

## Arranging a funeral

This factsheet provides information to help those people who have to organise someone's funeral and/or those people who want to plan ahead for their own funeral.

Readers living in Scotland can obtain a similar Factsheet *27s Arranging a Funeral* available by phoning 0800 00 99 66 (a free call) or writing to Age Concern FREEPOST (SWB 30375) ASHBURTON, Devon TQ13 7ZZ.

Readers in Wales and Northern Ireland can contact Age Concern Cymru, 4th Floor, 1 Cathedral Road, Cardiff CF11 9SD, tel: 029 2037 1566 or Age Concern Northern Ireland, 3 Lower Crescent, Belfast BT7 1NR, tel: 028 9024 5729.

Please note that while the companies or products mentioned in this factsheet are known to Age Concern, inclusion here does not constitute a recommendation by Age Concern for any particular product, company, service or publication.

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## **I. What happens when someone dies**

Even if the person or family have had little contact with a religious organisation a representative of your faith group may be willing to visit while the person is dying.

What follows is a short account of the legal procedure.

### **I.1 Death at home**

If the person dies at home the family doctor and nearest relative should be informed. The family doctor who has attended the person must complete a certificate giving the cause of death. This is issued free. If the body is to be cremated, two doctors must sign a certificate - but the first doctor will instruct the second doctor who can see the body in the chapel of rest or at the mortuary.

The doctor's certificate must be taken to the Registrar of Births and Deaths in the registration sub-district where the death occurred - but see Section 1.4 - normally within five days. The doctor may provide a leaflet explaining how to register the death and should be able to advise where to do so. Otherwise funeral directors keep detailed lists, or offices are listed in the phone book, or the Citizens Advice Bureau can advise. A check should be made that it is the

correct registration office and for opening times. Sometimes a doctor will send the certificate direct to the Registrar, but it is always necessary for whoever is arranging the funeral to attend at the Registrar's office. This is usually a close family member but does not have to be.

## **1.2 Death in hospital**

If someone dies in hospital the health trust may give the certificate to the Registrar who attends the hospital but, again, someone must attend the registration office. This will be the district office which covers the hospital which may not be the same office as for the place of residence - but see Section 1.4.

Sometimes the hospital will want to carry out a post mortem, for which it will need consent from the nearest relative.

## **1.3 Sudden death**

If there is doubt about the cause of death - if, for example, the death was sudden and the doctor had not seen the person within fourteen days of death, or if they had no general practitioner - the coroner must be informed, and will decide whether it is necessary to hold a post mortem. If the death is then considered to be from natural causes, the coroner will issue a notification that s/he does not consider it necessary to hold an inquest, and this may be given to the relative to take to the Registrar or sent to the Registrar direct. It will always be necessary for someone to attend the Registrar's office in person.

The coroner may also order an inquest to establish the circumstances of the death. An informant is not required to register a death which is the subject of a coroner's inquest but the coroner's officer may inform the relatives when the coroner has issued her/his inquest certificate to the Registrar so that the relatives can obtain any death certificates from the Registrar. The coroner will also issue an order for burial, or a certificate for cremation, free of charge.

## **I.4 Procedure at the Registrar's office**

The relative or person who has been given the medical certificate by the doctor must see the Registrar of Births and Deaths for the district where the death occurred in order that the death may be registered. Since April 1997, the person registering the death does not have to attend the register office in the district where the death occurred. S/he can make a formal declaration giving all the details required in any registration district. This will then be passed on to the registrar for the district where the death occurred who will issue the death certificate and any other documents. The information required will be - the full names of the deceased person, and any other names that they have been known by, including the maiden surname of a woman who has been married; their date and place of birth; their most recent occupation, and their spouse's full name and occupation. It will also be necessary to confirm the date and place of death. This is the essential information which must be included in the death register. Other questions will be asked about date of birth of surviving spouse, and information about the state pensions and allowances that the person was receiving, including war pensions. The National Health Service insurance number will be requested, and the deceased's medical card should be surrendered to the registrar if it is available. However, if this number is not known and the medical card is not available, there is no need to worry.

