

## Factsheet 27

# Planning for your funeral

February 2021

### About this factsheet

This factsheet highlights things to consider if you want to plan ahead and make financial and other arrangements for your funeral. It looks at options when deciding what type of funeral you want, ways to pay for a funeral, and information about organ donation. It may be helpful for people arranging a funeral.

If arranging a funeral in England while Covid-19 restrictions apply, you can find latest government guidance on [gov.uk](https://www.gov.uk) website. If arranging a funeral in Wales go to [gov.wales](https://www.gov.wales) website.

There is a form at the back of the factsheet to record your funeral arrangement preferences and other helpful information for family or friends.

The information in this factsheet is applicable to England and Wales. If you are in Scotland or Northern Ireland please contact Age Scotland or Age NI for their version of this factsheet. Contact details are at the back of this factsheet.

Contact details for any organisation mentioned in this factsheet can be found in *Useful organisation* section.

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## 1 Introduction

This factsheet is to help you to think ahead and make plans for your funeral. It is usually family members who arrange a funeral but if you made a will, the primary responsibility lies with your executors,. If you do not make a will, the person entitled to administer your estate generally assumes this responsibility.

Reasons prompting you to plan ahead may include:

- thinking about funeral costs when you write or revise your will
- wanting to know more about funeral plans
- wanting to ease the future burden on your family and give them the comfort of knowing they carried out your final wishes
- having no close relatives and wanting to guide those who will make the arrangements in the future
- having a life-limiting illness and it feels the right thing to do
- thinking about donating an organ or your body for medical research.

You may want to look at Age UK guides IG31, *Wills and estate planning*; IG03, *When someone dies*, and IL8, *How to be an executor*.

### Note

For information on what is possible if a person dies abroad see [www.gov.uk/after-a-death/death-abroad](http://www.gov.uk/after-a-death/death-abroad).

Appendix 1 lets you record your wishes or plans for your funeral and other helpful information for your nearest friend or relative.

## 2 Funerals during Covid-19 pandemic

The government introduced regulations and guidance to support funeral directors and those organising and attending a funeral during the Covid-19 pandemic. It aims to balance the needs of the bereaved with the need to minimise spread of infection, and may change in line with the national situation or if a 'tier system' operates.

To enable 'social distancing' and good hygiene practices, there are limits to who can attend a funeral and the number of people who can attend.

Currently 30 people can attend in England, with face coverings worn unless you are exempt. The holding of associated events such a wake or spreading of ashes have their own restrictions, with the suggestion you may wish to consider delaying them, until restrictions are lifted. Check the gov.uk website, Age UK website or ask the funeral director if you want to know the current situation in your area.

In Wales, different rules apply. Check the Welsh government website: [gov.wales](http://gov.wales).

### 3 Arranging a funeral

When thinking about your funeral, possibly many years in advance, there are various things to consider. For example:

- average cost of a funeral today and projected increases
- what are the basic costs and what add-ons increase the cost?
- how much do you want to spend and how do you want to pay for it?
- do you want to involve a funeral director?
- do you want to be buried or cremated, and in which location?
- do you want a service, and if so, do you want it to be led by a celebrant?
- do you want an environmentally friendly funeral?
- are there people you would like to be notified of your death?
- are there particular clothes you would like to wear in the coffin?

### 4 Understanding funeral costs

If using a funeral director, funeral costs have three main components:

**Funeral directors fees** – these include transporting the deceased and caring for them at their premises, or in some cases transport direct to the funeral venue; negotiating with and paying the cemetery or crematorium. Fees may include a simple coffin and use of a hearse.

**Disbursements** – unavoidable fees paid to other people when you are buried or cremated. If using a funeral director, they usually manage these payments for you.

They include burial or cremation fees; celebrant fees if you have a service; fixed fees paid to two doctors who must complete medical certificates required if you want to be cremated.

If a death is referred to the coroner, who requires a post-mortem or inquest, the coroner issues a certificate for cremation.

**Discretionary costs** – these are affected by the type of service you want and how much friends and family do themselves.

They include a more expensive coffin, pallbearers, horse drawn carriage, cars to take family members to the service, flowers, printing an order of service, organist, catering, and placing an announcement in the paper.

