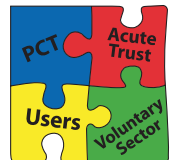


# What to do after a death at home

This booklet has been produced to help you to understand what you need to do when someone you have been caring for dies at home

SOUTH WEST LONDON



CANCER NETWORK

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## What to do after a death at home

We have produced this booklet to help you understand what you need to do when someone you have been caring for dies at home. You may be a spouse or partner, parent or other relative or a friend. Because this can be a difficult time, you may wish to read this beforehand to prepare yourself.

You may want to start by checking whether there is a designated **executor** for the person you have been looking after. An executor is responsible for handling a person's will, and other affairs, after death. If there is one, you may wish to discuss whether they will carry out some of the tasks in the following pages. You may be the executor yourself.

# Who do I need to contact immediately after the death at home?

## General Practitioner (GP)

When the death occurs, you should inform the person's family doctor (GP). The GP who treated the person who has died can usually certify the death and issue the Medical Certificate of Cause of Death (death certificate). Any doctor can confirm death but only the doctor who has treated the person in their last illness can issue a death certificate.

If the person's own GP is not available, for example during the night, phone **Caring Around The Clock** (the "out-of-hours" service) and ask to speak to the out-of-hours doctor – or you may wish to wait until the morning and contact the person's own GP.

**Caring Around The Clock** 0845 603 1087  
**(Merton and Sutton)**  
Monday – Friday: 6.30pm – 8.00am  
Saturday, Sunday and Bank Holidays: 24hours

The out-of-hours doctor can confirm the death but can't issue the death certificate (unless they have treated the person for the illness from which they died in the previous 14 days).

If an out-of-hours doctor visits during the night and they are not the person's usual GP, and the death was expected, you should tell them and show them the community nurse's notes. This will help them understand the situation better. In most cases when the death was expected, the Coroner's Office will allow the body to be moved to a Chapel of Rest before the death has been certified. The Coroner's Officer will ask the person's own GP to visit the Chapel of Rest at the first available time to certify the death.

It is not unusual for a Coroner's Officer to phone you to offer support and advice and to arrange for the body to be moved, if that is what you want. However, there is no need to rush this - it can be done when you feel ready. If the death happens at night you may wish to wait until the next day.

Sometimes a post mortem (a medical examination after a death) is necessary, for example:

- if a death is sudden
- if the cause of death is unknown
- if no doctor is available who is certain of the cause of death.

In this case, a Coroner (a doctor, solicitor or lawyer responsible for investigating deaths) will need to be notified and the body will be moved to the local public mortuary. The staff at the Coroner's Office will talk to you and explain what needs to take place.

## Community nurses

If community (district) nurses have been involved in the care of the person who has died, you should let them know about the death. The GP will have their phone number if you don't know this already. If you find that there is an answering service, leave your name and phone number and they will return your call.

Your community nurse can advise you about the safe disposal of any medicines that were used by the person who has died. They can also arrange for equipment to be removed from the home.

Sometimes particular nurses who have been very involved may want to visit you after the death to offer you support and to tell you about local bereavement services.

Specialist palliative care nurses may also have been involved in the person's care. You may wish to contact them directly to tell them about the death or you can ask the community nurses if they would do this for you.

## Funeral director

You will need to find a funeral director. You may wish to ask other people if they can recommend one. If not, a list can be found in Yellow Pages under *Funeral Directors*. They can be contacted 24 hours a day.

It is important to choose a funeral director with whom you feel comfortable. You may wish to ask questions about their arrangements, for example whether you can visit the body after it has been moved, as well as about their costs. They are used to talking to people in your situation and should be able to help you. If you don't find them helpful, or you think their charges are too high, don't be reluctant to go elsewhere.

When you contact the funeral director, you may want to discuss provisional funeral arrangements, but final arrangements should not be made until the death has been registered (see next section). Provisional arrangements can be confirmed or changed later when you have had more time to think.

## How do I register the death?

All deaths in England and Wales must be registered with a Registrar of Births, Marriages and Deaths. This must be done within five days of the death.

When the Coroner's Office is involved, they will advise you about when and where registration should take place

## Medical Death Certificate

The deceased person's own GP will issue a Medical Certificate of Cause of Death. Where the death was expected and the cause known, this certificate may be given to you right away.

Otherwise, you may need to collect it later from the GP's surgery. You should phone a day or so after the death to see if it is ready. Don't worry if it takes a day or so - there is no problem as long

as the funeral director has the Certificate for Burial and Cremation (also known as the green form) from the Registrar before the funeral. If, however, you need the death certificate quickly, let the doctor know when they confirm the death, or contact the GP practice.

Keep this certificate safe, as it will be needed to register the death and to get the green form.

## The Register Office

Registration of a death can be done by:

- a relative of the person who died
- a person who was present at the death
- by someone else who is arranging the funeral, for example a solicitor.