### **Death certificate**

Once the death is registered, a white certificate is issued free of charge, containing a social security form to claim any arrears of benefits due to the estate of the deceased person and to ensure that the correct benefits are paid to the widow (if applicable); and a green certificate for burial or cremation (see Section 2). Copies of the death certificate can be purchased. A standard version will be necessary for a grant of probate or letters of administration, there will be a small charge, currently £3.50 per copy. These are documents which are often necessary to obtain access to a deceased person's assets - see Age Concern Factsheet 14, *Dealing with someone's estate* and forms may be obtained from your local probate registry (the address of which may be

obtained from your public library or telephone directory). Copies ordered at a later date may cost £6.50 depending upon the time lapse between the registration of death and the date of the order.

## **2. Arranging a funeral**

When there is insufficient money in the estate (the money, property and possessions) of the deceased person to pay for the funeral and if the person arranging the funeral is likely to have a problem meeting the cost then sections 4 and 5 of this factsheet should be read before making any arrangements.

The person who makes the arrangements with the funeral director may be considered to have entered into a binding contract, and become responsible for the cost, even if they are not related to the deceased.

### **2.1 The funeral director**

When someone dies at home and the person is to be buried, the funeral director can be called to take the body to a chapel of rest as soon as a doctor has certified the death.

If someone dies in hospital, they may rest in the hospital mortuary, or the funeral director will arrange for the body to be taken to the chapel of rest. Sometimes this can be a considerable expense if the person died some way from where the family wish them to be buried.

Before the funeral can take place the funeral director must have the burial or cremation certificates.

It is important to check whether the dead person left any instructions with the Will about the funeral, or wished the body to be given for medical research (see Section 7), or organs to be donated for transplantation (see Section 8). If there is a Will, the executor has the right to decide whether it will be a burial or a cremation, whether the Will expresses a particular wish or not. If there is no Will, the next of kin should decide. It is important to check whether the deceased has already made arrangements for their own funeral, or carried funeral insurance (see Section 6).

Funeral directors accept that relatives will seek quotations before they decide which company to use - information can be found in Yellow Pages Directories under the heading 'funeral directors'. If relatives cannot afford to pay for the funeral they should seek assistance from the local social security office (formally known as the Benefits Agency) (see Section 4).

**The National Association of Funeral Directors** (618 Warwick Road, Solihull, West Midlands B91 1AA, tel: 0121 711 1343) has a code of practice for funeral directors which it encourages its members to display. It can be seen at Citizens Advice Bureaux, or at funeral directors who are members of the Association. The Association also operates a complaints procedure.

Members of the Association offer a basic funeral which can be requested. This consists of the Funeral Director's services, provision of all necessary staff, a coffin suitable for the purpose of cremation or of burial, transfer of the deceased from the place of death (at least ten running miles allowed) in normal working hours, care of the deceased prior to the funeral and provision of a hearse to the nearest crematorium or cemetery. The specification excludes embalming, viewing of the deceased, limousines and any fees or disbursements payable on the client's behalf. They will also attend to all necessary arrangements and papers. If not all these services are required, the bill should be reduced. Work done outside normal hours means extra costs. The funeral director will discuss varying costs of a funeral and cremation, including additional costs of burial, and should have a price list with all types of coffin, casket and services provided. A written itemised estimate of costs will be given. Additional costs of flowers, crematorium and cemetery fees, doctors and clergy often exceed the actual costs of the funeral, and the funeral director will also advise on these.

**The National Society of Allied and Independent Funeral Directors** 3 Bullfields, Sawbridgeworth, Herts. CM21 9DB, tel: 01279 726777 represents the interests of independent family-owned funeral directors, some of which are also members of NAFD.

The funeral director will usually offer to pay costs to the hospital, crematorium, or burial ground, and minister of religion, but these can be

handled direct. Many funeral directors will submit the bill, and offer a discount for payment within a certain time. Where the dead person had a bank account, the bill can be submitted to the bank. The Department of National Savings (form SB4 obtainable at Post Offices) and building societies may pay out amounts up to £5,000 on the evidence of the death certificate, although they are not bound to until the grant of probate or letters of administration have been issued - see Factsheet 14. The funeral director will understand if the bill cannot be paid until then, but the circumstances should be explained when planning the funeral.

