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Frequently Asked Questions

WHAT SHOULD I DO IF A RELATIVE DIES AT HOME?

When a death which has been expected occurs at home or at a nursing home, the doctor who has been treating the deceased should be contacted. Provided the deceased has seen the doctor during their final illness (within the previous 14 days) the doctor or a colleague will either attend to confirm that death has occurred, or will give permission for the deceased to be transferred to a funeral firm's premises, if it is your wish for this to happen.

You can then contact the funeral firm of your choice, which will attend to transfer the deceased to its premises.

WHAT SHOULD I DO IF A RELATIVE DIES IN HOSPITAL?

If a relative who has been a hospital in-patient dies, the doctors who have been treating the deceased will usually be able to issue the Medical Certificate of Cause of Death. Ask the ward staff or doctor what you need to do to collect this certificate, or ring your local funeral firm for advice and contact numbers.

Most hospitals will give family members the opportunity to sit with the deceased before transfer from the ward or private room. There may even be a chapel of rest at the hospital specifically for this purpose. The deceased will then be taken to the mortuary from where they will be collected by your chosen funeral firm.

THE DOCTOR SAYS HE WON'T ISSUE THE MEDICAL CERTIFICATE OF CAUSE OF DEATH. WHY IS THIS?

If the doctor will not issue a Medical Certificate of Cause of Death it is usually because the circumstances surrounding the death mean it should be referred to HM Coroner for further investigation. The doctor can only complete the Medical Certificate of Cause of Death if they know the cause of death having seen the deceased for this illness in the 14 days prior to death occurring. The doctor cannot issue the Medical Certificate of Cause of Death if the deceased:-

1. has died a violent or an unnatural death;
2. has died a sudden death of which the cause is unknown;
3. has died in prison or in such a place or in such circumstances as to require an inquest under any other Act.

If the death does not fall into these criteria but the deceased underwent an operation shortly before death or there is a suggestion of a possible industrial disease, then it is probable that the doctor will not complete the Medical Certificate of Cause of Death but refer the death to HM Coroner in whose sub-district the death occurred.

If the death is referred to HM Coroner their office will arrange for the deceased to be taken to their mortuary in order that the death can be investigated and, if necessary, an inquest opened.

WHAT DOES HER MAJESTY'S CORONER DO?

The office of HM Coroner dates from Saxon times and has evolved down the centuries. Generally, HM Coroner has been, and is, one who acts on behalf of the Crown in legal matters connected with disaster and property rights, treasure trove, shipwreck and the like, thus leading to the investigation of the many deaths which occurred at such a time. Having complete jurisdiction over all sudden and unexplained deaths was a natural extension of his/her powers, and this forms the main part of his/her work today.

Originally HM Coroner was named 'Coronae Curia Regis' - the keeper of the royal pleas. Today, the correct title of HM Coroner is - 'Her Majesty's Coroner for usually the whole or part of a Local Authority area, ie 'Her Majesty's Coroner for Southampton'.

The main duties of the Coroner today are:-

- to investigate all sudden and unexpected deaths,
- to investigate all deaths that happen abroad where the body is repatriated to the United Kingdom;
- to give permission to remove bodies out of England and Wales;
- to act for the Crown in respect of treasure trove.

The holder of the post of HM Coroner usually has a legal background and is not infrequently a solicitor. He/she can also be a doctor with a legal background, and is occasionally both. Although the Local Authority supplies the Coroner Service, paying all costs - including the costs of removals by funeral firms acting on behalf of the Coroner - the Coroner is not employed by the Authority, being only answerable to the Crown in the person of one of Her Majesty's Secretaries of State, namely the Home Secretary.

The Coroner Service is administered by HM Coroner who is assisted by a Deputy, as the service has to be available at all times. In the major jurisdictions HM Coroner may have a Coroner's Court, offices and a public mortuary all in one facility. However, HM Coroners mostly operate from solicitors' offices or the like, using Local Authority or hospital mortuaries. In addition to having clerical help, HM Coroners, are assisted by a Coroner's Officer or Officers. Normally, the Coroner's Officer is a Police Officer seconded to the Coroner Service working on a full time basis - in plain clothes; however, in more rural areas it can be any Police Officer on duty. With the increasing civilianisation of many areas of Police work, the office is often held by a retired Police Officer or other civilians with some legal background.

