



What to do when someone dies

A practical guide

Call freephone

0800 856 5859

In partnership with

simplify

Important information

If you know that the person who has died wished to donate their organs or tissue for transplant after their death, please make the professionals you are in contact with aware of this fact as soon as possible. It is not always possible to carry out these wishes depending on the circumstances of the death but informing professionals quickly increases the chances of this happening.

Please also inform professionals as soon as possible if there is signed consent to donate the body to medical science.

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Introduction

We generally expect that the death of a close family member or friend will be emotionally distressing. This is normal and natural.

However, until we find ourselves responsible for making the funeral arrangements or helping someone with that responsibility, we often do not realise how many practical tasks there are to do when someone dies.

A number of publications and websites explain what needs to be done. This guide is different as it gives you space to make notes as you make the necessary arrangements. These might be the names and phone numbers of people you have met or need to call, questions you want to ask or reminders for yourself.

Every death is a unique event and because no booklet can cover every set of circumstances, please call our **free helpline on 0800 856 5859** for any further information or advice you may need. If we don't know the answer we will find out and call you back or tell you who to contact for what you need.

Please also call the helpline if you have ideas of how we can improve this guide for other families in the future.

This guide does not cover the actions to be taken to deal with a business or employees after the death of a business owner. Please seek advice from specialist professional advisors for these issues.

An overview of what needs to be done

To help you understand where you are in the process, the diagram overleaf gives you an at-a-glance overview.

We have arranged the sections in this guide in the chronological order in which arrangements are usually made and given extra notes pages at the end for your own use.

A note on language

Although we recognise the person who died was a special and unique individual, to save space we use the term ‘the deceased’ throughout this guide.



At-a-glance overview

Immediately after the death

- Death is usually confirmed by a professional
- The person who has died is moved to a mortuary or funeral director's premises

Doctor issues Medical Certificate or coroner investigates the death

- This depends on the circumstances of the death

Registration of death

- Documents are issued that allows the funeral to proceed and the estate to be administered

Funeral

Determine who should take the legal responsibility for administering the estate

Informing organisations of the death

- Financial and legal
- Central and local government
- Health sector

Claim any benefits

- This usually needs to happen within 3 months of the death

Looking after the person who has died

If the patient was in hospital at the time of death you will often be given an opportunity to spend some time with your relative on the ward before the body has to be moved to the mortuary. Most hospitals also have a viewing room. This is often called the chapel of rest. You will usually need an appointment to see someone in the viewing room, which is often arranged by the hospital's bereavement service.

If someone has died at home or in a nursing home the death is often both natural and expected. The death will usually be confirmed by a qualified professional. You may call a funeral director when you are ready to do so. It is possible to keep the body at home but we would recommend you seek advice before deciding to do this.

If someone has died in a public place or at home and the death was not expected, the person may be taken to hospital by ambulance if resuscitation is attempted. The police will also attend and if death is confirmed at the scene they will notify the coroner (see page 8). A funeral director will move the body for the coroner. This is usually to the nearest large hospital but some cities have public mortuaries. Please do not contact hospital staff to arrange to see your relative as they will often not have the authority to arrange this.

If you have not been given a contact number, a coroner's officer will phone you, usually on the next working day. Ask them if you wish to see your relative.



You may want to note here where your relative has been moved to and any contact numbers you are given.

What happens next?

This depends on the circumstances in which someone has died.

If the death is both expected and natural, a doctor who has been looking after the patient will be able to issue a **Medical Certificate of Cause of Death (MCCD)**. You need this to be able to register the death unless a coroner is involved (see page 8).

If the person died in hospital you may have to wait for administrative staff to contact you to give you an appointment to collect the MCCD. The ward staff will tell you the procedure. You can usually collect any belongings at the same time as the certificate. This delay may seem inconvenient, but the doctor who needs to complete the MCCD may not be on duty at the time of the death.

