

OXFORDSHIRE
Bereavement
guide



**OXFORDSHIRE
COUNTY COUNCIL**
www.oxfordshire.gov.uk

Working for you



There are many practical issues to manage when someone dies. Bereavement Advice Centre supports and advises you on what you need to do.

Unsure what to do next?

We can help you with:

- What to do first when someone dies
- Finding a funeral director
- Probate and other legal procedures
- Money and tax issues
- Finding support
- Preventing junk mail to the person who has died (through The Bereavement Register)

How can Oxfordshire County Council help you?

Oxfordshire County Council's Registration Service has produced this guide to help you through this difficult time. When someone close to us dies, the feelings of shock, sadness, loss and bewilderment can take over our lives.

We will try to help you and offer the information that we know you are likely to need in the next few weeks and months. We suggest what the priorities are; explain how, where and when you register the death.

We let you know what is required by law and what choices you have in order to arrange the funeral. There is a section with information about sorting the estate. Losing a loved one presents many challenges when you feel least able to deal with them. Organisations providing support are listed should you need to contact them.

It is our aim to provide a sympathetic, helpful and considerate service to help you make the necessary decisions and arrangements. It is important to us that you have the best and clearest information and guidance to make sure that the arrangements you make are the ones that are best for you, your family and friends.

Jacquie Bugeja **Head of Oxfordshire Registration and Coroner's Services**

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Welcome and Contents

advice and helpline:
0845 129 5900

Humanist Ceremonies

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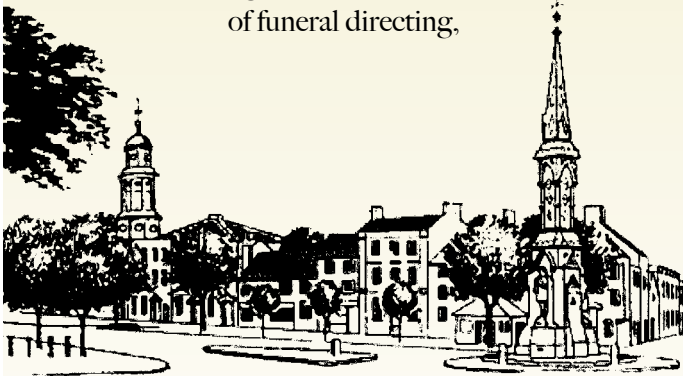
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info@wychwoodfuneralservices.co.uk

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Independent Funeral Director Ian Marsden

What must you do when someone dies?

When someone dies, you will need to inform a number of people and organisations and complete certain documents needed by law.

If you are a relative or friend you can do some of these things yourself. Others will need to be done by the executor or administrator of the estate. There is plenty of support available to help you through this difficult time.

What to do in the first few days

You won't be able to do everything right away, but in the first few days it's important, if you can, to:

- tell the family doctor
- contact a funeral director, if you intend to use one – if the death occurs at home or in a nursing home the funeral director will need to be contacted to move the deceased to a Chapel of Rest
- you do not have to employ a funeral director to organise the funeral. Advice on how to arrange a funeral yourself can be found at www.naturaldeath.org
- begin arrangements for the funeral – you should check the will for any special requests.
- obtain a medical certificate of cause of death signed by a doctor or, if the coroner is involved, take instructions from coroner's officers regarding registration of the death
- register the death at the Registration Office. You'll find details of how to do this on page 5
- if relevant, complete form BD8 and send to the local Jobcentre Plus or Benefits Agency (this form will be given to you when you register the death)
- contact the executor as soon as you can to enable him/her to start the process of obtaining probate if necessary. The executor is usually nominated in the will
- if there is no will, decide who will apply to sort out the deceased's affairs and contact the Probate Registry to apply for 'letters of administration' if necessary.

Documents you will need in the first few days

You'll need to gather together the following documents as soon as possible - to enable registration of the death and to start funeral arrangements.

Documents

- medical certificate of the cause of death, signed by a doctor unless the coroner is involved and there has been a coroner's post-mortem examination
- birth certificate *
- marriage/civil partnership certificates *
- NHS Number/NHS Medical Card *
- organ donor card (if appropriate).

* It is not necessary to have these documents but you will need to provide information contained within them, e.g. date and place of deceased's birth, spouse/civil partner's full name, etc.



OXFORDSHIRE Bereavement guide

The First Steps

Creating New Life.
FAIRSPEAR

Natural Burial Ground

A place where people of all faiths and beliefs
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Please contact Helen Pearson on
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www.naturalburialoxfordshire.co.uk

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How do you register a death?

A death must be registered within five days from when it occurred. This period can be extended in exceptional circumstances and if the coroner is involved. The registration must take place in the district where the death occurred.

As Oxfordshire is a single district, this can be at any of the local offices around the county. Details are listed on page 23. If the death occurred outside Oxfordshire and it is difficult for you to get to the appropriate Registration Office, you may visit your local office and declare the necessary information.