#### Costs in 2020

*Royal London National Funeral Cost Index 2020* found the average cost of a basic burial is £4,383 and a cremation is £3,290. This includes services of a funeral director, burial or cremation disbursements.

## 5 Deciding on burial or cremation

More people in the UK choose cremation rather than burial. This may be influenced by cost, as cremation is usually cheaper. Religious, cultural, and family reasons, or having a family burial plot, can also play a role.

### 5.1 Cremation

Local authorities run most crematoria, with private companies managing the rest. Contact your local authority bereavement services for details of those within reasonable travelling distance.

Each crematorium has rules, including on coffins suitable for cremation, scattering or burying of ashes, and permitted memorials, for example a stone of remembrance or planted bush. It may offer plots for burial of cremated remains. They have basic and optional charges and may offer reduced rates early in the day or late afternoon.

Basic fees usually include medical referee's fees (a medical referee's permission is required before a cremation can take place), an urn for ashes and use of the chapel and recorded music chosen in advance. Most have a duty list of ministers but it may not include all faiths.

#### **'Direct cremation' and 'direct burial'**

Some funeral directors or individual companies offer these services for a fixed price. Direct burial is less common. It is an option if you do not want an event on the day and family would like time to think about and arrange a commemorative event.

The funeral director arranges collection of the deceased and cremation at a time convenient to the crematorium. There may be an extra charge to collect the deceased if death occurs outside hospital or involves the coroner. Some companies offer family the opportunity to be present at the committal but charge for this.

This approach also offers a way to reduce costs, as there is no need for a hearse, or limousine for family and mourners, and no ceremony. Your family can have ashes returned to them, although this may incur a fee.

### 5.2 Burial

In **England**, you have the right to be buried in the churchyard of the Church of England parish in which you die, regardless of church attendance, if space is available and it is not closed to new burials.

Each diocese has Churchyard Regulations explaining graveyard rules, including for headstones, memorials and burial of ashes. There are fees to dig a new grave, open a grave, move a headstone, or add an inscription. Speak to the vicar about local rules and fees. If you or a family member has a reserved space in a churchyard, you should have a document called a '*faculty*'.

In **Wales**, many churchyards are full but right of burial extends to those resident in or who die in the parish, if there is space. It is the exception to be able to reserve a grave space in advance. Speak to the minister for information about rules and charges or see [www.churchinwales.org.uk/en/life-events/funerals/](http://www.churchinwales.org.uk/en/life-events/funerals/).

The alternative to a churchyard is a cemetery. Some are privately managed but most are run by the district council or local authority. There may be various types of grave, including lawn and traditional graves, and half spaces for burial of ashes. There may be non-denominational areas and areas allocated to different religious faiths, with access outside normal hours to meet religious practices. Religious faiths, including Judaism, Roman Catholicism and Islam may have their own cemeteries.

Some areas let you buy a plot in advance but others only for immediate use. You buy an '*exclusive right of burial*' for a defined number of years and must decide at the outset how many burials per plot.

If you purchase a multiple plot, there is a charge to re-open the grave. If the holder of the exclusive right is deceased, the local authority can explain rules for transferring it to someone else for the remaining years. Only the legal owner can decide who is buried in the grave.

The charge for purchase and re-opening a grave is usually significantly more for burial of a non-resident. Your district council has information on buying a plot, associated charges and rules for headstones.

### **Reuse of graves**

In some areas, particularly London, there is a shortage of churchyard and cemetery space. Graves have been reused with Church permission.

### **Natural burial grounds**

There are over 250 natural burial sites following environmentally friendly principles in the UK. They are often cheaper than a cemetery. They may be managed by the local authority or privately owned in a dedicated nature reserve or woodland. You may be able to buy a plot in advance. Most do not allow a traditional headstone, but allow another marker.

For information, contact your local authority or the Natural Death Centre (NDC). The NDC helped create a network of woodland burial sites and runs the Association of Natural Burial Grounds, with its own code of practice that members must follow.

### **Burial at sea**

You need a licence for England and offshore areas of Wales. See [www.gov.uk/guidance/how-to-get-a-licence-for-a-burial-at-sea-in-england](http://www.gov.uk/guidance/how-to-get-a-licence-for-a-burial-at-sea-in-england).

