many cases you will need to close down accounts; cancel or change insurance details, subscriptions, agreements, payments or direct debits. You may have to send some organisations a death certificate before they can act.

Use the following as a check list to see if you have contacted everyone you need to notify:

- Banks and Building Societies
- Private Pension, Shares or Investments
- Insurance Companies
 - Life, Car, Contents, Medical Etc.
- Loan Companies
- Mortgage Provider
- Credit Card/Store Card Providers
- Land Registry
- Landlord, Local Authority or Housing Association if they rented a property
- Local Authority, if they paid council tax, had a parking permit, were issued with a blue badge or received any social services help
- Utility Companies, TV Licence
- Royal Mail, if mail needs re-directing
- Doctor/Dentist
- Employer
- School/college
- Social Groups to which the deceased belonged

- Church/Place of worship
- UK Identity and passport service, to return and cancel a passport
- DVLA to return any driving license, car registration documents

Remember that if the deceased owned a vehicle then it is possible that there is no longer insurance cover for it to be driven. Many policies state that a vehicle may be driven by someone else with the owner's permission but as soon as the owner dies any such permission may cease. It is best to contact the car insurance company before anyone drives the vehicle to make sure they are insured.

What to do if you wish to comment on the work at the Bromley Register Office

Customer satisfaction is very important to us, if you have any comments or suggestions about the Register Office and the service provided, then please advise us by telephone, email or in writing.

Tel: **0300 303 8667**

Write to: **Superintendent Registrar
Bromley Registration and Citizenship Service
Bromley Civic Centre
Stockwell Close
Bromley BR1 3UH**

Email: **registrars@bromley.gov.uk**



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Bereavement support



How to get help and support to deal with bereavement

There are many organisations that can help and support you following bereavement. This is a list of some of them that might be useful to you at a time of bereavement

NATIONAL BEREAVEMENT SERVICES

Cruse Bereavement Care

Provides a nationwide service of bereavement counselling, advice, information and social contact through its headquarters and more than 196 local branches, to anyone bereaved irrespective of age, race, religion, gender or sexual preference.

Tel: 0808 808 1677

www.cruse.org.uk

Macmillans Support Line

Provides a cancer information service that gives information, practical advice and emotional support to patients, their families and friends and others bereaved by the illness.

Tel: 0808 808 0000

www.macmillan.org.uk

The Compassionate Friends

Gives support to parents whose son or daughter has died.

Tel: 0345 123 2304

www.tcf.org.uk

The Foundation for the study of Infant Deaths (Cot Death Research and Support)

For parents of a baby who has died suddenly and unexpectedly. They have leaflets and information for bereaved parents and health professionals.

Tel: 0808 802 6868

www.lullabytrust.org.uk

The Miscarriage Association

Offers support and information on all aspects of pregnancy loss (miscarriage up to 24 weeks and ectopic pregnancy).

Tel: 01924 200 799

www.miscarriageassociation.org.uk

Road Peace

The UK's national charity for road crash victims, provides support to those bereaved or injured in a road crash.

Tel: 0845 4500 355

www.roadpeace.org

The Samaritans

For someone you can talk to who will give you support. There are over 180 branches that are open 24 hours a day.

Tel: 116 123

www.samaritans.org

SSAFA Forces Help

The national charity helping serving and ex service men, women and their families in need.

Tel: 0800 731 4880

www.ssafa.org.uk



The Stillbirth and Neonatal Death Society (SANDS)

Offers support to parents bereaved through pregnancy loss, stillbirth or neonatal death.

Tel: 0808 164 3332

www.sands.org.uk

Child Death Helpline

Tel: 0800 282 986 / 0808 800 6019

www.childdeathhelpline.org.uk

The Terrence Higgins Trust

A charity providing practical support, help, counselling and advice for anyone with or concerned about, AIDS or HIV infection.

Tel: 0808 802 1221

www.tht.org.uk

DWP Bereavement Services

0800 731 0469

Benefit Calculator

www.gov.uk/benefits-calculators

LOCAL BEREAVEMENT SERVICES

Bromley Bereavement Service (delivered by St Christophers)

A community bereavement service offering free telephone and face to face support for those cared for by a Bromley GP.

Tel: 0208 768 4595

www.bromleybereavementservice.org.uk



Glossary of terms



Administrator – The legal representative of a deceased person who has died without a Will and is usually one of the deceased's closest relatives; or the legal representative of a deceased person who has died with a Will but where there are no executors able or willing to act.

BD8 – A certificate to send to the Department for Work & Pensions.

Beneficiary – Someone who will inherit from the will or under the intestacy laws; also, the recipient of a payment under a trust or a life insurance policy may be described as a beneficiary.

Celebrant – Someone who officiates at a ceremony including a funeral. May be religious e.g. may be a faith leader, a humanist (secular) or civil (may include some religious content).

Certificate for burial or cremation – This is often called the 'green form'. The registrar will issue a certificate for the burial or cremation of the body, which is normally passed to the funeral director by the person making the arrangements.

