

Factsheet 27 February 2010

Planning for a funeral

About this factsheet

This factsheet briefly discusses the arrangements you can make in advance for your own or someone else's funeral, explains how to make funeral arrangements on behalf of a friend or relative and refers to organisations you may find helpful. It also includes as an Appendix, a form you can use to record your preferred funeral arrangements and helpful information for your next-of-kin.

The information given in this factsheet is applicable to England. Different rules may apply in Northern Ireland, Scotland and Wales. Readers in these nations should contact their respective national Age Concern organisation for information specific to where they live – see section 7 for details.

For details on how to order other Age Concern Factsheets and information materials go to section 7.

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1 Planning and paying for a funeral in advance

You may wish to plan your funeral in advance so that you know money is set aside to pay for it. A letter can be left with your will specifying the arrangements for your next-of-kin to follow. You can also discuss with funeral directors, in advance, how you would like your funeral arranged. This can be useful if you have no immediate relatives to make arrangements for you. The name of the funeral director can then be kept in a safe place with other important documents such as your will. Some funeral directors accept payment in advance.

Note: This factsheet includes as an Appendix, a form that you could use to record your wishes about your funeral arrangements, friends to contact, organisations to inform and other helpful information for your next-of-kin.

1.1 Pre-paid funeral plans

You may want to consider a pre-paid funeral plan. With these schemes you choose the kind of funeral you would prefer and pay for it in advance at the current or a slightly reduced rate. When you die, all funeral expenses, however much they may have increased since you took out your plan, should be paid for by the scheme. You should compare several schemes and check the terms and conditions carefully before you agree to them and sign a contract.

1.2 Choosing a scheme

When comparing schemes, here are some important points to consider:

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

Note: The value of funeral plan payments is not taken into account as savings for Pension Credit, Housing Benefit or Council Tax purposes, if you or your partner are aged 60 or over and not claiming Income Support, income-based Jobseeker's Allowance or income-based Employment and Support Allowance.

1.3 Burial

If you want a Church of England funeral, you have the right to be buried in the churchyard of the parish in which you die – if they have one or have space available. You may have been able to reserve a space and so have a document called a 'faculty'. If so, you may wish to check the cost of opening up a family grave, moving headstones and additional inscriptions on an existing headstone.

The burial alternative is a cemetery. The local authority runs most cemeteries but some are privately owned or owned by religious bodies. Some cemeteries have different areas for different faiths.

You can purchase an 'exclusive right of burial' in a local authority cemetery. This does not mean you purchase any land but that the grave may not be opened or anyone be buried there without your permission. Plots are charged for and fees set by the owners under acts of parliament. The cost of a plot varies between common and private cemeteries. Fees are levied for the erection of monuments and borders. Private 'lawn' graves are cheaper because they are on grass and only a simple headstone can be erected. You can ask the cemetery for a brochure explaining their rules and charges.

1.4 Cremation

The majority of crematoria are run by the local authority. Some charge higher rates to non-residents of the borough. Brochures explaining their rules and charges are available from the owners of the crematorium. A medical referee is employed by the local authority to confirm the legality of the cremation certificate. See below.

Crematorium fees include the medical referee's form, use of the chapel and usually an organ or recorded music, chosen in advance. Many include the scattering or burying of ashes in the garden of remembrance. Some will scatter ashes in a graveyard or bury them according to your family's wishes.

If a minister of religion is required to conduct a service, the family or funeral director may arrange this. The crematorium will have a duty list of ministers but this may not include all faiths.

After the cremation, the crematorium sends details of memorials – for example a book or stone of remembrance or planted bush – and their cost.

Note: To prevent cremation where there is possible doubt about the cause of death, there are very strict rules governing certification of cause of death if you wish to be cremated.

Two different doctors need to complete specific statutory forms unless your death is referred to the coroner. If this happens the coroner issues a certificate for cremation.

The Cremation Society of Great Britain offers free advice and help on any aspects of cremation. See section 6.

1.5 Funeral services

You do not have to have a minister of religion to conduct your funeral service. You may prefer to have friends or relatives read poems or reflect on your life. The service does not have to be held in a crematorium or religious building.

You may be interested in a do-it-yourself (DIY) funeral using a coffin made of materials such as wicker or cardboard or you may want to consider a woodland burial.