Staff at the hospital, care home or surgery will talk you through the procedure.

If the death was at home or in a care/ nursing home it will usually be the GP who issues the MCCD.

Often you will be shown the certificate, but sometimes it will already have been placed in a sealed envelope. You may want to ask about this when you make the appointment to collect the MCCD. It is quite reasonable to ask what is written on the certificate as the cause of death and to be sure that you understand this.

This may be the first time you have seen in writing that the person has died and this can feel quite a shock.

See page 32 for changes to the death certification system.

Please let the hospital or surgery staff know if you need to meet with the doctor – this may mean you have to wait a little longer for your appointment.

The MCCD is needed for you to register the death unless the coroner is involved.



You may want to note here any contact phone numbers, your appointment to collect the certificate and any questions you may have for the doctor.

If the coroner is involved

The majority of deaths notified to the coroner are completely natural but the cause of death is not certain.

It is a legal requirement in England, Wales and Northern Ireland that the cause of death is known and recorded.

Scottish Law is similar. Examples of deaths which are referred to a coroner are those where the cause of death is not known, as a result of an accident, resulting from medical treatment or which are suspicious. The police or a doctor informs the coroner. See page 30 to find out about the procedure in Scotland.

The coroner is a senior and independent judicial officer and has coroner's officers working for him or her, who carry out investigations for the coroner.

Usually someone from the coroner's office will speak to the nearest relative or their representative, as well as any doctors who have been looking after the deceased, before deciding if a post-mortem examination is necessary. This is an external and internal examination of the body. It is normally possible to view and dress the body as usual after the examination. Please tell the coroner's office if you object to post-mortem examination for any reason, but it is a

legal requirement about which you have no choice. You do have the right to be represented at the examination, but most people find this unnecessary.

The purpose of the examination is to determine the cause of death and it is not done for research or any other purpose. It may be necessary to keep very small samples of tissue and fluid from the body for further testing. You will be told if this is necessary and given a choice about what happens to the samples in the future.

The Ministry of Justice has a very helpful booklet Guide to coroners and inquests and Charter for coroners services. If you are not offered this it can be downloaded using this link: www.justice.gov.uk/downloads/burials-and-coroners/guide-charter-coroner.pdf



You may want to use this space to keep a note of the coroner and coroner's officers' names and contact details and any information you want to give them, or questions you may want to ask.

After the post-mortem examination

If the cause of death is found to be natural and there are no other circumstances requiring an inquest, the coroner will provide a document instead of an MCCD allowing the death to be registered. This is often sent direct to the registrar but you may be asked to collect it in person.

If the death was not due to natural causes or further tests are needed to find the cause of death, the coroner will open an inquest (see page 28). They will usually

release the body for the funeral at this time.

Your funeral director (see page 14) will contact the coroner's officer to find out when they can collect the body to prepare for the funeral.



You may want to note here what you have been told by the coroner's officer about the cause of death.

Registering the death

Deaths in England, Wales and Northern Ireland should normally be notified to the Registrar of Births, Marriages & Deaths within 5 days of the death and 8 days in Scotland. Most registration offices operate appointment systems, so please telephone before you visit. If registration is delayed because of the involvement of the coroner this is not your fault and you do not need to worry. If you need to register urgently for any reason please explain this when you call.

Call us on 0800 856 5859 for contact details for the registration service.

The person registering the death is called 'the informant'. Only certain people can fulfil this duty; close relatives of the deceased, someone present at the death or the person taking responsibility for the funeral. When you telephone to make an appointment, check that the person planning to register is entitled to do so,

and that they are registering at the correct office, as regulations about where you can register vary across the UK.

There is a checklist of the information you need to register on the next page.

You need to take the Medical Certificate with you or tell the registrar that the coroner's office has told you can register. It is helpful to take the following with you, although these are not essential: birth and marriage certificates for the deceased, details of any state benefits, the NHS medical card and the National Insurance number of the deceased, and also that of a surviving husband, wife or civil partner.