Deaths must be registered at the Register Office for the district in which the death took place.

The two local offices, together with their opening times, are:

**Sutton Register Office** 020 8770 6790  
Russettings  
25 Worcester Road  
Sutton, Surrey SM2 6PR  
Office hours: Monday – Friday: 9:00am – 4.30pm

**Merton Register Office** 020 8274 5777  
Morden Park House  
Morden Park  
London Road  
Morden, Surrey, SM4 5QU  
Office hours: Monday - Friday:  
9.00am – 12.30 pm/1:30pm – 4.30 pm

**Important: You must have an appointment** to register a death at **both** of these offices.

It takes about 30 minutes to register a death, if you have all necessary information.

If you are registering the death, and English is not your first language, you may wish to take someone with you who can act as an interpreter.

## Things to take with you to the Register Office

**Essential** - The Medical Certificate of Cause of Death

**Helpful but not essential** - Birth certificate or passport of the person who died  
- NHS medical card of the person who died

The Registrar will want the following information about the person who died:

- Full name (and maiden name if appropriate)
- Address
- The date and place of birth
- The date and place of death
- If the person was married, the date of birth of the surviving spouse
- If the person was a child, the mother and father's name, date of birth and occupation
- If the person was a female and married, occupation and/or husband's occupation even if already deceased
- If the person was a female and married, husband's full name even if already deceased
- Details of any state pension or other benefits received

## The Registrar will give you:

### The death certificate

This is a copy of the entry of the death in the Register. There is a small charge for each copy.

Copies of the death certificate may be needed for many

purposes, for example to sort out the will and to prove to the person's bank, insurance company, credit card company that they have died. Extra copies of the death certificate can be purchased at the time of registering the death or later, if you find that you need more. They may be more expensive if you leave it too long. Photocopies of the death certificate are not accepted by banks or insurance companies. However, once a bank has seen the original copy they may be able to take a photocopy for their records.

### **A green form**

This authorises burial or cremation. It should be given to the funeral director as soon as possible.

### **A white form**

This is to notify the Department of Work and Pensions (DWP) about the person's death, so that their pension or other benefits can be stopped or amended. This form will need to be completed and sent to the local DWP office responsible for any pension or other benefits claimed by the person who died. This may be the Pension Service (if the person was age 60 or above) or the DWP office (if the person was under age 60). For contact details see the section on advice and financial assistance (see page 10).

## **How do I plan the funeral?**

The person who died may have left instructions about the type of funeral they wanted. If not, someone will need to make a decision, perhaps in discussion with relatives or friends.

There is no legal requirement to have a funeral service of a particular kind or to have one at all. The service does not need to be rushed or expensive. The body can be buried or cremated. The local crematorium can offer guidance about different types of funeral arrangements. The Natural Death Centre can also offer advice (see page 14).

Most people arrange a funeral through a funeral director. The funeral director should be able to help the person organising the funeral decide what would be most suitable. They can make all necessary arrangements, including paying cemetery, crematorium or other fees (which will show on the final bill to be paid to the funeral director). They can also help with finding a leader of any specific faith, or a secular or humanist celebrant.

Funerals can be expensive. It might be sensible to check whether the person who died had purchased a cremation society certificate or arranged a prepaid funeral plan. Financial assistance to pay some of the cost of the funeral and other expenses may also be possible (see page 15). It may be useful to get a written estimate of the funeral expenses before it takes place.

Funeral directors should belong to one of the national associations, which have codes of conduct to protect you. These associations can also offer advice on how to plan the funeral:

- The National Association of Funeral Directors
- The Society of Allied and Independent Funeral Directors

You can find contact details on page 14.

## Where can I get advice and financial assistance?

### General advice and information

Citizens Advice Bureaux (CABs) provide free, independent and confidential advice on matters such as welfare benefits, housing, employment and other issues. The exact services provided depend on the branch and opening hours are often limited.

Check Yellow Pages or the website for your local branch and details of what they offer.

**Website:** [www.nacab.org.uk](http://www.nacab.org.uk)

## Pensions and benefits

If you are the husband or wife of the deceased, and are aged 60 or over, your own pension may be affected by the death. You will need to contact the Pension Service to tell them about the death. They will arrange a meeting for further discussion if you wish, either in your own home or elsewhere.

**The Pension Service** 0845 606 0265  
**Textphone:** 0845 606 0285  
**Website:** [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

Advice about bereavement benefits and pensions can be obtained from the Department of Work and Pensions. The Kingston office deals with all local enquiries about bereavement benefits. They can also offer you advice about help to pay for the funeral.