If you are considering a DIY funeral, you may like to purchase *The natural death handbook* from the Natural Death Centre. It may also be available in your local library. The British Humanist Association and National Secular Society also have information you may find helpful. See section 6.

1.6 Donating your body for medical research

If you want to donate your body for use in medical education or research, you must give written consent prior to your death. Consent cannot be given by anyone else after your death. To donate your body you should contact the professor of anatomy at your nearest medical school. Details of medical schools and further information about body donation are available from Human Tissue Authority. See section 6.

1.7 Donating organs for transplant

Removal of organs for transplant is permitted:

- if you have previously indicated in writing your willingness to be a donor – for example by signing an organ donor card or
- if, when enquiries are made of your relatives, no objections are raised.

Once organs have been removed, your body is returned to your relatives for burial or cremation. The hospital does not contribute towards funeral costs.

Organ donor cards are available from most hospitals, GP surgeries and pharmacies. As well as carrying a donor card you may want to join the NHS organ donor register, in case you are not carrying your donor card when you are taken to hospital. For further information contact UK Transplant. See section 6.

2 Practical information about death

2.1 Death at home

If you die at home your GP should be called as soon as possible. If your death was expected, your GP should be able to issue a medical certificate giving the cause of death. This is issued free.

If you do not have a GP, an ambulance should be called.

A GP cannot issue a certificate if they are unsure of the cause of death. In such cases your death should be reported to the coroner and your body taken to a hospital mortuary where a post-mortem may need to be carried out.

The doctor's certificate should be taken to the Registrar of Births, Deaths and Marriages in the sub-district where your death took place in order to formally register your death. This should usually be done within five days of your death by a close relative or the person arranging your funeral. See section 2.5 if this is not possible.

The GP may be able to give you information about how and where to register a death. This information is also available from local funeral directors or listed in your local phone book.

2.2 Death in hospital or care home

When you die in hospital or a care home, the person registering your death will need to go to the district office covering the place where the hospital or home is situated. This may not be the same office as your place of residence. See section 2.5 if this is not possible.

The hospital may ask for permission to carry out a post-mortem to improve their understanding of your medical condition. Your relatives may wish to consider this but they do not have to agree to a post-mortem.

2.3 Sudden death

If there is doubt about the cause of death – your death was sudden and a doctor had not seen you in the 14 days before, or immediately after, or if you do not have a GP – your death must be reported to the coroner. The coroner will decide whether it is necessary to hold a post-mortem.

The coroner issues a notification that it is not necessary to hold a post-mortem if they judge that your death is from natural causes. This notification is given to your relative to take to the Registrar or sent to the Registrar's office.

If the coroner orders a post-mortem, a death cannot be registered until the investigations are complete; they then issue a certificate to allow registration to take place. The coroner will also issue an order for burial or a certificate for cremation, free of charge.

2.4 Inquests

An inquest is a legal enquiry into a death. It takes place in public, sometimes with a jury, in cases where a death was violent or unnatural or the cause of death is still uncertain after a post-mortem, or if death takes place abroad and the body is returned to the UK. An inquest also takes place if death was in police custody or in prison. Only a coroner can request an inquest: relatives have no right to insist on one. More information is available from Inquest. See section 6.

2.5 Procedure in the Registrar's office

Most deaths are registered by a relative. The Registrar would normally only allow other people if there are no relatives available.

If the person registering the death cannot get to the appropriate office based on your place of death, they can make a formal declaration in any registration district. This is then passed to the appropriate Registrar who will issue a death certificate and any other documents.

To issue a death certificate, the following information is required:

- medical certificate of the cause of death
- full name of the deceased person
- the date and place of death
- the usual address of the deceased
- any other names that they have been known by, including the maiden surname of a woman who has been married
- the date and place of their birth
- their most recent occupation **and**
- if they were married or civil partners, their partner's full name and occupation.

This is essential information for inclusion in the death register.

Questions will also be asked about the date of birth of the surviving spouse or civil partner and state pensions and allowances the deceased person was receiving, including war pensions.

Their medical card is required but can be sent at a later date if not to hand.

When the death is registered, the Registrar will issue, free of charge, a green certificate. This goes to the funeral director to allow the burial or cremation to go ahead.