### **More information**

For information about local services, see [www.gov.uk/find-bereavement-services-from-council](http://www.gov.uk/find-bereavement-services-from-council).

## 6 Reducing funeral costs

There are ways you can reduce costs and arrange an affordable, respectful and meaningful occasion.

### 6.1 Arrange a funeral without a funeral director

You can save money if your family is willing to take responsibility for some tasks usually undertaken by a funeral director. These include caring for the body, completing paperwork, making arrangements with the cemetery or crematorium, and sourcing, purchasing and transporting the coffin. A funeral director may be willing to carry out some of these tasks for you.

The Natural Death Centre and Money Advice Service have information if you are considering this option, want to source the coffin, or are considering how much help you want a funeral director to offer.

### 6.2 Get quotes from several funeral directors

Funeral directors know people can seek more than one quote. See if they have a price list on their website or brochure with details of their services, range of coffins and other ways they can help. Getting a quote does not mean you have to use that funeral director.

Many belong to a professional organisation that can provide a list of their members. These include:

- The National Association of Funeral Directors (NAFD)
- The National Society of Allied and Independent Funeral Directors (SAIF)
- The Association of Green Funeral Directors.

The funeral industry is currently unregulated, so there is no standard code of practice or complaints procedure. Ask each funeral director about their complaints procedure and options should there be a problem. NAFD members must work to a code of practice. If unhappy with the funeral director's response, NAFD and SAIF offer an independent arbitration scheme, where a complaint involves one of their members.

#### What can you expect from a funeral director?

Funerals are individual events. Funeral directors should discuss your requirements, their fee structure and have an understanding of the observances of local faith groups and cultures. They should be aware of local options, cemetery and crematorium rules and fees and whether there are reduced rates at certain times of the day, or days of the week.

Many have signed up to Quaker Social Action's *Fair Funerals Pledge*. They commit to be open about their most affordable options when they first speak with you, including third party costs, and on their price list and website.



Many offer a 'simple' or 'basic' funeral, usually consisting of:

- transfer of the deceased from place of death within normal working hours
- care of the deceased before the funeral and provision of a hearse to a nearby crematorium or cemetery
- negotiating dates and times with the church, cemetery or crematorium and attending to necessary paperwork
- providing a basic coffin suitable for a cremation or burial
- provision of necessary staff – if offered, ask what this means in practice.

Always ask when payment is required before committing yourself. Ask if they want part or full payment beforehand, offer discount if you pay in full within a certain time, or allow payment in instalments after the funeral.

### **6.3 Consider a natural burial or direct cremation or burial**

See section 5 for more details.

### **6.4 Residents fixed cost funerals**

Ask the local authority if they have a fixed cost, value for money funeral service for residents in conjunction with a local funeral director. This option may not be available but it can be worth checking.

### **6.5 Think about discretionary costs**

Discretionary costs can add up and affect overall costs. They are not included when calculating average cost of a funeral. Funeral directors can help with these but family members may be able, or want to organise some themselves. Things to consider include:

- Do you want an obituary in the local paper or to inform ex-colleagues?
- Do you want order of service sheets? If so, could a family member or friend produce them?
- Type of coffin or casket for a burial – there are environmentally friendly materials such as willow, bamboo, cardboard or different types of wood and these vary significantly in price. There is no legal requirement to use a coffin for burial - you can choose a shroud instead.
- As caskets may be larger than coffins and need extra grave space, check costs with a cemetery or funeral director. There are coffin-related requirements for cremation.
- Do you want a clergy-led or celebrant-led service at a church or crematorium? The British Humanist Association or Institute of Civil Funerals can help you find a non-religious celebrant.
- If you have a service, do you want an organist or prefer to use the venue's sound system to play your own choice of music?



- Do you want friends or relatives to read poems or reflect on your life instead of, or as well as, a celebrant-led service?
- Use of limousines – do you want any or to limit them to close family?
- Use of pallbearers – do you want to ask family or friends? Many funeral directors allow this.
- Do you want flowers? The style and number of floral displays affects costs. Do you want to use a florist or have family arrange the flowers?
- Refreshments afterwards – do you want to hire a venue or have something at home? Would you use a caterer or would family and friends be willing to bring food? Do you want to offer alcohol?
- Do you want a memorial in the garden of remembrance or to have your ashes scattered in a favourite spot? You need permission to scatter ashes on someone else's land.
- Do you want a headstone in the cemetery or crematorium grounds? The size, type of stone, engraving and number of characters affect the price. Does the price quoted for the headstone include installation?