The Coroner's Officer assists by taking statements from witnesses, carrying out investigations required by HM Coroner, arranging for the removal of the body to the appropriate mortuary and generally liaising between the family, pathologist, funeral firm and HM Coroner.

Your local funeral firm will be familiar with HM Coroner's procedures in your area and will be able to advise you how to proceed.

WHY DO GPs CHARGE FOR CREMATION FORMS?

A deceased person cannot be cremated until the cause of death has been ascertained and properly recorded. The cause of death must then be verified by a second doctor, entirely independent of the first.

The British Medical Association (BMA) website sets out the procedure as follows:-

"Before cremation can take place two certificates need to be signed, one by the GP and one by another doctor. Cremation Form 4 must be completed by the registered medical practitioner who attended the deceased during their last illness. Form 5 must be completed by a registered medical practitioner who is neither a partner nor a relative of the doctor who completed Form 4.

A fee can be charged for the completion of both Forms 4 and 5 as this does not form part of a doctor's NHS duties. Doctors normally charge these fees to the funeral firm, which generally passes on the cost to the family. Doctors are also entitled to charge a mileage allowance, where appropriate.

The doctors' fees are set by the BMA and are reviewed annually.

HOW DO I DECIDE WHICH FUNERAL FIRM TO CHOOSE?

Choosing a funeral firm can be difficult, especially if you are confronted with having to make a quick decision.

Membership of a reputable trade association should be mandatory. By choosing a funeral firm which is a member of the National Association of Funeral Directors you can be assured it is quality assessed on a regular basis and can be expected to provide a guaranteed level of service. Our member firms are bound by a Code of Practice against which their performance can be measured. In the sad event that the experience is not all that it could be, we also provide a mechanism by which satisfaction can be sought, namely the Funeral Arbitration Scheme. To search for a member firm use the NAFD Member Search.

Many people ask friends or relatives to recommend a firm that they have dealt with, or have heard positive comments about. If you do not have the opportunity to ask advice from others, your local solicitors or doctors will know of local funeral firms. Failing that you can research firms in your area by browsing the internet or looking for advertisements in your local newspapers, parish magazines, or telephone directories.

These will tell you if the firms are members of the National Association of Funeral Directors - this is your guarantee of a quality service. The advertisements may also give you further information, such as whether it is a small family business or part of a larger group.

I WAS NOT THINKING WHEN I RANG THE FUNERAL FIRM. CAN I CHANGE MY MIND?

You can change your mind at any time. If you have signed an agreement for services to be provided this may not be straightforward, but members of the NAFD should always withdraw in favour of another funeral firm

under these circumstances. You should be aware, however, that there may be costs incurred with the first company and you will be responsible for paying their bill.

If the funeral arrangements were made in a place other than the funeral firm's own offices, the transaction is covered under the home selling regulations set out by the Consumer Protection Act 2009. In these circumstances you have seven days from the moment you enter into the contract with the funeral firm to cancel and instruct another. Cancellation must be in writing and within seven days. Again, there may be costs incurred prior to cancellation that must be paid. For example: if you have already asked a funeral firm to transfer the deceased to their premises you can still use a different firm to deal with the funeral arrangements. The company you contact to deal with the funeral will arrange for the transfer of the deceased to their premises. It will still be necessary for you to pay the other firm for the removal of the deceased.

WHY DO I HAVE TO REGISTER THE DEATH?

All deaths have to be registered, and the people closest to the deceased have a legal obligation to do this. Deaths in England and Wales or Northern Ireland should be registered within 5 days - if this is not going to be possible, you should inform the Registrar. In Scotland, deaths must be registered within 8 days.

WHICH REGISTRAR'S OFFICE SHOULD I GO TO?

In England and Wales, the death has to be registered at the registrar's office in the area where the death occurred. This is the case even if the death occurred a distance from home. However, there is a facility available to attend your local registrar's office to register a death that occurred in another area. This is called 'Registration by Declaration', and involves the two Registrars transferring documents by fax and post in order to register the death. Depending on the circumstances, this can delay the date of the funeral - ask your chosen funeral firm for advice.