The person registering the death should also receive a certificate of registration of death. This is for benefit purposes and should be completed so that benefit arrears are paid to the estate of the deceased person and to ensure the correct benefits are paid to the widow/widower/civil partner if applicable.

The death certificate is a copy of the entry in the register. It is needed for a grant of probate and to deal with any money or property or other assets. It is best to get several copies for dealing with the various banks and other bodies simultaneously. A small charge is made for each copy. It is better to ask for several copies while registering the death as the cost increases slightly if they are requested later. See Age Concern Factsheet 14 *Dealing an estate*.

3 Arranging a funeral

When there is not enough money in your (the deceased person's) estate (money, property and possessions) to pay for the funeral and the person arranging the funeral won't be able to meet the cost, they should read sections 4 and 5 before making any arrangements.

This is because 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.

It is also important to check whether the deceased person has:

- arranged for their body to be given for medical education or research
- agreed to donate an organ
- made arrangements themselves with a local funeral director
- a pre-paid funeral plan
- left instructions with their will about their funeral.

3.1 The funeral director

Funeral directors accept that relatives will seek quotations before they decide which company to use. Lists of local firms can be found in the business section of the phone book or in Yellow Pages. A list is also available from The National Association of Funeral Directors or the National Society of Allied and Independent Funeral Directors. See section 6.

Most firms will offer a simple or basic funeral. The Code of Practice of the National Association of Funeral Directors requires its members to have a basic funeral available. This consists of:

- the funeral director's services

- provision of all necessary staff
- a coffin suitable for a cremation or burial
- transfer of the deceased from the place of death within normal working hours
- care of the deceased before the funeral and provision of a hearse to the nearest crematorium or cemetery
- attending to all necessary arrangements and papers.

If any of these services is not required, the bill should be reduced accordingly. Any work outside normal hours incurs extra costs.

The funeral director should discuss the varying costs of a funeral associated with choosing a burial or a cremation. It is best to ask to see a price list detailing all the types of coffin, caskets and services available and be given a written itemised estimate of costs. The cost of embalming, flowers, crematorium or cemetery fees, doctors and clergy fees should also be explained as these can exceed the actual costs of the funeral.

When you die at home, the funeral director can be called to take your body to the chapel of rest or mortuary as soon as a doctor has certified the cause of death.

When you die in hospital, you may be taken to the hospital mortuary or hospital chapel of rest.

The funeral cannot take place until the funeral director has the green certificate issued by the Registrar.

Many funeral directors will submit an invoice and offer a discount for payment within a certain time. Where you had a bank account, the invoice can be submitted to your bank. All banks and building societies can pay up to £5000 on the evidence of a death certificate, although they are not bound to until the grant of probate or letters of administration have been issued. The funeral director should understand this but circumstances should be explained when planning the funeral. See Age Concern Factsheet 14 *Dealing with an estate*.

4 Financial help from the Social Fund

The Social Fund, which is part of the benefits system, can give payments to those arranging a funeral if they don't have enough money to cover the cost. There are strict rules governing who can receive a payment and how much, so it is advisable to check what help you can get with your local Jobcentre Plus office before making funeral arrangements.

The person who has died must be normally resident in the UK and the funeral usually needs to take place in the UK.

4.1 Who can apply?

The person who applies must be receiving a means-tested benefit and be considered to be responsible for making arrangements. See below.

4.2 What benefits count?

The person making arrangements must be on a benefit such as:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Working Tax Credit (which includes a disability or severe disability element)
- Child Tax Credit (paid at a rate that exceeds the family element)
- Housing Benefit or Council Tax Benefit, or be a partner of someone receiving those benefits.

You are also eligible if you receive a backdated award of one of these benefits that covers the date you claim a funeral payment. If a claim for funeral payment is refused while you are waiting for a decision on a claim for a qualifying benefit, you can re-claim the funeral payment within three months of being awarded the benefit.

4.3 Who is considered responsible?

The partner of the person who has died is considered responsible for arranging the funeral. This includes same-sex partners.

Where there is no surviving partner, a funeral payment will not be awarded if there is an immediate family member (for example a 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 as a result of a lengthy period in hospital.