## 7 Ways to pay for a funeral

### 7.1 Funeral insurance

Funeral insurance or other insurance offers different levels of cover, so check what each plan includes. Another option is an '*over 50s life insurance plan*'. It pays a fixed lump sum on your death that can go towards funeral costs. Check policy terms, as you may have to pay into it for the rest of your life. This affects how much you must pay in. Clarify the terms should you want to cancel the plan in future.

### 7.2 Funeral plan

A pre-paid funeral plan allows you to decide the type of funeral you want and pay for it in advance at today's prices. When you die, the scheme should pay all agreed funeral expenses described in your chosen plan, however much they have increased since you took out the plan.

It is important to compare several schemes, check what is included and excluded, and their terms and conditions carefully before you agree to them and sign a contract. When comparing schemes, important points to consider include:

- price and payment terms for different plans on offer or to cancel the plan
- does the price increase if you pay over several months or years rather than in one lump-sum?
- is there a choice of funeral director or are you tied to a national chain?
- are there limitations to the days or time you can have the funeral?
- what happens if you move to a different part of the country?

- which items are included and excluded? For example, are all disbursement fees included? What burial costs are included? Check current costs of excluded items for an idea of likely costs in the future
- is money paid in held in a whole life insurance fund, or trust invested as directed by the trustees? This offers some protection, as assets to pay for the funeral are held separately from those of the scheme provider.
- is the plan provider registered with the Funeral Planning Authority (FPA)? Registration is voluntary but registered providers must operate to FPA requirements. The government is looking at the current framework of self-regulation of the pre-paid funeral plan sector.
- is there helpline support for relatives when they need to realise the plan?

### Note

If you or your partner are aged over State Pension age, the value of funeral plan payments is not taken into account as savings for Pension Credit, Housing Benefit, Universal Credit, Council Tax Support, and in Wales, Council Tax Reduction.

## 7.3 Funeral expenses payment

If there is not enough money in a deceased person's estate (money, property and possessions) to pay funeral costs, family members may be able to get a funeral expenses payment from the Department for Work and Pensions (DWP), if they meet certain conditions.

To qualify, the deceased must have been ordinarily resident in the UK when they died and the funeral usually needs to take place in the UK. In certain circumstances, a payment can be paid for a funeral taking place in the European Economic Area or Switzerland.

### Note

Strict rules govern who can receive a funeral expenses payment and how much. Before making arrangements with a funeral director, always call the Bereavement Service or speak to the local Jobcentre Plus to find out what help you might get.

This is important, as you may be considered to have entered into a binding contract with the funeral director and become responsible for the cost, even if you are unrelated to the deceased.

### Who can apply?

You or a partner who lives with you must be awarded a qualifying benefit and be considered responsible for making the funeral arrangements. See overleaf for a list of the qualifying benefits.

## What benefits count?

Qualifying benefits include:

- Pension Credit
- Income Support
- Universal Credit
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Working Tax Credit (if it includes a disability or severe disability element)
- Child Tax Credit
- Housing Benefit
- Support for Mortgage Interest loan.

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

## Who is considered responsible?

The partner of the person who dies is considered responsible for arranging the funeral. Partner includes same-sex partners.

If there is no surviving partner and someone else claims a funeral payment, it is not awarded if there is another immediate family member (for example son or daughter) who does not receive a qualifying benefit.

### Example

A widow dies leaving a son and daughter. The son receives a qualifying benefit and makes a claim for a funeral payment. It is refused as his sister works and is not receiving a qualifying benefit.

There are exceptions. For example, a payment may be made if the immediate family member is estranged from the deceased, is in a care home funded in part or wholly by their local authority, or their qualifying benefit stopped due to a lengthy period in hospital.

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 the deceased is considered.

## Savings and assets

There are no savings/capital limits for a funeral expense payment.

