

How to deal with a death



What to do when someone dies

When someone close to you dies, it is always going to be difficult to cope and will bring lots of emotions. Added to that you may have the extra worry of arranging a funeral. There are so many things to think about including:

- Who do you have to tell?
- How do I arrange a funeral?
- How much will it cost and how will we afford it?
- Did the person that died have any last wishes
- What paperwork is involved

First things first

If your loved one died at home, you can ask a funeral director to take them to a chapel of rest. If they died in hospital, they may be taken to the hospital mortuary or hospital chapel of rest, where they may stay until the funeral.

The death itself must be registered within five days, usually by a relative and you can contact any register office to report the death, but it must be registered in the district where the death occurred.

You can find a register office online at www.gov.uk/register-offices. Ask them what documents you would need to take when you register the death. You should be given the documents you need on the same day, including a death certificate a certificate for burial or cremation (without this certificate, the funeral cannot take place).

The registrar will also give you a reference number that you can use to inform the government's Tell Us Once service: www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

This lets you report a death to most government organisations in one go, including the tax office, passport office, DVLA and Department for Work and Pensions.

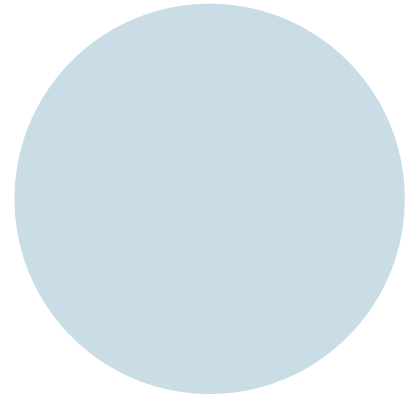
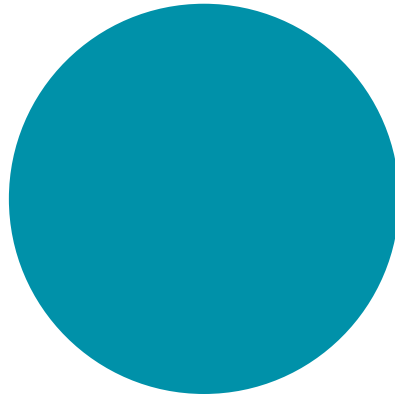
Other people that would need to know

- GP
- Close relatives and friends
- Deceased's employer
- Your employer if you need time off

Arranging the funeral

Most people arrange a funeral through a funeral director, though you can arrange everything yourself if you wish (ask your local authority's Cemeteries and Crematorium department for guidance). There are also several important decisions to be made at this point:

- Did the person that died have last wishes about their funeral arrangements
- What sort of funeral should take place, religious, non-religious, humanist, burial, cremation?
- Who needs to be involved in making decisions?
- How much does each type of funeral cost
- Set a budget
- How will the costs be paid?
- Was any money put aside via an insurance policy, persons savings



Paying for the funeral

If you are on a low income, you may not have enough to cover the cost of a funeral. If so, you may be eligible for a funeral payment if you get certain benefits including:

- Universal Credit
- Income-based Jobseeker's Allowance
- Pension Credit
- Housing Benefit

A funeral payment will only cover some of the costs, so you may need help from friends or family.

Licensed Trade Charity may be able to consider an application for financial support towards funeral costs via one of our charity grants.

To apply for a grant, you would need to meet our eligibility criteria. This would mean that the person who has died or their partner (who lived with them) needs to have worked in the trade for 5 years or more at some point in their career. Call our free helpline on 0808 801 0550 or if you prefer you can email: enquiries@ltcharity.org.uk to find out how we can support you.



0808 801 0550



enquiries@ltcharity.org.uk



licensedtradecharity.org.uk



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Other sources of information

Cruse Bereavement Care

This charity offers a counselling and advice service for those who are bereaved.

www.cruse.org.uk

Funeral Directors Register

For information on pre-paid funeral plans plus a search facility to find a funeral director.

www.funeraldirectorsregister.com

National Association of Funeral Directors

For advice on planning funerals and finding a funeral director.

www.nafd.org.uk



The Licensed Trade Charity are available 24/7, if you'd like to talk about your situation, we can help you. Contact us for confidential, free of charge support. If you are experiencing any of the issues covered in this fact sheet, in the first instance call our helpline on:

0808 801 0550

Our Helpline Team will listen without judging and will work with you as best they can to achieve a positive outcome. If you prefer, you can email: enquiries@ltcharity.org.uk or visit our website at www.licensedtradecharity.org.uk, it's full of useful information about the kind of issues we know people who work in the licensed trade face.



0808 801 0550



enquiries@ltcharity.org.uk



licensedtradecharity.org.uk

Note: This guide is not exhaustive. It has been produced by the Licensed Trade Charity to provide you with an overview of the issue in question. We are grateful to all specialist organisations who support our charity and are available to you should you be experiencing this particular issue.
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