In Scotland, you can register the death either at the place of death or where the deceased had their normal residence, as long as both are in Scotland.

WHAT DO I NEED TO REGISTER THE DEATH?

When registering a death that was expected and that has occurred in England or Wales, you will need the following documents:-

1. the Medical Certificate of Cause of Death from the doctor who was treating the deceased during the last illness;
2. The Medical Card of the Deceased - if available do not delay registering the death if you cannot find it - the Registrar will explain to you what to do if the Medical Card is subsequently found.

Other information you will be required to provide includes:-

1. the date and place of death;
 2. the full name and surname (and the maiden surname if the deceased was a woman who had married);
 3. the date and place of birth;
 4. the occupation (and if the deceased was a married woman or a widow the name and occupation of her husband);
 5. the usual address;
 6. whether the deceased was in receipt of a pension or allowance from public funds;
 7. if the deceased was married, the date of birth of the surviving widow or widower;
- name and surname of informant;
qualification;
usual address.

The informant will then sign the Register, certifying that the information that has been given to the Registrar is correct.

When the Coroner is involved, the Medical Certificate of Cause of Death is replaced by one from HM Coroner. Your funeral firm or, if necessary, the Coroner's Office, will be able to advise you when you will be able to attend the Registrar's Office to register the death.

In Scotland, more documents are required to register a death - contact your local funeral firm for information and advice.

WHAT WILL THE REGISTRAR GIVE ME?

In the majority of cases the Registrar will then issue:-

1. The Registrar's Certificate for Burial or Cremation (this form is green in colour). NB. This form should be handed to your nominated funeral firm, which will hand it to the appropriate authority in due

course.

2. A Certificate of Registration or Notification of Death. This certificate is needed in order to claim benefits from the Department for Work and Pensions (DWP).

3. Copies of the entry in the register - on payment of the prescribed fee. NB. Copies of the entry, which are usually required for legal purposes, may be obtained from the Registrar up to six months from the date of registration. After six months copies can be obtained from: The Registrar General, PO Box 2, Southport PR8 2JD

4. Leaflets on State benefits and Form 48 (procedure for dealing with Wills).

It is possible that the DWP Form SF200 will be available for those that may need to make a claim for a Funeral Payment from the Social Fund. Once completed, this form should be taken or sent to your local JobCentre Plus with any pension or benefit books in the deceased's name, or in joint names. This is also used to assess whether a surviving partner is eligible for benefits such as Widows Benefit. You can download the form on the Department for Works and Pensions website. To find out more information please visit the website and click on Funeral Payment.

DO I HAVE TO REGISTER THE DEATH BEFORE ARRANGING THE FUNERAL?

No. It is important to understand the difference between arranging a funeral and the funeral itself.

The funeral arrangement involves your funeral director discussing with you the type of funeral required, and offering you advice and information as appropriate. This can be done as soon as you have made certain decisions about the funeral - ie whether it is to be a burial or cremation.

The funeral itself cannot proceed without the death being registered. It is for this reason that some funeral firms may be reluctant to make arrangements for a funeral before they are given the Registrar's Certificate for Burial or Cremation (the "Green Form").

WE HAVE NEVER BEEN A RELIGIOUS FAMILY - DO WE HAVE TO HAVE A VICAR TO TAKE THE CEREMONY?

No - there is no requirement to hold a religious funeral service, and there are a number of alternatives. Perhaps a relative or friend could take the service if they feel able to do so. Other members of the congregation could speak or read verses or poems. The British Humanist Association and the Institute of Civil Funerals have networks of officiants who will provide a very personal non-religious ceremony. Ask your funeral firm for more information or to organise a humanist ceremony or visit humanist.org.uk or iocf.org.uk

WHAT ARE GREEN FUNERALS AND WOODLAND BURIALS?

'Green funeral' is a term often used to describe funeral services that take a less traditional form. This may mean choosing a location for the funeral service that is unusual, such as a woodland burial ground, deciding not to have overseas grown flowers on the funeral or selecting a coffin made of material other than wood. It is sometimes the case that funeral directors will use the expression 'Green Funeral' to try to differentiate their service from that of others. An environmentally responsible funeral need not differ significantly from any other. By checking that the wood used to make a wooden coffin is obtained from sustainably managed resources, using a local cemetery or crematorium and arranging to share vehicles when travelling to and from the funeral would be significant strides to achieving an environmentally responsible funeral, if that is your preference.