## Amount of payment

The amount of an award may be reduced to take into account:

- the deceased's assets. If there are assets only available via probate, the DWP state they have discretion whether to award a funeral payment, which they may then later ask to be paid back
- assets which are or will be available without a grant of probate or letters of administration (assets which existed at the time of death can count, even if used for other purposes)
- payments from insurance policies, occupational pension scheme, pre-paid funeral plan or similar source on the death of the deceased, or
- any funeral grant paid because the deceased was a war pensioner.

### Note

If a grant of probate is made, money or other assets in the person's estate may be used to pay the money back. The estate is money, property and other things owned by the deceased.

## What can a funeral payment cover?

The payment can cover:

- buying a burial plot and right to burial in that plot, whether or not that right is exclusive, or the cost of reopening a grave and burial costs
- cremation fees, including the cost of the doctor's certificate or other costs relating to death certification
- any document necessary for access to the assets of the deceased
- transport for portions of the journey more than 50 miles, in the following circumstances:
  - transport of the body to funeral director's premises or a place of rest, whether or not the deceased died at home
  - transport of coffin and bearers by hearse and another vehicle from funeral director's premises or place of rest to the funeral
  - reasonable expenses of one return journey within the UK for the responsible person to arrange or attend the funeral.

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 £1,000 extra funeral expenses can be claimed to cover items such as a coffin, headstone, funeral director's fees, flowers or other transport arrangements (£120 maximum, if some costs have been met from a pre-paid funeral plan or similar arrangement).

## Making a claim

A claim can be made from the date of death, up to six months after the date of the funeral, even if the bill has been paid. The DWP only considers a claim once a funeral director has been instructed and the date of the funeral is known.

Claim on form SF200 available from a Jobcentre Plus office, by calling the Bereavement Service helpline, or downloading with supporting notes from the Gov.uk website. If the person claiming is not looking after the estate, the DWP write to the person who is, at the same time as making the payment.

## If refused a funeral payment

If a claim is refused, ask the DWP to reconsider their decision, called a '*mandatory reconsideration*'. If they refuse, you can appeal to HM Courts and Tribunals Service. It is important to challenge a decision or get independent advice quickly as time limits mean you should usually take action within one month. For more information, see factsheet 74, *Challenging welfare benefit decisions*.

## 7.4 Saving accounts

You could save into a bank, building society, Post Office savings account or Credit Union account. Bank and building societies usually freeze individual accounts when told of the holder's death but can allow family to access funds to pay for a funeral, if they provide a copy of the death certificate and funeral invoice with their name on it. This avoids the need to involve the executor or wait for probate. Ask your bank or building society about their procedures.

## 7.5 Occupational pension

Some occupational pension schemes provide a lump sum to a spouse on the death of a scheme member. If the individual was working at the time of their death, there may be a '*death in service*' benefit.

## 7.6 Make allowance for funeral costs in your estate

If you have made a will and appointed executors, they have the primary responsibility for arranging the funeral and are entitled to recover funeral expenses from your estate. If your family arranges and pays for your funeral, they can seek to recover costs from your estate. If there are other debts, funeral costs are usually paid first, although secured debts such as a mortgage must be paid before funeral costs.

### Note

Quaker Social Action offers help and practical support if you are having difficulty paying for a funeral, through its **Down to Earth programme** [quakersocialaction.org.uk/we-can-help](https://quakersocialaction.org.uk/we-can-help).

## 8 NHS and local authority duty to pay for funerals

In certain circumstances, for example a deceased person has not made plans and has no family or friends to make arrangements, the NHS or local authority has a statutory duty to organise and pay for a '*public health funeral*'. Most local authorities have a public health funeral policy.

### Duty of the NHS

If someone dies in NHS care, for example while in hospital, and relatives cannot be traced, or no relatives or friends are willing or able to arrange and pay for the funeral, the NHS usually does, though some refer to the local authority instead. They may subsequently submit a claim on the person's estate to pay for the funeral.

Hospitals often have arrangements with a local funeral director for a basic funeral. Hospital staff make arrangements, taking account of known wishes of the deceased, and decide its date, time and location.

### Duty of a local authority

A local authority has a duty under *Section 46 of the Public Health Act 1984* to arrange burial or cremation of anyone who dies in their area, when '*no suitable arrangements for the disposal of the body have been or are being made*'. This is usually taken to mean as '*where it appears there is no other person willing or able to make necessary arrangements*'.