Certifier of Death – The doctor who completes the Medical Certificate of Cause of Death. Must have cared for the deceased during life and be certain of the cause of death and that it is natural.

Coroner – The independent judicial officer who investigates unnatural and unexplained deaths.

Coroner's Officer – Works under the supervision of the coroner in the investigation of deaths. May be civilians or police officers.

Counsellor – A qualified person who provides emotional therapy to others either in one to one interviews or through group meetings.

Creditor – A person or organisation owed money by the deceased.

Death certificate – This is a certified copy of the death entry in the register and proves that the death has been registered. These have to be purchased.

Embalmer – Works for a funeral director to care for bodies.

Executor – A person appointed by a Will to administer the deceased person's estate.

Funeral arranger – Works for a funeral director making the practical arrangements for a funeral.

Funeral director – Sometimes called an undertaker. Takes responsibility for the care of the deceased person and arranging and conducting funerals.

Lawyer – There are three main categories of lawyer, i.e. solicitors, legal executives and barristers. They are all qualified professionals specialising in legal matters. Solicitors and legal executives are both able to assist in writing Wills and in dealing with the administration of estates of deceased persons. Barristers represent clients in court.

Medical Certificate of Cause of Death – This is written by the doctor who has been looking after the person who has died. This certificate may be given to you in a sealed envelope – most doctors will explain what is written or will show you the certificate before it is placed in the envelope.



Medical Examiner – A senior independent doctor who is responsible for checking that what a doctor who completes a Medical Certificate of Cause of Death is accurate. They are part of a new system of death certification to be introduced in the next few years so they have only been appointed in a few places.

Medical Examiner's Officer – A person whose role is to assist the Medical Examiner. They work in the background helping with the paperwork or may speak with bereaved families.

Next of kin – The person who is the closest relation to the deceased in law. However is often used in quite a loose way e.g. a hospital patient can name someone to hospital staff as their 'next of kin' even if they are not the patient's closest relative.

Personal representative – An executor or administrator.

Probate – The overall process of looking after the property, money and other belongings of someone who has died. This is administering (or administrating) the estate of the person who has died.

Probate Registry – An office of the Probate Service (which is part of Her Majesty's Courts Service) which issues a Grant of Representation to the personal representatives of a deceased person, giving them the formal legal authority to deal with the deceased's estate.

Power of Attorney – Formal deed by which one person appoints another to act on his behalf or represent him, usually in respect of conducting financial affairs. The deed ceases to have effect on the appointer's death.

Registrar – Registrar of Birth and Deaths. Employed by local authorities to receive information on deaths and issue death certificates.

Solicitor – See 'Lawyer'.

Verifier of death – Person who confirms that death has occurred. The point at which they do this is usually taken as the official time of death. May be a doctor or in some circumstances may be a nurse or an ambulance paramedic.





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Mears Family Funerals

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SAMPLE FUNERAL PRICE

Basic Funeral £1,750.00

- Simulated wood veneered coffin; bronze bar handles and engraved name plate; padded and lined interior; matching dressing gown
- Removal of deceased from place of death
- Manager, hearse and staff
- Including all arrangements

Disbursements £1,056.00

- Doctor's Fees – £164.00
- Minister's Fee – £202.00
- Crematorium Fees (at cost) – £690.00

Total Funeral Cost £2,806.00

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OUR SIX BRANCHES

Biggin Hill Branch

224 Main Road, Biggin Hill, Kent TN16 3BD

Tel: 01959 573 838 Email: bigginhill@funerals.london

Catford Branch

3 Southend Lane, Catford, London SE6 3AB

Tel: 020 8719 0910 Email: catford@funerals.london

Eltham Branch

54 High Street, Eltham, London SE9 1BT

Tel: 020 8859 6344 Email: eltham@funerals.london

Lewisham Branch

54 Ladywell Road, Lewisham SE13 7UZ

Tel: 020 8314 0995 Email: lewisham@funerals.london

West Wickham Branch

18 High Street, West Wickham, Kent BR4 0NJ

Tel: 020 8777 0941 Email: westwickham@funerals.london



Our Bromley Branch is just a few minutes walk from Bromley Register Office

Bromley Branch

54a Widmore Road

Bromley, Kent BR1 3BD

Tel: 020 8719 0917

Email: bromley@funerals.london

www.funerals.london



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At your time of loss you can depend on us for a high degree of dignity and care. The staff at The Bromley Court Hotel are here to guide and assist you by providing the most fitting service for your individual needs.

We understand how difficult a time arranging a funeral for a loved one can be, so we have a dedicated team who can assist you in all aspects of planning the funeral reception, taking away some of the worry and stress the day may bring.

For more information on how we can help you or to view our funeral reception rooms please contact our Meeting & Events Co-Ordinator on 020 8461 8608.

We have created a couple of packages which are available to help you with your arrangements.

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This package includes a selection of Sandwiches on either white or wholemeal bread, a selection of Pastries including Scones served with clotted cream and preserves plus teas and coffees.

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<i>Sidcup</i>	<i>020 8300 2002</i>
<i>Bexleyheath</i>	<i>020 8303 1279</i>
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