The MCCD is needed for you to register the death unless the coroner is involved.



Appointment details for registrar:

Information needed to register a death:

Surname:

Forenames:

Maiden name:

Any other previous names: (e.g. if a woman has been married more than once)

Any other names: (e.g. usually known as, even if not their formal name)

Date of birth:

Place of birth: (town and county in England and Wales or country if born overseas as the country is known now, not as it may have been at the time of birth, e.g. Bangladesh and not East Pakistan or India)

Place of death:

Date of death:

Usual address:

Marital status:

Occupation (or former occupation if retired):

Name/address/occupation of spouse or civil partner (if surviving) or name and occupation (if deceased):

National Insurance number:

National Insurance number of any surviving husband, wife or civil partner:

Documents from the registrar

Certified copies of the death

certificate: The death registration is a permanent record and is retained by the registrar. You may purchase as many copies of this document as you need, and these are what is meant when banks and others ask to see an 'original' death certificate. The price varies as it is set by the local council but usually rises significantly if you need more later. Obtain one for each bank account, building society and share holdings of the deceased. If there is to be an inquest, the death is not registered until after the inquest – the coroner will issue you with an Interim Certificate which you can use instead of certified copies.

Most organisations will only accept a certified copy as evidence of a death.

Many local authorities offer a service making it easier to inform local and central government departments of the death. Ask your registrar if this service, often called Tell Us Once, is available in your area or call us. If you use Tell Us Once you may not need to complete the BD8.

Certificate of Registration/Notification

of Death (BD8): This form is free and you need to complete the form on the back to notify the Department for Work and Pensions of the death if the person received a state pension or any other benefits. The registrar may give you an envelope to post the certificate or you can hand it in at a Jobcentre Plus office. You can obtain this form from the registrar even if the death cannot be registered yet.

Certificate for burial or cremation:

This is free and is commonly referred to as 'the green form'. It proves to the funeral director and the cemetery or crematorium authorities that a funeral may take place. The green form is replaced by a document from the coroner if there will be an inquest or if the funeral will be a cremation following a coroner's post-mortem examination.

Arranging a funeral

Most families choose to use a funeral director so this booklet is written with that in mind.

You may want to check whether the person who died had a pre-paid funeral plan which will set out some or all of what they wanted, whether they had told family or friends what they wanted or had given instructions in their Will.

Often families want to see a funeral director as soon as possible. The next pages suggest some of the aspects of a funeral that you may want to think about with spaces for notes, though some decisions do not need to be made immediately. There is additional information on these choices on our website.

Your local council burial and cremation department will also be able to give you advice.

Members of the National Association of Funeral Directors comply with our Code of Practice and Arbitration Scheme to ensure you receive a high quality service. To see the Code of Practice and information about the Arbitration Scheme visit our website www.nafd.org.uk



Contact and appointment details for funeral director:



Do you want to spend time with your loved one at the funeral director's chapel of rest, or perhaps bring them home before the funeral? Is the coffin to be open or closed? This may affect decisions about preservative treatment (embalming) of the body.

What style of funeral is required – traditional religious, a civil funeral (which may include some religious elements) or a funeral with no religious content? Do you want a private burial or cremation followed by a thanksgiving/memorial event?

The major decision is whether to have a burial or cremation if this is not predetermined by your religion or culture. This will help you decide where the funeral is to take place.



Your answer to the question about the style of funeral will influence other content such as ideas about music and readings. You may also want to note here any specific anecdotes about the person that you would like included in any tribute (sometimes called the eulogy).

Do you want a funeral cortege (i.e. the hearse and any following cars) to leave from a family home or will people assemble at the place of the ceremony?

What type of coffin would you prefer? There is a huge range available from traditional solid wood, various materials such as banana leaf and wicker through to cardboard decorated with artwork using a picture or photo of your own choice.