The local authority makes enquiries to see if a relative could pay for the funeral and claims expenses from the deceased's legal representative if they leave an estate. The authority has no powers to reimburse funeral costs where a third party has already arranged the funeral.

The way individual authorities arrange matters varies. They often have an agreement with a local funeral director for a basic funeral. They may decide the date, time and location and arrange a celebrant officiated service. They inform known family and friends of the date and time and it is up to them whether they attend.

Public health funerals are often cremations held with a short service, though the local authority should offer burial if it is clear the deceased would not have wanted a cremation, for example, for religious reasons.

## 9 Organ and tissue donation

### 9.1 Donating organs for transplant

#### England

The system for organ donation is an '*opt-out*' system. All adults in England are considered to have agreed to donate their own organs when they die, unless they record a decision not to donate, known as an '*opt out*', or are in an '*excluded group*'. If you lack mental capacity to understand this option and take necessary action, you fall into an excluded group. You can revise your decision at any time.

Staff will always approach your family if organ or tissue donation is a possibility. If you have made a decision and shared this with your family, they would be expected to support it, whatever that is.

If you have not recorded a decision either way, staff will approach your family and ask if they have information about your organ donation decision. If they do not, it will be considered you consent to donate your organs and your family are expected to support this.

For more information, go to [www.organdonation.nhs.uk](http://www.organdonation.nhs.uk) which includes frequently asked questions, or call 0300 123 23 23.

#### Wales

There is a '*soft opt-out system*' for consent to organ and tissue transplant. If you know you want to be a donor, you can:

- choose to do nothing and have your consent assumed (known as '*deemed*') or
- register a decision to be a donor (opt in).

If you know you do not want to be a donor, then you can:

- register a decision not to be a donor (opt out).

The '*soft opt out*' applies if you are over 18, have lived in Wales for 12 months or more, and die in Wales. Consent would not be '*deemed*' if for a significant time before your death, you lack mental capacity to understand consent could be '*deemed*'.

If the deceased has not opted in or out, relatives are involved in the process. If they say the deceased person would not have wanted their organs removed, a donation does not go ahead. For information, see Welsh government website: <https://gov.wales/organ-donation-guide>.



## 9.2 Donating your body for medical research

To donate your body for medical education or research, you must give written, witnessed consent. Consent cannot be given by anyone after your death. You can get a consent form from your nearest medical school. Details of medical schools, the postcodes they cover and an information pack are available on the Human Tissue Authority website. The pack contains information about body, brain and tissue donation.

Contact the Bequeathal Secretary at your local medical school for details of their arrangements and if you have questions.

Medical schools can and do decline a body, so you may wish to ask about circumstances where this may be the case and have a funeral contingency plan in place.

Medical schools normally only accept donations from within their area. They may accept donations from outside the area if you offer to help with transport costs. It is advisable to keep your signed form with your will and tell your GP and close relatives of your decision.

Medical schools usually arrange for cremation of a donated body unless specifically requested to return it to the family for a private service. Contact a specific medical school for information about their local arrangements.

## 9.3 Donating tissue for medical research

Brain and spinal cord tissue donation can help doctors better understand conditions such as Parkinson's disease, multiple sclerosis, and Alzheimer's disease. It is important for researchers to have tissue from people with these diseases and from those with no evidence of them, so they can make comparisons.

You can consent to your tissue being donated or consent may be given after your death by someone nominated to act on your behalf or who was in a '*qualifying relationship*' with you at the time of your death such as your spouse or civil partner or parent.

If you are interested in registering to donate your brain tissue or that of a relative or partner, the Medical Research Council website lists the brain banks in England and Scotland.

Some specialise in collecting certain types of brain tissue – such as those from a donor who died suddenly or who suffered from a specific disease such as Alzheimer's disease or multiple sclerosis. Your brain may be taken to a different bank, but it is important that you contact the nearest bank in the first instance.

Tissue from other body parts is also useful in medical research. If you have a particular condition, staff may ask if you would like to donate tissue after your death, or you could approach your doctor. You must give written consent for this to happen. Disease charities that need tissue donations have information for potential donors on their websites.

## Useful organisations

### **Association of Green Funeral Directors**

[www.greenfd.org.uk](http://www.greenfd.org.uk)

Telephone 0330 2211018

Help to find funeral directors who are willing to provide greener options.