## **2.2 Burial**

Everyone has a right to be buried in the churchyard of the parish in which they die - assuming that one exists, and that there is space left. If the dead person has paid for a grave space in the churchyard, there will be a document called a 'faculty' in existence, and you will need to produce this.

With a family grave, there will be a fee for opening it up, for moving headstones, and for additional inscriptions on an existing headstone. If the dead person wanted to be buried outside the parish where they lived, the permission of the local clergy must be sought, and can be refused, unless there is space in an existing grave that the family intended for the dead person. The charge is likely to be higher than that for a parishioner. A Parochial Fees Order lays down the fees payable to the Church of England for funeral services and burials in Church of England churches, the churchyards and consecrated parts of cemeteries. The fee for burial does not include charges for grave digging, which may be carried out by a parochial officer (in which case the vicar sets the charge), or by a grave-digger hired by the funeral director. If a monument is required, the consent of the minister must be sought. The fees for monuments vary according to the type. There are restrictions covering the types of monuments and inscriptions that are permitted in a churchyard.

An alternative is to be buried in a cemetery. These are mostly run by local authorities, but some are privately owned and/or denominational eg Roman Catholic, Church of England etc. They too will charge for a plot. Fees are set

by the owners under Acts of Parliament, and vary widely. Information about the scale of fees and cemetery rules can be obtained by writing for brochures.

Grave plots vary in cost depending on whether they are common or private. Fees will also be levied for the erection of monuments and borders. Private 'lawn' graves can also be bought, which are cheaper, because they are on grass, and only a simple headstone can be erected.

In consecrated parts of cemeteries, if the burial takes place immediately after a church service, there is no Church of England fee for the burial service. If the burial service follows a church service on a separate occasion, a fee will be charged. The clergy's travelling expenses are chargeable as extras.

If a member of the clergy officiates at a service in an unconsecrated part of a cemetery, or at a crematorium, the charge usually reflects the parochial fee for a similar service.

*A guide to Church of England fees* is available free from the Ministry Division, Archbishops' Council, Church House, Great Smith Street, London SW1P 3NZ), tel: 020 7898 1792.

Local authorities often charge a different fee to their own residents and Council Tax payers than to non-residents, although there may be concessions to former residents. Burial outside the area of residence will be more expensive because of the additional transport costs.

## **2.3 Cremation**

In order to prevent anybody being cremated where there is possible doubt about the cause of death, there are very strict rules about certification which can increase the cost of cremation. Before a cremation can take place three statutory forms have to be completed, one by next of kin, the others by two different doctors. Each of the doctors is entitled to a fee. One will be the doctor who has attended the person in their last illness who must see the body before completing the form, and another doctor who must also see the body. Only the doctor who attended the last illness is required to certify when someone dies in hospital and a post mortem has been carried out. When a

coroner has issued a certificate for cremation, no other doctors are required to certify, and the coroner's certificate is free. A final document is signed by another doctor, who is the medical referee to the crematorium. S/he must receive the above certificates the day before the cremation is due to take place. The fee for this usually comes as part of the crematorium fee.

The majority of crematoria are run by local authorities. Some will charge higher rates to non-residents. Brochures can be obtained about charges and conditions from the owners of the crematorium. Fees include the medical referee's form, and the use of the chapel and, usually, recorded music (which can be selected in advance), or an organ. Many crematoria include scattering or burying the ashes in a garden of remembrance in their fee. If a relative wants to collect the ashes they can be collected or sent, but they will only be kept free for a time (usually about a month) - a charge will be made after that time. Some churches are happy to scatter the ashes in the graveyard or bury them according to the family's wishes.

If the minister of religion is required to conduct a service, the family or funeral director arrange this. The crematoria will have a duty list of ministers.

**The Cremation Society of Great Britain** (Brecon House, 2nd Floor, 16-16a Albion Place, Maidstone, Kent, ME14 5DZ, tel: 01622 688292) offers free advice and help on any aspects of cremation and publishes a leaflet, *What you should know about cremations*, which explains what happens at the crematorium on the day of the funeral.

After the cremation the crematorium will send details of memorials and their cost. Memorials vary from books and stones of remembrance to planted bushes (often roses).