Example

A widow dies leaving a son and daughter. The son, who receives Income Support, makes a claim for help from the Social Fund but is refused because his sister is 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 to take responsibility for the funeral. The nature and extent of their contact with you will be considered.

4.4 Savings and assets

There are no savings/capital limits for Social Fund funeral payments. A claim must be made within three months of the date of the funeral.

Help offered may be reduced, for example, to take into account:

- any assets of the deceased's which are or will be available without a grant of probate or letters of administration (the assets which have existed at the time of death can count, even if they have been used for other purposes)
- payments from insurance policies, an occupational pension scheme, pre-paid funeral plan 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) or
- any funeral grant paid because the deceased was a war pensioner.

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

4.5 What does the payment cover?

Social Fund payments cover:

- buying a new burial plot, exclusive rights to burial in that plot and the burial
- cremation, including medical references, certificates and doctor's fees
- any document necessary for access to the assets of the deceased
- transport for portions of the journey that are more than 50 miles in the following circumstances:
 - whether or not the deceased died at home, transport of the body to the funeral director's premises or to a place of rest
 - 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 extra funeral expenses can be claimed (£120 maximum if the cost of some of these arrangements have been met from a pre-paid funeral plan or similar arrangements) to cover such items as a headstone, funeral director's fees, religious costs, flowers or other transport arrangements.

The payment does not cover newspaper announcements, private burial plots or memorials.

4.6 Making a claim

You can make a claim from the date of death up to three months after the date of the funeral even if you have already paid the bill. The claim should be made on form SF200 available from a Jobcentre Plus office or from the Jobcentre Plus website. See section 6 for details of your local office, look in the phone book under Jobcentre Plus or ask at your local library or advice centre.

Note: If you are unsure what you may be able to claim, it is a good idea to speak to someone at the local Jobcentre Plus office and to have a written estimate for the funeral to discuss with them **before** confirming funeral arrangements.

If there is insufficient money to pay the whole cost, what is available is 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 payment is made.

4.7 If you are refused a funeral payment

If your application is refused, you can ask for the decision to be revised or you can appeal. There is a time limit – normally one calendar month – although this can be extended in certain circumstances.

When you receive a letter refusing a funeral payment, it should also contain details of the revision and appeal process. It may be a good idea to seek help from an independent advice service.

5 Duty of the NHS and local authorities to pay for certain funerals

In certain circumstances the NHS and local authorities have a duty to organise and pay for a funeral. This could happen if the person who has died has no family or friends to make the arrangements and has not made advance plans.

5.1 Duty of the NHS

When someone dies in hospital and if the hospital cannot trace any relatives or there are no relatives or friends willing or able to arrange and pay for the funeral, the NHS will do so. They may subsequently make a claim on the person's estate to pay for the funeral.

The hospital often has an arrangement with a local funeral director for a basic funeral. Hospital staff will make the arrangements and information about the funeral should be available from the hospital social worker. Friends and relatives should be able to attend.

5.2 Duty of local authorities

Local authorities have a duty to arrange the burial or cremation of any person who has died in their area, outside hospital, where it appears to them that no other suitable arrangements have been or are being made.

Note: Local authorities have no powers to reimburse funeral costs where a third party has already arranged the funeral.

The local authority will make enquiries to see if a relative could pay for the funeral and will also claim its expenses from their legal representative if the deceased leaves any estate.

The way in which individual authorities arrange matters varies but normally it has an agreement with a local funeral director for a basic funeral. Relatives and friends should be able to attend.

6 Useful organisations

● British Humanist Association

The British Humanism Association is the national charity supporting and representing people who wish to live good lives without religious or superstitious beliefs.

Website: www.humanism.org.uk

Tel: 020 7079 3580

- **Cremation Society of Great Britain**

The Society produces a free leaflet: *What you should know about cremation*. It is available from the Society or can be downloaded from their website.

Website: www.cremation.org.uk

Tel: 01622 688 292/3

- **Cruse Bereavement Care**

A counselling and advice service for bereaved people that also offers advice, information and practical support.

Website: www.crusebereavementcare.org.uk

Tel: 0844 477 9400 (lo-call rate)

- **Human Tissue Authority**

The Human Tissue Authority is a watchdog that supports public confidence by licensing organisations that store and use human tissue for research, medical education. They also give approval for organ and bone marrow donations from living people.