Woodland burial grounds are cemeteries, often privately run, where strict rules govern what can and cannot be buried. These sites are presented in many different ways - some are pleasant and well presented, while others are hard to discern from traditional cemeteries. Each will have its own rules about what is and is not allowed. If you are considering buying a grave in a woodland burial ground, you should visit to see whether it is what you expect and ask to see their terms and conditions. Of particular interest should be the length of the exclusive right of burial and what the long term plans for the site are.

Your funeral firm will be able to provide you with information about woodland burial grounds local to you should you require it.

FUNERALS CAN BE EXPENSIVE. HOW WILL I KNOW IF I CAN AFFORD IT?

If you choose a funeral firm that is a member of the National Association of Funeral directors, it is bound to abide by a Code of Practice which ensures that the firm treats its clients and the public fairly. Member firms

are required to have price lists available showing the cost of the services they provide. The Code also requires them to provide a simple fixed price funeral – The Simple Funeral Service - which should be offered to you during the course of the funeral arrangement.

Every member of the National Association of Funeral Directors is required to provide you with a written estimate and confirmation of arrangements before the funeral takes place. This ensures that you are aware of the costs of the funeral you have arranged.

To ensure you obtain the best value possible, it is advisable to contact at least two funeral firms in your area for an estimate of their funeral costs, or obtain a price list from their offices to make comparisons. Do not assume that all funeral firms charge the same prices.

CAN I GET ANY ASSISTANCE WITH FUNERAL COSTS?

Assistance is available from the Department for Work and Pensions' (DWP) Social Fund which can provide assistance to individuals who meet the required criteria. To qualify you demonstrate that you are the most suitable person to take responsibility for paying the funeral account - additionally you must be receiving at least one of several qualifying benefits and have insufficient savings to pay for the funeral.

The DWP Funeral Payment will provide a limited amount, which may cover a very basic funeral, or provide a contribution towards a more traditional funeral. Your funeral director will be able to advise you about the qualifying criteria and the likely contribution available.

I'VE HEARD ANYONE CAN BECOME A FUNERAL DIRECTOR - IS THIS TRUE?

It is true that there are no qualifications required to work as a funeral director. However, the industry has a qualification, the National Association of Funeral Directors' Diploma in Funeral Directing, which is awarded to candidates who achieve a high level of professional competence and experience. Funeral directors and staff who have the letters 'DipFD' after their name have been awarded the Diploma in Funeral Directing.

AS A NON-CHRISTIAN, HOW WILL I KNOW A FUNERAL DIRECTOR UNDERSTANDS OUR REQUIREMENTS?

Today we live in an ethnically diverse society, and this diversity needs to be celebrated in our funeral ceremonies as well as our everyday lives. However, facilities for particular religious communities do vary from region to region - for example, in some areas cemeteries have dedicated sections for Muslim burials, and the local Muslim community is often closely involved with the operation of the cemetery.

It is the role of our member firms to discuss funeral requirements with their clients, and to have knowledge of the different alternatives available to a family in order to offer sound advice. A professional funeral director will have the ability to do this, regardless of the religion of the deceased or the immediate family.

However, the funeral director will not make assumptions about the family's wishes based solely upon its religious beliefs. Funerals are individual events, and there are many other variables to be taken into account. Even if you tell your funeral director you require a 'Traditional Hindu funeral', he or she will still wish to discuss your exact requirements with you to ensure that no personal wishes have been overlooked.

WHAT IF SOMETHING GOES WRONG?

There are occasions when a client may feel dissatisfied with aspects of the services provided as part of the funeral. The National Association of Funeral Directors' Code of Practice - with which all NAFD member firms are obliged to adhere - provides a simple procedure to resolve problems between funeral firms and their clients. Copies of the Code of Practice are readily available from all NAFD member firms.

All member firms are required to comply with the decisions of the Funeral Arbitration Scheme, which provides the mechanism for resolving disputes between funeral firms and their clients.