## 2.4 The service

Everyone has the right to a church funeral, and for the body to be taken to the church, but it is not necessary to have a service at a funeral whether it is a burial or a cremation. A few words can be said by a relative or friend, or, if there is no wish for a religious ceremony, a non-religious one can be planned.

Societies such as the **British Humanist Association** 47 Theobalds Road, London WC1X 8SP tel: 020 7430 0908, or the **National Secular Society** 25 Red Lion Square, London WC1R 4RL tel: 020 7404 3126 may be able to arrange for someone to conduct a non-religious ceremony, or can send a form of words that could be used (leaflets are available from these organisations on receipt of an sae).

### **3. Arranging a funeral without the help of a funeral director**

A few people wish to arrange a burial without the help of a funeral director. Sections 1 and 2 have explained the procedure that must be followed, this section explains the additional tasks that the family may have to perform.

If the person dies at home, the district nurse could be asked to complete last offices, or the family may wish to do so. This must be done fairly soon after the death. The body is laid out on the back with hands at the side, the eyes are closed (cotton wool on the eyelids will help), the jaw supported by a pillow, and all the natural outlets of the body plugged with cotton wool. After the doctor has certified the cause of death, the body can be washed, dressed in whatever clothes are desired and hair brushed. If the body is to remain at home it is advisable for the room to remain cool. If the person dies in hospital the family will need to collect the body from the mortuary. It may be possible for the arrangements for the funeral to be made direct with the crematorium or cemetery and minister of religion if desired. A coffin can be purchased from the undertaker or made. A large estate car or van will be needed to transport the coffin, and four to six people to carry it. Some funeral directors will assist in do-it-yourself funerals by supplying a simple coffin and dealing with the documentation.

### **4. Financial help from the Social Fund**

The Social Fund, which is part of the social security system, can give grants for those arranging a funeral who do not have sufficient money to cover the cost.

However, as explained below there are rules governing who can receive a grant and the amount payable so it is always advisable to check what help you can get before making the arrangements.

#### **4.1 Basic criteria**

The person who applies for the grant must be in receipt of a means-tested benefit, details of such benefits are given below, be considered to be responsible for making the arrangements and have savings below a certain level (see below).

#### **4.2 Benefits**

To receive a payment the person must be on a means tested benefit, such as: Income Support (also known as the Minimum Income Guarantee), income-based Jobseeker's Allowance, Disabled Persons Tax Credit, Working families Tax Credit, Housing Benefit or Council Tax Benefit or be a partner of someone receiving those benefits. (A 'partner' is the husband or wife or someone of the opposite sex whom they live with as though they were married).

#### **4.3 Who is considered responsible**

The husband or wife (or partner) of the person who has died would be considered responsible for arranging the funeral. Regulations which came into effect on 7 April 1997 introduced 'an immediate family test' where there is no surviving partner.

A funeral payment would not be awarded if there is an immediate family member, (parent, son or daughter) who is not receiving a qualifying benefit. There are exceptions to this, for example, a payment may still be made if the immediate family member is estranged from the deceased or was receiving a qualifying benefit but this was stopped due to hospital admission.

For example, a widow dies leaving a son and daughter. The son who is in receipt of Income Support made a claim for help from the Social Fund but

was refused because his sister was working and not receiving a qualifying benefit.

Where there is no surviving partner and no immediate family member, it may be considered reasonable for a close relative or close friend of the deceased to have taken responsibility for the funeral. The nature and extent of the contact with the deceased will determine whether it is reasonable.

#### **4.4 Savings and assets**

The capital rules for Social Fund funeral payments have been abolished. The new rules apply to payments claimed on or after 8 October 2001. Funeral payments must be claimed within 3 months of the date of the funeral. Note it is the date of the claim that is important, not the date of death.

Help from the Social Fund may be reduced in certain other circumstances:

- Any assets of the deceased's person which are or will be available without a grant of probate or letters of administration (the assets which existed at the time of death can count even if these have been used for other purposes).
- Payments from an insurance policy, occupational pension scheme, burial club or similar source on the death of the deceased.
- Contributions for the funeral from a charity or relative (of either the person making the arrangements or the deceased)
- Any funeral grant where the deceased was a war pensioner

Note: If a grant is made and there is money or other assets in the estate of the person who has died, this will have to be used to pay the money back to the Social Fund. The estate is any money, property and other things that the deceased owned.