### **Bereavement Service helpline**

[www.gov.uk/bereavement-payment](http://www.gov.uk/bereavement-payment)

Telephone 0800 7310469 (select option 2)

Deal with Bereavement Support Payments and Funeral Expenses Payments.

### **British Humanist Association**

<https://humanism.org.uk/>

Telephone 020 7324 3060

You can search their website for a funeral celebrant.

### **Department for Work and Pensions**

[www.gov.uk/funeral-payments/how-to-claim](http://www.gov.uk/funeral-payments/how-to-claim)

Telephone 0800 731 0469

Welsh language 0800 731 0453

Deal with Funeral Expenses Payment claims.

### **Down to Earth**

<https://quakersocialaction.org.uk/about-us>

Telephone 020 8983 5030

Offer support identify and arrange an affordable and meaningful funeral.

### **Funeral Choice**

[www.yourfuneralchoice.com](http://www.yourfuneralchoice.com)

Telephone 01983 754 387

Provides information on arranging a funeral and has a tool to help you compare funeral costs in your area.

### **Funeral Planning Authority**

[www.funeralplanningauthority.co.uk](http://www.funeralplanningauthority.co.uk)

Telephone 0345 601 9619

Organisation to regulate providers in the pre-paid funeral plan industry.

### **Funeral Costs Help**

<https://funeralcostshelp.co.uk/about-me/>

Website that helps people plan a funeral and understand costs.

**Human Tissue Authority**

[www.hta.gov.uk](http://www.hta.gov.uk)

Telephone 020 7269 1900

License organisations that store and use human tissue for research and medical education. Their website provides information on body and tissue donation.

**Institute of Civil Funerals**

[www.iocf.org.uk](http://www.iocf.org.uk)

Telephone 01480 861411

Supports training of and offers a list of celebrants who can lead a funeral driven by wishes, beliefs and values of the deceased and their family.

**Jobcentre Plus**

[www.gov.uk/contact-jobcentre-plus/how-to-contact](http://www.gov.uk/contact-jobcentre-plus/how-to-contact)

Telephone for new claims 0800 055 6688

To find your local office, look in the phone book or ask your local library.

**Medical Research Council**

<https://mrc.ukri.org/research/facilities-and-resources-for-researchers/brain-banks/>

Medical Research Council supports a wide range of medical research in UK hospitals and universities. Their website lists brain banks in England and Scotland.

**Money Advice Service**

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

Telephone 0800 138 1677

A service set up by the government to provide free, impartial advice.

**National Association of Funeral Directors**

[www.nafd.org.uk](http://www.nafd.org.uk)

Telephone 0121 711 1343

An independent trade association operating a Funeral Arbitration Scheme if you cannot resolve a complaint with one of its members.

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

[www.saif.org.uk](http://www.saif.org.uk)

Telephone 0345 230 6777 or 01279 726 777

This is a trade association for independent funeral directors and offers independent arbitration if you cannot resolve a complaint with a member.

**Natural Death Centre**

[www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)

Telephone helpline 01962 712 690

They seek to increase awareness of funeral choices outside the mainstream and produce the Natural Death Handbook.



## Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

### Age UK Advice

[www.ageuk.org.uk](http://www.ageuk.org.uk)

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

### In Wales contact

#### Age Cymru Advice

[www.agecymru.org.uk](http://www.agecymru.org.uk)

0300 303 4498

### In Northern Ireland contact

#### Age NI

[www.ageni.org](http://www.ageni.org)

0808 808 7575

### In Scotland contact

#### Age Scotland

[www.agescotland.org.uk](http://www.agescotland.org.uk)

0800 124 4222

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# Our publications are available in large print and audio formats

## Next update February 2022

The evidence sources used to create this factsheet are available on request. Contact [resources@ageuk.org.uk](mailto:resources@ageuk.org.uk)

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## Appendix 1: Useful information for nearest relative or friend

**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 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 factsheet 7, *Making a will*.**

This form provides information that could be useful for a member of your family, a trusted friend or executor upon your death. It could contain sections that do not apply to you or you do not want to complete.

**After completing it, give it to the relevant person who should store it in a safe and secure place as it will contain confidential details that could help people access your property.** You may need to update the information from time to time, to make sure it is still relevant.

