

Coping with Death

Bereavement is a very traumatic time, often made even worse by the variety of unfamiliar matters that require the immediate attention of the next of kin. These Guidance Notes explain the main considerations to be faced, how to cope with them and the order in which they should be addressed.

- First of all, the death has to be certified by a doctor. If death has occurred in hospital this is automatically taken care of, but if elsewhere a doctor needs to be called. The police can help with this if necessary. Until death has been certified, the undertakers cannot remove the body.
- Once death has been certified, an undertaker can be called to remove the body. Most firms operate a 24-hour service, perhaps in conjunction with other local firms.
- If the cause of death is uncertain, there has to be a post-mortem examination of the body. This is arranged by the hospital if death has taken place there, otherwise the police and undertakers take care of it.
- Even if the death was known to have been caused by a natural illness, the doctors may wish to know more about the cause of death. They may therefore ask the relatives for permission to carry out a post-mortem examination.
- If suspicious circumstances surround the death, the police should be called. In this event an inquest may be necessary, which is something the police would arrange.
- Once the cause of death has been determined and the doctor's certificate has been released, the death must be registered without delay (within five days of the death) with the Registrar of Births and Deaths for the area in which the death occurred. The Registrar will retain the doctor's certificate and ask a number of questions about the deceased, most of which are for statistical purposes, but if you cannot answer every question it does not matter. The Registrar does, however, need to know the date and place of birth, as well as the full names, address and occupation of the deceased, and any former surnames if a married woman. This information is recorded on the death certificate.

The Registrar will issue you with a short certificate of Registration of Death, which costs nothing and which may be used to claim any arrears of Social Security benefit or pension to which the deceased was entitled. It has no value for any other purpose, so you should ask for at least one official copy of the death certificate. If further copies are subsequently found to be required, they can be easily obtained by post. There is a small fee to pay for the issue of each official copy. The Registrar will also give you a certificate for burial or cremation, which you will need to give to the undertakers.

The undertakers will make all arrangements regarding the funeral. They need to see you, however, to discuss any preferences that you and other members of the family might have - in particular whether it is to be burial or cremation - and certain forms have to be signed. If the deceased owned a "Pre-Paid" or "Guaranteed" Funeral Plan, (which specifies and pays for the exact funeral arrangements required in advance, and sometimes also nominates a particular Funeral Director), you will need to produce the appropriate paperwork which will clearly list the deceased's wishes. If obituary notices are to be advertised, the undertakers will also attend to this. Except in the case of Pre-Payment, do not be afraid to ask how much everything will cost. A reputable firm will give you a written estimate without being asked.

- If the death took place in hospital, you will have to collect the clothing and other personal belongings of the deceased, or otherwise give instructions as to their disposal. Any jewellery on the body will have been removed and placed with the other effects. Otherwise, the undertakers will remove any jewellery and, unless otherwise instructed, return it to the next of kin.
- Friends and relatives will want to know when and where the funeral is to take place. If you wish, the undertakers can contact people on your behalf and flowers can be sent to them. If, instead of flowers, mourners are asked to send donations to a particular charity, the undertakers will receive the donations and send acknowledgements to the donors.
- After the funeral, you may wish to provide a reception for the mourners. The undertakers may be willing to make the arrangements through a caterer, if requested.
- Anything between a day or so and two weeks can elapse between death and the funeral. It may not be desirable to wait so long before attending to urgent business matters. Without delay, enquiries should be made as to the whereabouts of a Will and who the Executors are. Many people deposit their Wills with their bank, so if in doubt that is a good place to begin. You should also check with any other professional advisers, such as accountants and solicitors. People often leave directions in their Wills as to burial or cremation, so you should check this point as soon as possible.

Once the Executors have been notified of the death, it is their responsibility to attend to all business matters. In theory, it is also they who should attend to arranging the funeral and the other matters mentioned above. If, however, they are not relatives of the deceased, the next of kin normally prefer to attend to those matters themselves. In many instances, one or more of the next of kin are the Executors. If there is no Will, or the Executors named in the Will are unable or unwilling to act, responsibility for administering the estate falls on the next of kin. [Click here for guidance on being an Executor or Trustee.](#)

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