Financial help is not available to people who do not have a real link with the person who has died and where the social security office believes it is clear somebody else should be responsible for the costs and is able to afford them.

#### 4.5 What may be available from the Social Fund:

- buying a new burial plot, exclusive rights to burial in that plot and the burial;
- cremation, including medical references, certificates and doctors fees for the removal of a heart pacemaker. (If the pacemaker is not removed by a doctor, then the amount payable is £20);
- any documentation necessary to obtain access to the assets of the deceased;
- transport, for the portion of journeys which are more than 50 miles in the following circumstances
  - whether or not the deceased died at home, transport of the body to a funeral director's premises or to a place of rest;
  - where necessary, transport of the coffin and bearers by hearse and another vehicle from the funeral director's premises or place of rest to the funeral.
- the reasonable expenses of one return journey within the UK for the responsible person to arrange *or* attend the funeral.

The costs allowed for burial, cremation and transport do not include any extra requirements arising from the religious faith of the deceased.

In addition up to £700 additional funeral expenses can be claimed. (£100 maximum if the cost of some of these have been met from a pre-paid funeral plan or similar arrangements), to cover items such as: a coffin, a plain robe for the deceased, the funeral director's services and necessary staff, Minister's fee, organist's fee.

If there is insufficient money to pay the whole cost, what is available will be put towards the cost. If the person claiming is not looking after the estate, the Social Fund Officer will write to the person who is, at the same time as a payment is made.

The person who dies must normally have been resident in the United Kingdom, and the funeral has to take place in the UK or elsewhere within the European Economic Area (European Union plus Iceland, Norway and Liechtenstein). Before anyone applies for a grant from the Social Fund they

should check what money is in the estate of the person who has died, such as in bank or building society accounts; whether there will be any money from insurance policies or charities, friends or relatives (either of the person claiming the grant or the person who has died).

The payment cannot cover newspaper announcements, private burial plots or memorials. It is advisable for the claimant to take along one written estimate for the funeral before the arrangements are made, in order to ensure that the cost will be met by the social security office, but a bill can be taken after the funeral to the social security office for help. Claim Form SF200 is obtainable from the local social security office. The time limit for making claims is three months.

NOTE: For details of your local office check in the telephone book under Jobcentre Plus, social security office or Benefits Agency, or ask at your local library or advice centre.

#### **4.6 Shortfall**

If the grant cannot meet the whole bill some funeral directors may accept weekly payments. It is difficult to get help from charities towards funeral costs. If an attempt is to be made it would be wise to approach those organisations with whom the dead person, or their spouse, had some link, eg. Benevolent Department, Royal British Legion, 48 Pall Mall, London SW1Y 5JY, tel: 020 7973 7200, or the Soldiers, Sailors and Airmen's Families Association, 19 Queen Elizabeth Street, London SE1 2LP, tel: 020 7403 8783 if they were in the services. The local Citizens Advice Bureau, or local Age Concern, may be able to advise.

The Death Grant was abolished under the *Social Security Act 1986*.

### **5. The duty of local authorities and National Health Service (NHS) to pay for certain funerals**

In certain circumstances local authorities and the National Health Service (NHS) have a duty to organise and pay for funerals. These circumstances

arise where the person who has died has no relatives or friends who would undertake the organisation, and has not made advance arrangements.

Many people who know that they may die in such circumstances wish to discuss the procedure beforehand, and it is possible that the authorities concerned may be prepared to do this.

## **5.1 The duty of local authorities**

Local authorities have a duty under Section 46 of the *Public Health (Control of Diseases) Act 1984*, to arrange the burial or cremation of any person who has died in their area where it appears to the authority that no suitable arrangements for the disposal of the body have been or are being made otherwise than by the authority. However, local authorities have no powers to reimburse burial costs where a third party has already arranged a funeral (but see 5.2 below in relation to deaths occurring in hospitals).