Most funerals include a gathering of mourners after the ceremony with refreshments served. The venue might be your own home, a church hall, a pub or a more formal venue such as a hotel. Think about your budget and how many people may attend to help with your decision. Legally most of the expenses connected with the funeral can be claimed from the money left by the deceased but a gathering of mourners is not considered an essential funeral cost.

Many funerals now give people the opportunity to give donations to charity instead of floral tributes. If the person who has died did not nominate a charity themselves you may want to think about a charity related to their interests, or that supports research into the condition from which they died. Hospitals and hospices also have funds to which donations can be made.

Many mourners appreciate guidance about what to wear. Traditionally this was always black but except for very formal funerals, grey, navy and other sombre colours are generally acceptable. If there will be mourners from faith/cultural traditions different from your own, they will especially appreciate guidance about cultural/religion specific customs. Some families request that mourners wear a specific colour – sometimes associated with a sports club.



You can take time to decide on the design of a headstone for a grave (and also to save for it) or you may want to consider an alternative memorial such as a bench or tree.

If you are arranging a cremation there are many choices available for what you do with the ashes (cremated remains). There is also a wide variety of style of containers (urns) that can be used to store the ashes while you make a decision. The ashes can be stored at the crematorium or funeral director's premises as well as at home.

The number of decisions to be made just for the funeral can seem daunting. Unless you have to arrange the funeral quickly for whatever reason, you can take your time, talk with family members and close friends and ask as many questions of your funeral director as you need to.

Paying for the funeral

NAFD funeral directors will explain all the different charges and give you an itemised estimate. Please do not sign a contract with the funeral director until you have considered how the funeral will be paid for. If you are asked to sign to confirm the arrangements you are entering a legal contract and agreeing to be responsible to ensure the funeral is paid for. The reason many funeral directors now require a deposit is because of the number of people who have arranged but not paid for funerals in the past.

The cost of the funeral has priority over most other debts on the estate and will be something any professional helping you with probate will be able to take care of (see page 20). Provided there is sufficient money in an account belonging to the deceased a bank will usually write a cheque to the funeral director from that account if the bank is given the invoice. This is one of the reasons it is important to inform banks about the death as soon as possible in addition to helping prevent fraud.

Please be honest with yourself and the funeral director about what can be afforded for the funeral, however hard it is to think about practical things like money at this time.

If there is not enough money in the estate AND the person who is the most appropriate person to arrange the funeral (usually the nearest relative) is in receipt of a means-tested benefit from the Department for Work and Pensions, that person can apply to the Social Fund for a Funeral Payment (see page 27). This will make a significant contribution to the cost but not pay for everything. You may also qualify for a Budgeting Loan.

Use form SF200 from a Jobcentre Plus to apply for a Funeral Payment and SF500 for a Budgeting Loan, or download them from www.gov.uk

If there is no-one who is available to make the funeral arrangements or you are unable to get help with the costs by the means described above, please call us and we will explain what you need to do next.

Finding out about probate

If you already know that you do not need to apply for probate, please go straight to page 22.

Call us if you are not sure if probate will be necessary.

The information here is a very brief introduction to a complex subject – if you call us we can apply the information to your own circumstances.

Most people appoint a professional service to help with probate.

The majority of people choose to use professional help to deal with the legal formalities required to administer an estate. There is far more involved than just filling in one or two forms and obtaining the grant of probate (see below). You have a choice of types of professional service. As with all professional services for which you will be charged (but in this case the fees are deducted from the estate) do ask as many questions as you need to about price structures and how the service will be provided.

A grant of probate is a court order that allows the executor of a will or their professional representative to deal with the property and financial affairs of the deceased. However, when most people

use the word ‘probate’ they mean the whole process of discovering what someone has left, going through the legal process of gaining authority to deal with it (whether there is a will or not), paying off any debts and finally distributing the remainder to the people entitled to receive it. This is the administration of the estate, which can take several months and up to a year or more depending on the complexity and whether a property is involved.