Age UK cannot accept responsibility for any errors or omissions, or 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 haven't made a will, contact a solicitor for help. See factsheet 7, *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 (if have one) is \_\_\_\_\_

GP's name \_\_\_\_\_

Practice address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no \_\_\_\_\_

## **BEFORE THE FUNERAL**

Contact information for the person you would like to make arrangements (for example: registering the death and contacting the funeral director) if I have no spouse or partner

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 need to be sent to the area in which the death occurred. Ask for more than one copy of the Death Certificate. It is cheaper to request copies at the time and having multiple copies speeds up the claiming of assets. Ask about Tell Us Once service to inform DWP and government departments.

### 4. Employer (if still working)

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. Please identify internet only accounts.)

#### Bank

Name & Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

#### Details of accounts:

1. Account Type \_\_\_\_\_

Name in which account is held \_\_\_\_\_

Items in safe custody \_\_\_\_\_

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 \_\_\_\_\_

3. Account Type \_\_\_\_\_

Name in which account is held \_\_\_\_\_

**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 and / or Financial Adviser**

Person to contact \_\_\_\_\_

Name and address of company \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

**Tax Adviser**

Person to contact \_\_\_\_\_

Name and address of company \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

**Insurance companies/broker (state if policy arranged online)**

Type of insurance policy \_\_\_\_\_

Name/address/website of company \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

Type of insurance policy \_\_\_\_\_

Name/address/website of company \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

**Charities**

I make regular donations by standing order (SO) or direct debit (DD) to the following charities

\_\_\_\_\_

\_\_\_\_\_

## FUNERAL ARRANGEMENTS

### Leaving your body for medical research or for transplants, etc.

Information is available from the Human Tissue Authority

Website: [www.hta.gov.uk](http://www.hta.gov.uk)

I have made arrangements 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)

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### Organ Donation

I have recorded that I wish / do not wish to donate the following organs

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I have / do not have a donor card. It can be found in \_\_\_\_\_

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

Company name \_\_\_\_\_

Address \_\_\_\_\_

### 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 / philosophy is

---

Person to conduct the service: Name \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

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

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

I wish to be cremated / have direct cremation / buried in cemetery / natural burial ground (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)

You can find associated paperwork \_\_\_\_\_

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 factsheet 14, *Dealing with an estate*.

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

**A) If appropriate, notify the solicitor listed on page 3 to wind up my estate. Instructions B to F below will not normally apply if 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. These are available from Probate and Inheritance Tax helpline: 0300 123 1072 or from [www.gov.uk/wills-probate-inheritance](http://www.gov.uk/wills-probate-inheritance).

C) Make the relevant claims resulting from any insurance policies held (**Note:** details of insurance policies and insurance companies are listed above on this form).

D) Inform the Tax Office

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Reference number \_\_\_\_\_

E) Use 'Tell Us Once' service or inform the Benefits Office (for example, Pension Service).

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Reference number \_\_\_\_\_

F) Check if dependants are entitled to any benefits.

G) If working, ask my employer if pays death-in-service benefit or widows/widowers pension.

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, dentist, optician).

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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 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 (house, holiday, medical etc) \_\_\_\_\_

\_\_\_\_\_

Stocks / Shares certificates \_\_\_\_\_

Deeds of house \_\_\_\_\_

Lease of property \_\_\_\_\_

Rent book \_\_\_\_\_

Bank/Building society / PO savings books \_\_\_\_\_

Bank / Credit cards \_\_\_\_\_

Premium Bond certificates \_\_\_\_\_

Pension documents \_\_\_\_\_

Income tax papers \_\_\_\_\_

Car keys \_\_\_\_\_

Car insurance certificate / MOT \_\_\_\_\_

\_\_\_\_\_

Motor breakdown cover \_\_\_\_\_

Buildings and contents insurance policies \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

Note: The Digital Legacy Association provides information to help you think about what you want to happen to your digital legacy, for example social media accounts, photos stored on electronic devices, when you die.

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

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TV licence details

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Cable / Satellite TV provider

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## WHERE TO FIND DOCUMENTS ON MY LIABILITIES

Loans

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Mortgage / Equity release

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---

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Hire purchase agreements

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Credit agreements

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Other liabilities

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