**Kingston Department of Work  
and Pensions** 020 8481 3000  
3 Brook Street  
Kingston-upon-Thames  
Surrey KT1 2EY

If you are on a low income and in receipt of qualifying benefits, such as Income Support, Housing Benefit, Pension Credit or Child Tax Credit (at the higher rate) you may be able to get financial help to pay for some of the funeral costs. This is a means tested, discretionary fund and the eligibility criteria are complicated. If you think you might be eligible, contact your local Job Centre Plus or social security office (see the phone book) or the pension service (details above).

There is also a telephone benefits information service for people with disabilities, their carers and representatives:

**National Benefits Enquiry Line  
for People with Disabilities** 0800 882 200

## What else do I need to think about?

There are many things to be done when someone dies. They don't need to be done all at once, but you need to decide which tasks are most urgent and who is the best person to do them.

**Someone may need to inform key people in the lives of the person who died, such as:**

- Family and friends
- Employer and trade union
- Hospitals attended (including cancelling any outstanding appointments)
- Those people helping in the home, such as meals-at-home or a home help
- Day centres, clubs and associations

**Someone may need to put financial arrangements in order, by contacting:**

- Banks and building societies
- Pension providers
- The Department of Work and Pensions
- Tax authorities, including local council for council tax
- Home and car insurance
- Utilities (gas, electricity, telephone etc)
- Hire purchase arrangements
- Season tickets

**Someone may need to return:**

- Passport
- Driving licence
- Library books/tickets

## Can I get help for bereavement?

Grieving takes time. Talking about the loss of someone close to you with family and friends can help. However, some people feel they would like to talk to someone else.

A new “bereavement pack” will be launched in south west London in Spring 2007. The pack contains advice about managing bereavement, and details of other resources and organisations that offer bereavement support. Ask your GP or practice nurse for a pack if you have not been offered one.

People who develop mental health problems following a bereavement can ask their GP for a referral to a formal psychological therapy service (Psychological Therapies in Primary Care Service – PTiPC).

The following organisations also offer support at this time:

**Sutton Counselling** 020 8661 7869  
Offers short-term and open-ended counselling for people living in the London Borough of Sutton (sliding scale of fees according to means)

**The Wimbledon Guild Counselling Service** 020 8296 0030  
Provides low cost, accessible counselling for people who live or work in the London Borough of Merton (sliding scale of fees according to means)

**The Cancer Counselling Trust** 020 7704 1137  
Counselling for people affected by cancer, including friends and relatives  
**Website:** [www.cctrust.org.uk](http://www.cctrust.org.uk)

**Cruse Bereavement Care:** 0870 167 1677  
**Young Person's Helpline:** 0808 808 1677  
Information and support for anyone  
affected by a death  
**Website:** [www.crusebereavementcare.org.uk](http://www.crusebereavementcare.org.uk)

**The Compassionate Friends** 0845 123 2304  
Support and befriending for bereaved  
parents and their families  
**Website:** [www.tcf.org.uk](http://www.tcf.org.uk)

**The Samaritans**  
Support for people in crisis  
**Tel:** National 0845 790 9090  
**Tel:** Croydon and Sutton 020 8681 6666  
**Tel:** Putney (covers Merton) 020 8789 9121  
**Website:** [www.samaritans.org](http://www.samaritans.org)

**Lesbian and Gay Bereavement Project** 020 7403 5969  
Support for lesbian and gay people during bereavement  
Monday, Tuesday and Thursday: 7.30pm - 10.30pm

## Other useful contact organisations

**National Association of Funeral Directors** 0845 230 1343  
618 Warwick Road  
Solihull  
West Midlands B91 1AA  
**Website:** [www.nafd.org.uk](http://www.nafd.org.uk)

**The National Society of Allied and Independent  
Funeral Directors** 0845 230 6777  
3 Bulfields  
Sawbridgeworth  
Hertfordshire, CM21 9DB  
**Website:** [www.saif.org.uk](http://www.saif.org.uk)

## Natural Death Centre

6 Blackstock Mews

Blackstock Road

London N4 2BT

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

0871 288 2098

## Written information

*What to do after a death in England and Wales*

Available free from Merton and Sutton Register Offices and  
Department of Work and Pensions

*Funerals*

Available free from the Office of Fair Trading: 0845 722 4499

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

*Dealing with Someone's Estate*

*Planning for a Funeral*

Available free from Age Concern

0800 00 99 66

Type talk facility available

**Website:** [www.ageconcern.org.uk](http://www.ageconcern.org.uk)

Some funeral directors also have their own information leaflets.

## Your personal contacts

General Practitioner (GP)

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Tel: \_\_\_\_\_

Community nurse

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Tel: \_\_\_\_\_

Funeral director

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Tel: \_\_\_\_\_

Solicitor

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Tel: \_\_\_\_\_

Others

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Tel: \_\_\_\_\_

Booklets may be viewed on and downloaded from:

Website: [www.suttonandmerton.nhs.uk](http://www.suttonandmerton.nhs.uk)