Probate is very similar whether there is a will or not.

Whether you need probate depends on the value of the estate. An asset holder (e.g. a bank) can insist that a grant be obtained for any amount over £5,000 although many have a higher threshold. They are not being difficult – this is the procedure laid down in law to ensure the wishes of the deceased are carried out, creditors are paid and that the people named as beneficiaries do receive their entitlement.

There are choices available to you if you are asked by a bank or other asset holder for probate. Remember it is the executor who must formally make the decision how to do this or the nearest relative if there is no will.

Many high street solicitors provide probate services and we can find a solicitor for you.

Banks can carry out probate but often only do this for existing customers who have appointed the bank as executor.

For more information, call our free helpline on 0800 856 5859.

It is possible to deal with probate yourself although we would only recommend this if the estate is simple or you have relevant experience.

At Simplify we can help you understand more about the estate administration process than there is space for in this booklet and help you choose the best way to carry out the estate administration bearing in mind the details of the estate concerned and your own individual circumstances.

For more information or to arrange a home visit to discuss the available options please call us on 0800 856 5859.



You may want to note here any questions you have about probate.

Who needs to be informed about the death?

Picking up the telephone to tell close family or complete strangers such as an employer about the death is usually difficult. You may want to ask people you trust to let their branch of the family know or a friend to let other members of their social network know. Once you know when the funeral is, keep the details by the phone so anyone can answer and give this information.

Banks etc should be contacted quickly to secure the estate and prevent fraud.

For someone who is working or recently retired, a manager or colleague will know who it would be appropriate to inform in the workplace.

Social networking sites, such as Facebook, may be the equivalent of an address book, but with far more entries. Otherwise an address book, or contacts on a computer or mobile phone will be very helpful.

It is a good idea to keep a note of who you spoke to and the date and time of the call.

You will probably want to make a separate list of family and personal friends to be contacted but we have made some suggestions here of other people to be notified. It is always a good idea to keep a note of who you spoke to and the date and time of the call.

You may find it helpful to develop a filing system to keep the paperwork in order. Banks etc should be contacted quickly to secure the estate and prevent fraud and also the Department for Work and Pensions agencies to avoid accidental overpayment of benefits which will later have to be repaid to the government. Take copies of important documents and if you post any documents, make a note of when you sent them.

For important original documents, you could send these via special or recorded delivery.

Here is a list of organisations you may need to contact. If you are using a professional for probate they will contact many of these organisations for you – see the **P** symbol next to the relevant rows. Other organisations may be notified through the Local Authority if they offer this service. – see the **L** symbol throughout this table.



Organisation	Phone no	Date/time	Spoke to or posted info
Bank 1 P			
Bank 2 P			
Bank 3 P			
Mortgage provider or Equity release company P			
Credit/store card P			
Credit/store card P			
Credit/store card P			
Other money, e.g. National Savings/Premium bonds/loans/hire purchase agreement P			
Friendly Societies P			
Buildings insurance P			
Home contents insurance P			
Car insurance P			



Organisation	Phone no	Date/time	Spoke to or posted info
Travel/holiday insurance P			
DVLA P L			
Identity & Passport Service P L			
Tax office P			
Council Housing Office L /Landlord/Housing Association P			
Electricity provider P			
Gas provider P			
Telephone line provider P			
Water/drainage provider P			
Cable/satellite service P			
Internet service provider P			
Mobile phone P			
Royal Mail redirection			
Mail suppression service			
Council tax P L			



Organisation	Phone no	Date/time	Spoke to or posted info
Council tax benefit P L			
Electoral registration office L			
Housing benefit P L			
Adult social services L (including day care/ home care)			
Private care			
Blue badge L / Concessionary travel pass			
Library L			
Employer or private pension provider P			
Trade union professional association			
DWP P L : State pension, pension credit, attendance allowance, DLA, carer's allowance, incapacity benefit, income support, jobseeker's allowance, employment, support allowance, and Universal Credit			
Child Support Agency L			
UK Border Agency			