The authorities concerned would be in the cities - London Boroughs or Metropolitan Borough Councils or other unitary authorities - and, in the rest of the country, District Councils. In the boroughs it is normally the Social Services, or the Environmental Health Department which would handle the arrangements. In the rest of the country it is likely to be the Environmental Health Officer, unless someone dies in a council residential home or accommodation arranged by a local authority for example in an independent care home in which case the Social Services Department (normally of the County Council) will organise the funeral. The local authority will make enquiries to see if the funeral can be paid for by a relative. Also, if the deceased person leaves any estate, the local authority will claim its expenses from the legal personal representative.

The ways in which individual councils arrange matters vary greatly, but normally a council has an agreement with a local firm of funeral directors for a funeral service.

This usually consists of a simple coffin, no car, no flowers, no organ, but with a minister of religion present. It is likely that the funeral will be at times when

the cemeteries or crematoria are not busy, such as early in the morning. If there are relatives and friends, arrangements will often be made to suit them so that they can attend.

## **5.2 Duty of the National Health Service (NHS)**

When anyone dies in hospital, and there are no relatives or friends prepared to arrange and meet the cost of the funeral, the NHS will do so (*Health Service Guidelines HSG(92)8*). Like local authorities, hospitals have arrangements with funeral directors to provide a simple funeral. Questions about the arrangements should be made to the Hospital Social Worker. Although technically the NHS bears responsibility, in practice the funeral arrangements are made by the staff of the hospital where the patient died.

## **6. Planning and paying for a funeral in advance**

Many people wish to plan their funerals in advance, and to know that they have set aside the money to pay for them.

### **6.1 Planning**

A letter can be left with the Will specifying the arrangements for the next of kin to follow. It is also possible to discuss arrangements with the funeral directors in advance - requests will be lodged with the company. This can be an advisable move if there are no immediate relatives who will be available to make arrangements. The name of the funeral director can then be kept in a safe place with other important documents, such as the Will, so that whoever is left to deal with the situation can contact the funeral director.

### **6.2 Cost**

If savings have been set aside for a funeral, and would now pay for one at current prices, that money, invested at the best rate of interest, may be enough to pay for the funeral when it occurs.

## 6.3 Planning and cost

Some organisations will combine planning a funeral and the cost using a funeral plan. Some funeral directors are prepared to allow payment in advance. Listed below are some of these organisations and plans:

**Age Concern** - details can be obtained from participating Age Concern Organisations, Groups or from Age Concern Funeral Plan, Spencer House, 62A The Parade, Sutton Coldfield, West Midlands B72 1GT or telephone, free 0800 387718 for a brochure or 0121 321 5254 for detailed enquiries.\*

Age Concern is in the process of introducing a new insurance - based funeral plan through one of its trading companies.

\*The Age Concern Funeral Plan is marketed by Advance Planning Limited in which Age Concern England has an interest through Age Concern Enterprises Limited (ACEnt). ACEnt is wholly owned by Age Concern England (registered charity no. 261794) and receives a minimum of £10 per funeral plan and gives any profits to that charity.

**Avalon** - details can be obtained from Avalon Trustee Co, Edge House, 34 Hough Lane, Wilmslow, Cheshire SK9 2LH tel: 01625 416400.

**Co-operative Funeral Bond** - details can be obtained from Funeral Bond Office, Freepost NWW 3091A, Manchester M60 5FH telephone, free 0800 289120.

**Dignity Personal Funeral Plans** - details can be obtained from Dignity Personal Funerals Plans Office, Freepost SEA 0601, Sutton Coldfield, West Midlands, B72 1GT or telephone, free 0800 387729.

**Funeral Planning Trust** - details available from funeral directors who offer plans supported by the trust, or from Funeral Planning Services, Freepost IH4150, Flint House, Ipswich Road, Long Stratton, Norwich NR15 2ZZ or telephone, free 0800 413046.

**Golden Charter** - details from Golden Charter Ltd, Melville House, 70 Drymen Road, Bearsden, Glasgow G61 2RP or telephone, free 0800 833800.

**Golden Leaves** – details can be obtained from Golden Leaves, Freepost, Croydon CR9 9ED or telephone, free 0800 854448.