Website: www.hta.gov.uk

Tel: 020 7211 3400

- **Inquest**

Inquest provides advice and support to bereaved people and professionals on contentious deaths and their investigation.

Website: www.inquest.gn.apc.org

Tel: 020 7263 1111

- **Jobcentre Plus**

For details of your local office look in the phone book, ask at your local library or go to the Jobcentre Plus website. You can also download SF200 from this website.

Website: www.jobcentreplus.gov.uk

- **National Association of Funeral Directors**

The National Association of Funeral Directors is the independent trade association for the funeral profession and their suppliers. Members must follow their Code of Practice. If you have a complaint about one of its members, the Association operates a Funeral Arbitration Scheme.

Website: www.nafd.org.uk

Tel: 0845 230 1343 or if calling from outside UK: 0044 121 711 1343

- **National Death Centre**

The Natural Death Centre seeks to increase awareness of funeral choices outside the mainstream. It produces the *National Death Handbook*.

In the Hill House, Watley Lane, Twyford, Winchester, Hants SO21 1QX

Website: www.naturaldeath.org.uk

Tel: 0871 288 2098 (bookshop)

- **National Society of Allied and Independent Funeral Directors**

This Society is a trade association whose members are independent funeral directors. Members operate to a code of practice. If you have a complaint about one of its members, the Society operates a complaints procedure.

Website: www.saif.org.uk

Tel: 0845 230 6777

- **UK Transplant**

UK Transplant is a special health authority in the NHS and is the organ donor organisation for the UK.

Website: www.uktransplant.org.uk

Tel: 0117 975 7575 or 0300 123 23 23 (organ donor line)

7 Further information from Age Concern

Visit the Age Concern website, www.ageconcern.org.uk, or call our national Information Line on 0800 00 99 66 (free call) if you would like:

- to order copies of any of the Age Concern information materials mentioned in this factsheet

- to request information in large print
- further information about our full range of information products
- contact details for your nearest local Age Concern.

Books from Age Concern

Age Concern publishes a wide range of books for older people and those who care for and work with them. The following title may be of interest:

Your rights to money benefits 2009/10. All you need to know about the full range of benefits for the over 60s. £5.99

To order this book - updated annually to take account of the Budget - or to view our full range of books, please visit our website www.ageconcern.org.uk/bookshop or call our book order line 0870 442 2120.

Age Concern and Help the Aged

Age Concern England and Help the Aged have joined together to form Age UK, a single charity dedicated to improving the lives of older people.

Age Concern and Help the Aged across the UK

To find out more about Age Concern and Help the Aged's work in Northern Ireland, Scotland and Wales, contact:

Age Concern Northern Ireland
Tel: 028 9032 5055
Website: www.ageconcernni.org

Scottish Helpline for Older People (Age Concern Scotland)
Tel: 0845 125 9732
Websites: www.olderpeoplescotland.org.uk
www.ageconcernscotland.org.uk

Age Concern Cymru & Help the Aged in Wales
Tel: 029 2043 1555
Website: www.accymru.org.uk

Support our work

Age Concern is the largest provider of services to older people in the UK after the NHS. We make a difference to the lives of thousands of older people through local resources such as our befriending schemes, day centres and lunch clubs; by distributing free information materials; and through our national freephone helpline – the Age Concern Information Line 0800 00 99 66.

If you would like to support our work by making a donation please call Supporter Services on 020 8765 7527 (national call rate, Monday to Friday 9.15am–5pm) or visit www.ageconcern.org.uk

Legal statement

Age Concern England (charity number 261794) has merged with Help the Aged (charity number 272786) to form Age UK, a charitable company limited by guarantee and registered in England: registered office address 207-221 Pentonville Road, London, N1 9UZ, company number 6825798, registered charity number 1128267.

Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age Northern Ireland, Age Cymru.

Disclaimer and copyright information

This guide is not a comprehensive statement of the law in this subject and Age Concern and Help the Aged cannot give individual legal or financial advice. Some rules may have changed since the publication of this guide. If you have any queries that this guide does not answer, seek further advice from one of the organisations suggested.

Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Concern and Help the Aged. While every effort is made to ensure accuracy, Age Concern and Help the Aged cannot be held responsible for errors or omissions.