Organisation	Phone no	Date/time	Spoke to or posted info
Prison/Probation/Court Service			
Doctor			
Hospital(s)			
Dentist			
Podiatrist			
Travel agent/airline			
Return of medical equipment (see the downloadable form on our website)			
Council children's services L			
Child tax credit P L /working tax credit/child benefit			
Student Loan Company			
Club memberships			
Magazine subscriptions			
Mail order catalogues			
Other			
Other			
Other			

Finding out about benefits

People can be on benefits for a variety of reasons and a change of circumstances, especially the death of a partner, can affect your own entitlement. After a death, income may fall if a work pension is lost. Or it may fall at first and then rise due to an inheritance which may take you over the threshold for some benefits or mean you have to pay tax.

If you are using a professional for probate they can contact the DWP for you.

The Department for Work and Pensions has a Bereavement Service to make it much simpler for bereaved people to notify them of a death. At the same time the eligibility for benefits of the immediate next-of-kin can be checked. Applications for Bereavement Benefits (see below) and the Social Fund Funeral Payment (see page 19) can be made on the telephone immediately.

If you are not using a professional to deal with probate for you we recommend you call the Bereavement Service as soon as possible to avoid any over-payment of benefits which would then have to be repaid from the estate to the government.

**Call the DWP on 0845 606 0265
(or 0845 606 0275
for a Welsh language service)**

**Alternatively, the textphone number is
0845 606 0285
(or 0845 606 0295
for a Welsh language service)**

The benefits designed specifically for bereaved people are:

- **Bereavement Benefit & Bereavement Allowance**
Claimed using Form BB1 and only available to surviving spouses or civil partners, usually under state retirement age.
- **Widowed Parents Allowance**
Also claimed on Form BB1 and replaces Bereavement Allowance when a parent has children still in education or younger.
- **Guardians' Allowance**
Claimed from the tax office.

Inquests

An inquest is a formal court hearing which examines the circumstances of any death which is unnatural, unexplained or happened in circumstances in which the law requires there to be an inquest, such as a death in custody or as a result of an industrial accident.

Inquests differ from other courts because there is no prosecution or defence. The purpose is to investigate who has died, when, where and how they died. Most inquests are heard in front of a coroner who directs the hearing, but some inquests have to be heard in front of a coroner with a jury. One of the most important aspects to understand is that an inquest cannot decide that any individual or company is to blame for the death.

There is considerable variation in how long after a death the inquest is held. This depends a great deal on the complexity of the circumstances to be investigated.

You will be kept up to date about progress in the investigation. Please be patient with the coroner's staff – they are often waiting for information from other people. Do tell the coroner's officer if you have particular concerns or questions you would like answered. Often the coroner

will ensure they are asked during the inquest to make the experience a little less stressful for you. Remember the inquest can only examine the facts of the case and is not the place to campaign for changes to services. In fact the inquest is often helpful for families in filling in gaps in their own knowledge. The immediate family do have the right to ask questions at the inquest.

Occasionally families choose to have legal representation at an inquest but legal aid is not yet available for this. Unless there is a possibility of further legal action afterwards (e.g. suing someone for negligence) lawyers are usually not necessary.

After an inquest the death is registered automatically and you can purchase death certificates from the registrar.

The Ministry of Justice has a very helpful booklet *Guide to coroners and inquests and Charter for coroners services*. If you are not offered this it can be downloaded using this link: **www.justice.gov.uk/downloads/burials-and-coroners/guide-charter-coroner.pdf**



You may want to use this space for notes relating to the inquest.

What is the difference in Scotland?

Investigation and registration of death in Scotland is governed by Scottish law.