**Perfect Choice** - details available from funeral directors who are members of the National Association of Funeral Directors or from Perfect Assurance Funeral Trust, 618 Warwick Road, Solihull, West Midlands B91 1AA, tel: 0121 709 0019.

Most Co-operative Societies have some form of funeral pre-payment plan which may involve vouchers for goods in their stores. As schemes differ enquiries should be made at a local branch.

## 6.4 Choosing a scheme

It is important to compare details of schemes. The following are a few points you may wish to consider:

- price;
- specification of the chosen funeral;
- whether you have a choice of funeral director;
- which items are covered by the price and which are not, in particular whether all disbursements, for example doctors' fees, minister's fee, cremation service fee, the cost of a burial plot are included in the price guarantee, if not what the likely cost is of the disbursements which are not included;
- whether the funds are held in trust, with independent trustees, and trust deeds and names of trustees published.

Note: if you are in receipt of a means-tested benefit such as Income Support, Housing Benefit, Council Tax Benefit then you should be aware that a funeral plan that is fully refundable could be considered as part of your savings and may affect the amount of benefit you receive.

Even if the plan is not refundable, if you purchase a funeral plan while receiving a means-tested benefit, or before claiming, this could be seen as depriving yourself of capital if you bought it in order to reduce your savings and gain benefit. In this case you will be treated as though you still have the

capital. If this occurs you may want to get advice about challenging the decision.

## **7. Bequeathing a body for research**

Instructions can be left by those who wish to donate their bodies for research, although these do not have to be followed by the executors. On the other hand executors can decide to donate the body. Further information for people living in London or south east England is available from the London Anatomy Office, Imperial College Faculty of Medicine, Charing Cross Hospital, Fulham Palace Road, London W6 8RF, tel: 020 8846 1216. People living in the rest of England, Wales and Scotland should contact the medical school at the nearest university. H.M. Inspector of Anatomy, tel 020 7972 4342, has details of medical schools. The body may not always be accepted, but swift action must be taken on death to inform the authorities. Eventually the medical school will arrange the funeral, and the family can participate if they wish.

## **8. Donating organs for transplantation**

The transplantation of organs such as heart, liver and kidneys can save people's lives, and the transplantation of corneas can save people's sight. Transplant programmes are being held back because of a shortage of donor organs, and more are urgently needed.

The removal of organs for transplantation is permitted either if the deceased person has previously indicated in writing his/her willingness to be a donor, for example by signing an organ donor card, or if, when enquiries are made of the surviving relatives, no objections are raised. Not all patients who die are suitable as organ donors, and the decision on whether to remove the organs is made by the doctors concerned. Removal has to happen very soon after death - afterwards the body is returned to the relatives for burial or cremation. The hospital does not contribute towards funeral costs. Organ donor cards are available from most hospitals, general practice surgeries, dispensing pharmacists, and Benefits Agency (social security) offices.

A central register in which organ donor card holders may register their wishes has been established by the National Health Service. For further information contact United Kingdom Transplant, Foxden Road, Stoke Gifford, Bristol BS36 8RR, tel 0117 975 7575 or the British Organ Donor Society 01223 893636.

## **9. Further information**

### **9.1 Important organisations**

Organisations involved in the practical aspects of funerals have been mentioned in the text. The following organisations may offer counselling and support through their groups. There may be other local groups which can be contacted through lists kept at public libraries or Citizens Advice Bureaux.

**Age Concern England**, Astral House, 1268 London Road, London SW16 4ER, tel: 020 8765 7200, has over 1000 local groups which provide services for older people. Some groups offer bereavement counselling.

**CRUSE Bereavement Care**, Cruse House, 126 Sheen Road, Richmond, Surrey, TW9 1UR, tel: 020 8939 9530 (administration), offers a counselling service and practical advice after a bereavement. There are over 147 groups in the country. Helpline 0870 167 1677. For a free leaflet and mail order catalogue send a sae.

**National Association of Widows** 48 Queens Road, Coventry, CV1 3EH, tel: 024 7663 4848. Their local branches provide a supportive social life and friendship. Advice and information available from head office. Email: [office@nawidows.org.uk](mailto:office@nawidows.org.uk).

