

R.GWINNELL & SONS

Family Funeral Directors



A death has occurred...



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A step by step procedure

Never be afraid that it is too soon to contact your Funeral Director. We are there to help and guide you and to make us your first call may be the best way.

At every stage always ask for help and guidance

If the deceased is in HOSPITAL

If a doctor's certificate has been issued, the hospital will advise you of the address of the Registrar of Births and Deaths. If the doctor has referred the death to the Coroner, he will advise you when an examination will take place, and if you need to go to the registry office.

Registrars – At the Registrars you will be given a Green Certificate of disposal for the attention of your Funeral Director. The Registrar will also advise you of certificates you need for Insurance Companies, Post Office or Friendly Societies.

If the deceased is in a NURSING HOME

A Doctor/Nursing Staff will advise you as soon as a death certificate is available and the address of their local Registrar of Births and Deaths. You may at this time be asked for your permission to contact a Funeral Director. In the event of the Nursing Staff being unable to contact the next of kin, the deceased may be transferred to a local Funeral Director's private chapel. If the Doctor has referred the death to the Coroner, he will advise you when examination will take place and if you need to do registration.

Registrars – At the Registrars you will be given a Green Certificate of disposal for the attention of the Funeral Director. The Registrar will also advise you of certificates you need for Insurance Companies, Post Office or Friendly Societies.

If the deceased is AT HOME

Contact your Doctor immediately. If the Doctor is unknown to you, the Police should be contacted.

Doctor – If the Doctor has certified the death and he has informed you that he will be issuing a Death Certificate, you may contact your local Funeral Director. They will visit your home and remove the deceased to their private chapel. Once the Doctor has issued the Death Certificate you may proceed to your local Registrars of Births and Deaths.

Emergency Doctor – The Emergency Doctor will give you a letter to give to your own Doctor, who will issue a Death Certificate. If your own Doctor has not visited the deceased within the last fourteen days, he may refer the death to the Coroners Officer.

Police – When the Police arrive, they will summon a Doctor on your behalf, who may refer the death to the Coroners Officer. He will speak to you and have the deceased removed for examination. He will advise you when the examination is completed and if you need to register.

Registrars – At the Registrars you will be given a Green Certificate of Disposal for the attention of your Funeral Director. The Registrar will also advise you of certificates you need for Insurance Companies, Post Office or Friendly Societies. After leaving the Registrars make your way to your Funeral Director. They will require the Green Certificate and the authority from the next of kin to remove the deceased from the Hospital/Nursing Home to their Chapel of Rest.

IMPORTANT – You do not have to wait for any of these documents before going to your Funeral Director, who will answer any questions you may have.

Remember – advice from us is free

Registering a death.....

First step

The death must be registered by the Registrar of Births and Deaths in the district where it occurred. You can find the address in the telephone book under Registration of Births, Deaths and Marriages, or from the Doctor, Local Council, Post Office or Police Station. Check when the Registrar will be available and to find out whether anyone, other than you, will need to sign the Register of Death.

If the death has been referred to the Coroner, it cannot be registered until the Registrar has received authority from the Coroner to do so.

If the death has not been referred to the Coroner, contact the Registrars as soon as possible, as they do work on an appointment system. The death must be registered within five days (unless the Registrar has agreed that this period can be extended).

At the Registrar Office

When you go the Registrar you should take the following if possible:

- The Medical Certificate of the cause of death.
- The deceased's Medical Card.
- Any War Pension Order Book of the deceased.
- The Pink Form (Form 100), if one has been given to you by the Coroner;
- The date and place of death
- The deceased's last (usual) address.
- The deceased's first names and surname (and the maiden name where appropriate).
- The deceased's date and place of birth (town, county and country if born abroad).
- Whether the deceased was getting a Pension or Allowance from public funds.
- If the deceased was married, the date of birth of the surviving widow or widower.

The Registrar will give you:

A Certificate for Burial or Cremation (known as the Green Form). If the Coroner's Office has been involved, they will issue an Order for Burial (Form 101) or a Certificate for Cremation (Form E), which will be collected by your Funeral Director.

These give permission for the body to be buried or for an application for cremation to be made. It should be taken to the Funeral Director so that the funeral can be held.

A certificate of registration of death (Form BD 8)

This is for Social Security purposes only. Read the information on the back of the Certificate. If any of it applies, fill in the Certificate and send or give it to your Social Security Office.

Help with the cost of a funeral....

A Funeral Payment is intended to help you pay for a funeral if you are on a low income, and you are the person responsible for arranging the funeral. It is recoverable from the deceased person's estate if they have left one. It is a regulated payment, and as long as you fulfil the conditions you will be paid.

Who can get a Funeral Payment?

The person who has died must have been ordinarily resident in the UK at the date of death and the funeral must normally take place in the UK. However, in certain circumstances, a Funeral Payment may be made for a funeral which takes place elsewhere in the European Economic Area (EEA) or in Switzerland. However, the amount awarded will be restricted to the amount which would have been paid if the funeral had taken place in the area where the deceased had lived in the UK.