Reasons to refer a death for investigation are very similar to England and Wales but the investigation is carried out by a procurator fiscal. Scotland does not have inquests and all deaths can be registered after an initial investigation, with or without a post-mortem examination. Deaths should normally be registered within 8 days and can be registered at any register office in Scotland.

Please call us for further information and local contact phone numbers.

A 'short form' free death certificate can be issued in Scotland, but this may not be accepted by financial institutions.

On those occasions when a court hearing is mandatory (e.g. deaths resulting from an industrial accident) or where it is believed to be in the public interest, a Fatal Accident Enquiry is arranged in front of a Sheriff. Staff from the procurator fiscal's office will liaise with families.

The assets of someone who has died are also subject to Scottish Law under a process termed confirmation. This is an equivalent process to probate but there are significant differences. People wanting to carry out confirmation themselves can request assistance to complete the necessary forms, from the Sheriff Court Clerk for estates under £36,000. Professional assistance from a solicitor should be sought for larger estates and if a property is involved.

There are some changes to registration of death planned for April 2014 in Scotland. These are designed to introduce greater safety in the system but will be quite different to the changes in England and Wales. The changes will not affect everyone registering a death so you will be told if there will be any implications for you when you register.

What is the difference in Northern Ireland?

The procedures for investigation and registration of deaths are very similar to those in England and Wales. There is one coroner for the entire province.

The procedures for probate are also very similar.

Please call us for further information and local contact phone numbers.

Changes to death certification

England, Wales, Scotland and Northern Ireland are all reviewing their procedures for certifying and registering deaths. No new procedures are fully in place yet. It is expected that the changes in England and Wales will be introduced in 2014 but the exact date is not yet certain.

In some parts of England and Wales the Department of Health is working with coroners and registration services to test a proposed new system of death certification. This is designed to improve the quality of death certification as well as making it easier for bereaved people to understand the cause of death and discuss any concerns they may have. You will be told by the hospital or doctor if they

are taking part in one of the pilot sites for the programme. The main difference you will notice is that you may be spoken to by an independent doctor called a Medical Examiner, or one of their team – a Medical Examiner's Officer.

All of the other documents and procedures described in this booklet are still in use at the present time.



Notes

Useful contacts

National Association of Funeral Directors

www.nafd.org.uk

Simplify

www.simplify.co.uk

There are many other organisations that provide a variety of practical information and/or emotional support after a bereavement – far too many for us to list here. Please call us so we can find the contact details that are most appropriate to your individual circumstances.

You may find the following numbers and websites helpful – telephone numbers are given with details if a service is offered out of usual office hours.

Samaritans

www.samaritans.org

08457 90 90 90

Available 24 hours every day.

A confidential emotional support service for anyone experiencing feelings of distress or despair for any reason, including those which could lead to suicide.

Cruse

www.crusebereavementcare.org.uk

The largest bereavement support charity in the UK.

Child Death Helpline

0800 282 986

(0808 800 6019 free for main

network mobiles) Open every evening of the year 7pm – 10pm.

A helpline for anyone of any age affected by the death of a child (from pregnancy to adulthood) in any circumstances. All calls are answered by parents who have experienced bereavement.

Government Services and Information

www.gov.uk

Government services and information all in one place – this website has lots of information and links to lots of other sites that you will find useful, including local authorities.

NHS Choices

www.nhs.uk

Information about local health services and lots of medical//health advice and information about a huge variety of conditions and much more.

Citizens Advice

www.adviceguide.org.uk

This website has an excellent range of information on a very wide range of issues.

Money Advice Service

www.moneyadviceservice.org.uk

Free impartial financial advice.



Notes

A large, empty rectangular area with a light beige background, intended for taking notes.



Notes

A large, empty rectangular area with a light beige or cream-colored background, intended for writing notes. The word "Notes" is written in the top left corner of this area.



Notes

A large, empty yellow rectangular area intended for taking notes, occupying most of the page below the header.



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