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8 Appendix 1: Instructions for my next-of-kin and executors upon my death

You can find this form on the following pages.

Appendix 1

Instructions for my next-of-kin and executors upon my death

This form is not a will. It does not deal with what should happen to your property or savings. Even if you own very little, we would advise you to make a will, otherwise your possessions will be distributed according to legal regulations rather than your own wishes. For information about making a will, see Age Concern's Factsheet 7.

The purpose of this form is to give instructions to a member of your family, a trusted friend or executor upon your death. You only need to fill in the sections that apply to you. After completing it, pass it on to the relevant person to store in a safe and secure place, because it will contain confidential details that could help people to access your property. You may need to update the information from time to time, to make sure it is still relevant.

Age Concern cannot accept responsibility for any errors or omissions, nor for any loss or damage which occurs to anyone completing this form, should it be lost, mislaid, stolen or in any way fall into the wrong hands.

PERSONAL INFORMATION

My name _____

My address _____

Postcode _____ Tel No _____

Occupation _____

Date of birth _____ Place of birth _____

Name of spouse/late spouse/civil partner/partner (delete whichever does not apply)

WHERE TO FIND MY WILL (If you don't have a will, contact a solicitor for help. Contact Age Concern to obtain the Age Concern factsheet about making a will)

The location of my will is _____

The date of my latest will is _____

NOTE: The will may contain important information about funeral arrangements

MEDICAL INFORMATION

My NHS number is _____

The location of my medical card is _____

Doctor's name _____

Doctor's address _____

Postcode _____ Tel no _____

BEFORE THE FUNERAL

Contact for the person you would like to make arrangements (for example: registering the death and contacting the funeral director)

Name _____

Address _____

Postcode _____ Tel no _____

PEOPLE TO CONTACT FOLLOWING MY DEATH

1. Relatives and friends

Name _____

Address _____

Postcode _____ Tel no. _____

Name _____

Address _____

Postcode _____ Tel no. _____

Name _____

Address _____

Postcode _____ Tel no. _____

Name _____

Address _____

Postcode _____ Tel no. _____

2. My Solicitor

Firm name _____

Address _____

Postcode _____ Tel no. _____

3. Registrar of Births, Marriage and Deaths – Local Register Office

Address _____

Postcode _____ Tel no. _____

Note: A death may be registered at any local register office, but this may delay matters as the papers will need to be sent to the area in which the death occurred. Ask for more than one copy of the Death Certificate in order to claim assets.

PEOPLE TO CONTACT FOLLOWING MY DEATH continued

4. Employer

Person to contact _____

Name and address of organisation _____

Postcode _____ Tel no. _____

5. Financial contacts (For security reasons, do not write down PIN numbers or account numbers)

Bank

Name & Address _____

Postcode _____ Tel no. _____

Details of accounts:

1. Account Type _____

Name in which account is held _____

2. Account Type _____

Name in which account is held _____

Items in safe custody _____

Building Society

Name & Address _____

Postcode _____ Tel no. _____

Details of accounts:

1. Account Type _____

Name in which account is held _____

2. Account Type _____

Name in which account is held _____

PEOPLE TO CONTACT FOLLOWING MY DEATH continued

Other Financial Institutions where accounts held (e.g. Mortgage, ISA, Pensions, Premium Bonds, Credit Cards, Store Cards, Shares. Add extra pages if needed):

1. Type of account _____

Name and address of company _____

Postcode _____ Tel no. _____

2. Type of account _____

Name and address of company _____

Postcode _____ Tel no. _____

3. Type of account _____

Name and address of company _____

Postcode _____ Tel no. _____

Accountant

Person to contact _____

Name and address of company _____

Postcode _____ Tel no. _____

Tax Adviser

Person to contact _____

Name and address of company _____

Postcode _____ Tel no. _____

PEOPLE TO CONTACT FOLLOWING MY DEATH continued

Insurance companies/broker

Type of insurance policy _____

Name and address of company _____

Postcode _____ Tel no. _____

Type of insurance policy _____

Name and address of company _____

Postcode _____ Tel no. _____

FUNERAL ARRANGEMENTS

Instructions about leaving your body for medical research or for transplants, etc.