You are eligible for a Funeral Payment if it is reasonable for you or your partner to take responsibility for the funeral costs and you are getting any of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Employment and Support Allowance (income-related)
- Pension Credit
- Housing Benefit
- Council Tax Benefit
- Working Tax Credit where a disability or severe disability element is included in the award
- Child Tax Credit at a rate higher than the family element

Who should claim?

You should claim if you are the surviving partner of the deceased.

Where the person who died is a child, you should claim if you are the parent of or person responsible for the child. The payment, however, will not be made if there is an absent parent of the child who has not been getting one of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Employment and Support Allowance (income-related)
- Pension Credit
- Housing Benefit
- Council Tax Benefit
- Working Tax Credit where a disability or severe disability element is included in the award
- Child Tax Credit at a rate higher than the family element

unless they were estranged from the child at the date of death.

If you are the parent or partner of a parent of a stillborn child, it is not taken into consideration whether there is an absent parent.

If there is no surviving partner and the deceased is not a child for whom you were receiving Child Benefit, you should claim if you are a parent, son, daughter, close relative or close friend of the person who has died. The DWP will not be able to make a payment if there is a parent, son or daughter (other than yourself) of the person who has died who has not been awarded one of the qualifying benefits mentioned above. This will not include family members who are: aged under 18, qualifying young persons for the purposes of Child Benefit, full-time students, not ordinarily resident in the UK, members of religious orders, in prison or in hospital (and who had been awarded a qualifying benefit before they entered prison or hospital), asylum seekers being supported by the National Asylum Support Service, or a parent, son or daughter who was estranged from the person who has died.

Where you claim as a parent, son, daughter, close relative or close friend, a decision has to be made as to whether it was reasonable for you to have accepted responsibility for the funeral expenses. This is done by considering the nature and extent of your contact with the person who has died.

Where there are other close relatives of the deceased, the DWP consider the nature and extent of the contact each of those relatives had with the person who has died. This will not include close relatives who are: aged under 18, qualifying young persons for the purposes of Child Benefit, full-time students, not ordinarily resident in the UK, members of religious orders, in prison or in hospital (and who had been awarded a qualifying benefit before they entered prison or hospital) or asylum seekers being supported by the National Asylum Support Service.

If you had the most contact, then you may be entitled to a payment. If any close relative had closer contact than you, then you will not be entitled to a Funeral Payment. However, if one or more of the deceased's close relatives had equally close contact as you with the deceased, the DWP will go on to consider the financial circumstances of those people.

If those close relatives are not in receipt of a qualifying benefit, i.e.:

- Income Support
- **or** income-based Jobseeker's Allowance
- **or** Employment and Support Allowance (income-related)
- **or** Pension Credit
- **or** Housing Benefit
- **or** Council Tax Benefit
- **or** Working Tax Credit where a disability or severe disability element is included in the award
- **or** Child Tax Credit at a rate higher than the family element [See Legislation (4) above]

the DWP will not be able to make a payment to you.

What the Funeral Payment covers

A Funeral Payment can help with the necessary cost of a respectful funeral within the UK (funerals in other EEA states can, in certain circumstances, be considered). This includes:

For burials:

- the necessary cost of a new burial plot with an exclusive right of burial or the cost of reopening an existing grave
- the necessary burial fees charged by the authority responsible for cemeteries in the area where the burial takes place or by a private grave-digger

For cremations:

- the necessary fees charged by the authority responsible for the cremation
- the cost of any medical references or doctor's certificates
- the cost of any necessary removal of an active implanted medical device (for example, a pacemaker)

and in any case:

- the cost of documentation needed for the immediate release of assets of the deceased
- when it is necessary to move the body over 50 miles within the UK to the Funeral Director's premises or place of rest, the reasonable cost of that part of the journey which is over 50 miles
- where the return journey to the funeral is necessarily over 50 miles, the reasonable cost of that part of the return journey that is over 50 miles for the transport of the coffin and bearers, plus one additional vehicle
- the necessary cost of a return journey for you, either to:
 - arrange the funeral, or
 - go to the funeral
- up to £700 for any other funeral expenses.

Payments may be affected by a pre-paid funeral plan.

If you have any savings

Your savings do not affect Funeral Payments.

How to claim

Contact the DWP Bereavement Service. Where appropriate, they can take your Funeral Payment claim over the phone.

Or make a written claim by completing form [SF200](#) 'Funeral Payments from the Social Fund', available from Jobcentre Plus

When to claim

You must claim a Funeral Payment from the date of death and up to three months after the date of the funeral. If you are waiting for a decision on a qualifying benefit or entitlement you must still claim within the time limit above.

How Funeral Payments are made

If the Funeral Director's bill has not already been paid, we will usually pay the Funeral Payment directly into the funeral director's bank account. Or we may send you a cheque made out to the Funeral Director for you to give to them.

If the Funeral Director's bill has been paid we will make the payment to you, normally direct into your bank or building society account.