**Lesbian & Gay Bereavement Project**, c/o Healthy Gay Living Centre, 40 Borough High Street, London SE1 1XW tel : 020 7407 3550 A will pack is available on receipt of a sae. For the number of someone to talk to telephone 020 7403 5969 (7pm – 10.30pm).

**London Lesbian and Gay Switchboard** offer a telephone counselling and information service, tel: 020 7837 7324. Website: [www.query.org.uk](http://www.query.org.uk).

**The Natural Death Centre**, 6 Blackstock Mews, Blackstock Road, London N4 2BT, tel: 020 7359 8391 for information on woodland burials, cardboard coffins, living wills, funeral wishes form and d-i-y funerals. A copy of their book entitled *The New Natural Death Handbook* (3rd edition) may be available in your public library or from the Natural Death Centre, price £12.99 (2nd class) or £13.50 (1st class). Website: [www.naturaldeath.org.uk](http://www.naturaldeath.org.uk).

**The National Association of Bereavement Services**, 2nd Floor, 4 Pinchin Street, London E1 1SA, tel: 020 7709 9090 (referrals), 020 7709 0505 (administration).

## 9.2 Useful publications

*What to do after a death* DSS leaflet D49 – October 2001. Provides detailed information and advice on everything that needs to be done following the death of a relative or friend. This leaflet is available free from Social Security offices or post offices.

*Survey of funeral costs* - The 2000 Odd Fellows Survey. Available free from the Order of Odd Fellows, Manchester Unity Friendly Society, Odd Fellows House, 40 Fountain Street, Manchester, M2 2AB, tel: 0161 832 9361.

*Make your own will: a practical guide to making your own will.*

*What to do when someone dies.* Both published by Consumers' Association. Available from most libraries or bookshops, or by post from Which Limited, Freepost, Hertford X SG14 1LH. (Prices on application). Freephone 0800 252100.

*Funerals without God - a practical guide to non-religious funerals.* Price £5.50 including postage. Available from the British Humanist Association, 47 Theobald's Road, London WC1X 4SP.

*The Confederation of Burial Authorities Directory of Cemeteries and Crematoria in the UK* 2nd Edition. Price £25. Published by CBA, The Gatehouse, Kew Meadow Path, Richmond, TW9 4EN, tel: 020 8392 9487.

## 10. Further information from Age Concern

*Instructions for my next of kin and executors upon my death.* Published by Age Concern England. This document is not intended to replace a Will. It is a form on which a person can record their wishes concerning funeral arrangements; names of friends and relatives to contact; names and addresses of banks, clubs, life assurance companies, insurance brokers, where to find keys, certificates, receipts, etc. This leaflet is available by telephoning 0800 00 99 66 (a free call) or write to Age Concern FREEPOST (SWB 30375), ASHBURTON, Devon TQ13 7ZZ.

*Putting your affairs in order.* Gives advice on why you should make a will and how to support Age Concern through a Legacy. Available free on receipt of a large sae (23 x 16cm) sae from the Legacy Information Officer, Age Concern England.

The following factsheets may be of use:

Factsheet 7                      *Making your will*

Factsheet 14                    *Dealing with someone's estate*

If you would like

- any additional factsheets mentioned (a maximum of five may be ordered)
- a full list of factsheets and/or a book catalogue
- further information or if you have questions arising from this factsheet

phone **0800 00 99 66** (a free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ. For people with hearing loss who have access to a textphone, calls can be made by Typetalk, which relays conversations between text and voice via an operator.

Age Concern's series of over 45 factsheets is available as a subscription service to those whose work involves older people. For details please call **0870 500 99 66** (national rate) and ask for our factsheet subscription leaflet.

Age Concern provides factsheets free to older people, their families and people who work with them. If you would like to make a donation to our work, you

can send a cheque or postal order (made payable to Age Concern England) to the Personal Fundraising Department, ACE Freepost CN1794, London SW16 4BR.

Find out more about Age Concern England online on [www.ageconcern.org.uk](http://www.ageconcern.org.uk)

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Communications Division, Age Concern England, Astral House, 1268 London Road SW16 4ER. Registered charity no. 261794.

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