Enquiries should be made to the Human Tissue Authority Tel: 020 7211 3400. Website: www.hta.gov.uk

I wish to donate my body to medical science Yes / No

If yes, a copy of my consent form is lodged at (name and address of medical school)

To sign up to the Organ Donor Register call 0300 123 23233 or visit www.organdonation.nhs.uk

I wish to donate the following organs _____

My donor card can be found in _____

I have a pre-paid funeral plan. On my death please contact:

Company name _____

Address _____

Postcode _____ Tel no. _____

FUNERAL ARRANGEMENTS continued

I do not have a pre-paid funeral plan and on my death would like the following funeral director to be used

Company name _____

Address _____

Postcode _____ Tel no. _____

Type of funeral ceremony to be performed

My religion is _____

Person to conduct the service: Name _____

Address _____

Postcode _____ Tel no. _____

Directions about the ceremony (for example music, readings, etc)

The ceremony is to be private (close relatives and friends only) Yes / No

I wish to be cremated / buried (delete as appropriate)

Directions about my ashes (if cremated) _____

I hold a Faculty reserving grave space in the churchyard of _____

Church in the diocese of _____

I hold a Deed of Grant of Exclusive Rights of Burial issued by:

Council _____ In respect of grave no _____

Section _____ Burial ground/cemetery _____

I wish to be buried in the above grave Yes /No (delete as appropriate)

FUNERAL ARRANGEMENTS continued

On my death the above grave grant should pass to

Name _____

I would like the following memorials (inscription, etc) _____

Are flowers to be sent Yes/No (delete as appropriate)

Instead of flowers, please send any donations to the following charity/charities:

INSTRUCTIONS FOR AFTER THE FUNERAL

For information about dealing with someone's estate, see Age Concern's Factsheet 14.

The executor of my estate should carry out the following instructions:

A) (If appropriate, notify the solicitor listed on page 3 of this form to wind up my estate. Instructions B to F below will not normally apply where a solicitor has been instructed to wind up the estate). Note: The executor may wish to wind up the estate without the assistance of a solicitor.

B) Ask for forms for Grant of Probate/Letters of Administration or in Scotland they are Forms of Confirmation. These are available from the Probate and Inheritance Tax helpline on 0845 3020 900 or can be downloaded from the DirectGov website www.direct.gov.uk They are in the 'Government, citizens and rights' section.

C) Make the relevant claims resulting from any insurance policies held (Note: details of insurance policies and insurance companies listed on page 6)

D) Inform the Tax Office

Address _____

Postcode _____ Reference number _____

E) Inform Social Security Benefits Office (for example, Pension Service, Jobcentre Plus)

Address _____

Postcode _____ Reference number _____

F) Check if dependants are entitled to any benefits.

G) Ask my employer if death-in-service benefit or widows/widowers pension is payable.

H) If necessary, notify the following companies (for example gas, electricity, water, telephone suppliers):

Name & Tel No _____

Name & Tel No _____

Name & Tel No _____

Council tax/rent departments

Address & Tel No _____

I) Other services to contact (for example newsagent, milkman)

J) Other instructions (Remember this is not a will – do not leave instructions on this form about what you wish to be done with your money and possessions. See Age Concern's Factsheet 7 Making a will.

WHERE TO FIND THINGS

House keys (including spare sets) _____

Birth certificate _____

Marriage/Civil Partnership certificate _____

Passport/identity cards _____

Insurance policies _____

WHERE TO FIND THINGS continued

Stocks/shares certificates _____

Deeds of house _____

Lease of property _____

Bank/Building society/PO savings books _____

Rent book _____

Bank/Credit cards _____

Premium Bond certificates _____

Pension documents _____

Income tax papers _____

Car keys _____

TV Licence _____

Log book and insurance certificates _____

Internet provider details (for example, password, email addresses, company support desk)

Mobile phone details (for example, supplier, contract, number)

Motor breakdown cover _____

Cable/Satellite TV provider _____

WHERE TO FIND DOCUMENTS ON MY LIABILITIES

Loans _____

Mortgages _____

Hire purchase agreements _____

Credit agreements _____

Other liabilities _____

Note: When administering an estate some liabilities may take preference over others. If in doubt, seek legal advice.