Effect on other benefits

There is no effect on other benefits from having a Funeral Payment.

Repayment of the Funeral Payment

If you get a Funeral Payment, it will have to be paid back from any estate of the person who died. The estate means any money, property and other things that the deceased person owned. A house or personal things that are left to a widow, widower or surviving civil partner will not be counted as part of the estate.

Disputes and appeals

If you want to know more about the decision or you think it is wrong

Please get in touch with Jobcentre Plus **within one month** of the date of the decision letter. If you contact them later we may not be able to help you.

You, or someone else who has the authority to act on your behalf, can

- ask for an explanation
- ask for a written statement of reasons for our decision
- ask them to look again at the decision to see if it can be changed. There may be some facts you think we have overlooked or you may have more information which affects the decision
- appeal against the decision to an independent tribunal (but this must be in writing)

You can do any of the actions listed above, or you can do all of them.

Items to be returned

- Credit, cash point and cheque guarantee cards to the appropriate credit card company or bank.
- Social benefit book, Giro cheques and postal orders to the issuing DSS office.
- Passport to the office for your area (address from a Post Office).
- Driving licence to DVLA, Swansea, SA6 7GL with car registration documents (for recording change of ownership).
- Season travel cards and membership tickets to the office of issue (for refunds).
- National Insurance documents to relevant office with note of date of death.
- NHS equipment to the place of issue (wheelchairs, walking sticks etc.).

Notification

- Social Security office if any pension or allowance was being paid direct to a bank or building society account.
- Employer and Trade Union (if the deceased was still working).
- Car Insurance Company (if you drive a car insured in the deceased's name you will not be covered).
- Inland Revenue.

A death overseas.....

As you might expect, different countries have different document requirements when a death occurs. When dealing with a death overseas, you should contact your Funeral Director who will be able to advise and assist you. The one document that will be required for purposes of identification will be the Passport of the deceased and it is important to establish where that may be located.

The originals, plus copies of all the documents that accompany the deceased back to the United Kingdom, will be required. Your Funeral Director will present them, on your behalf, to the Coroner. The Coroner will then make a decision based on the paperwork they receive, as to whether they are satisfied as to the cause of death or whether there is a need for further investigation.

In the case of Cremation, irrespective of whether any further investigation is required, the Coroner will issue a Certificate E in order to allow the funeral to proceed. In the case of Burial you will either be issued with a Coroners Burial Order or a Certificate of No Liability to Register from the Registrar. This will be dependent upon the Coroners decision as to whether they intend to investigate the matter further. In any event you will be able to proceed with the funeral with either of these documents.

Remember we will always advise you further, if required.

For a death overseas, the death will have been registered in the United Kingdom by the British Consul in the country where your family member has passed away. If you wish to obtain a copy of this certificate, you can either contact the Consulate direct or you can write to

**Overseas Registration Section,
Smedley Hydro, Trafalgar Road, Birkdale, Southport PR8 2HH**

The death will also be registered in the country where your family member passed away and that certificate will be given to you.



About us...

R. Gwinnell & Sons are proud to be a family owned and family run funeral directors offering our services throughout north Essex and south Suffolk.

Established in 1986, with the opening of our first facilities in Manningtree, it was apparent that the services we offered were appreciated. As a company we developed a number of good friendships and working relationships in the local community.

During the following years, as a reputation of offering a good service at a fair cost developed, we chose to extend our services first of all in Colchester, and then Clacton. We are pleased to now be able to help families in both Harwich and Hadleigh as well.

During 2012, we were approached by the directors of A. R. Clarke Funerals of Halstead. With over 100 years' of trading history from the same premises; we are pleased to say that they entrusted us with the ownership and control of their business.

As a family, Roy, Chris and Matthew Gwinnell are united in their aim to offer the very highest standard of care to those we are privileged to assist.

We believe that every funeral we conduct is as unique as the person it is for. We are here 24 hours a day to help you plan the best possible funeral service.



Colchester – 01206 868585

112 Ipswich Road, Colchester, Essex CO4 0AA

Manningtree – 01206 391506

24 High Street, Manningtree, Essex CO11 1AD

Clacton-On-Sea – 01255 815600

351 Holland Road, Clacton-On-Sea, Essex CO15 6PD

Dovercourt – 01255 241900

292 High Street, Dovercourt, Essex CO12 3PD

Hadleigh – 01473 824440

32 High Street, Hadleigh, Suffolk IP7 5AP

Thorpe-le-Soken – 01255 860400

Vines, High Street, Thorpe-le-Soken CO16 0DY

Ipswich – 01473 351800

Sudbury – 01787 321300

A. R. Clarke – 01787 472164

129 Kings Road, Halstead, Essex CO9 1HJ

www.gwinnell.co.uk

contact@gwinnell.co.uk

Members of The National Association of Funeral Directors and The National Association of Monumental Masons

Partners R.Gwinnell MBIFD,Dip.FD – M.J.Gwinnell – C.Gwinnell