Please be aware that registration by declaration may result in a delay in the issue of the document needed for the funeral arrangements. If you need further advice and help please telephone the Registration Service helpline on 0845 129 5900. Registering the death will take about half an hour - in Oxfordshire we run an appointment system. You should call the Registration Service helpline to make an appointment at your most convenient Registration Office in Oxfordshire, or make an appointment online at www.oxfordshire.gov.uk and select 'do it online'.

You can only register a death once you have the Medical Cause of Death Certificate from the doctor, or in the case of a death reported to the coroner, confirmation from the coroner's office that the relevant paperwork has been issued to us. If you would like information on deaths that happen abroad, please visit the Foreign and Commonwealth Office (FCO) website for further information www.fco.gov.uk.

Who can register a death?

The death can be registered by:

- a relative
- someone present at the death
- an occupant of the nursing/residential home/official from the hospital where the death took place
- the person making the arrangements with the funeral directors
- the person who found the body
- the person in charge of the body.

Most deaths are registered by a relative of the deceased. The Registrar would normally only allow one of the other people listed above to register the death if there were no relatives available.

What information will you need to give the Registrar about the deceased?

- the date and place of death
- their full name and any other names they are known by, or have been known by, including their maiden surname
- their date and place of birth
- their last occupation (if the person was married, widowed or had formed a civil partnership, the full name and occupation of their spouse or civil partner)
- their usual address
- the date of birth of a surviving spouse or civil partner
- details of any public sector pension, e.g. civil service, teacher or armed forces.



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Registration

advice and helpline:

0845 129 5900

What information will you need to give the Registrar about yourself as the person registering?

- your relationship to the deceased, for example: son, daughter, widow, widower, niece, nephew, surviving civil partner
- your full name
- your usual address.

All the information the Registrar asks for is given to the best of your knowledge at that time.

What documents will you need when registering a death?

When you go to register the death you must take with you:

- medical certificate of the cause of death, signed by a doctor unless the coroner is issuing the paperwork.

It would also be helpful if you can take the deceased's:

- birth certificate
- marriage/civil partnership certificates
- NHS Medical Card.

What documents will you receive from the Registrar?

After the information has been recorded into the death register, the Registrar will issue the necessary forms and certificates.

If a post-mortem is not being held, the Registrar will give you:

- a Certificate for Burial or Cremation (called the 'green form'), giving permission for the body to be buried or for an application for cremation to be made
- If the deceased is to be buried or cremated outside of England or Wales the coroner will issue the necessary forms
- A Certificate of Registration of Death (form BD8); issued for the Benefits Agency.

You will be able to buy one or more death certificates*. These are certified copies of the original register entry. These will be needed by the executor or administrator when sorting out the deceased person's affairs and need to be originals not photocopies. Anything that has to be closed down or claimed will need a certificate. Most companies will return the certificate once they have had sight of it.

The Registrar will also offer you a leaflet called 'What to do after a death in England or Wales', giving advice on probate and administrative issues that will need to be sorted out around this time.

*Please note: the fee increases for certificates applied for after the day of registration.

Registration

What happens if the death is referred to a coroner?

If a death is reported to the coroner which does not need to be the subject of an inquest (when death is a result of natural disease or illness), a certificate giving the cause of death will be sent to the registrar of deaths on completion of the coroner's enquiries. You can then go ahead and register the death.

In a small number of cases – where the cause of death is unclear, sudden or suspicious – the doctor or hospital or Registrar will report the death to the coroner. In this case registration of the death will be delayed as an inquest will need to be held.

Inquests

It is the duty of coroners to investigate deaths which are reported to them and which:

- appear to be due to violence
- are unnatural
- are of sudden and of unknown cause
- occur in legal custody.

The coroner will preserve confidentiality as far as possible but you should remember that the system is based on public court hearings. If you request it, the coroner will explain the reasons for the procedures adopted in particular cases as long as the coroner is satisfied that the person has a proper interest and a right to know.

An inquest is not a trial. It is an enquiry to establish who the deceased was and how, when and where they died.

After the death the coroner will issue an interim death certificate to enable the estate to be dealt with. On conclusion of the inquest, the next of kin will be provided with an explanation about how, where and when a copy of the death certificate can be obtained.

Contacting the Oxfordshire Coroner's Service

Oxfordshire Coroner's Service deals with deaths occurring within Oxfordshire and some military-related deaths (including civilians).

Deaths occurring in Oxfordshire

Coroner's Office
2nd Floor, 1 Tidmarsh Lane, Oxford OX1 1NS
Tel: 01865 815020
Fax: 01865 783391
coroners.oxfordshire@oxfordshire.gov.uk

The Oxfordshire Coroner
Nicholas G Gardiner, HM Coroner



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Registration

advice and helpline:
0845 129 5900

Registering a stillbirth

How is a stillbirth defined?

A stillborn child is legally defined as a child born after the 24th week of pregnancy who did not, at any time after being born, breathe or show any other signs of life.

What do you need to do to register a stillbirth, either inside or outside Oxfordshire?

When a child is stillborn, a doctor or midwife will issue a medical certificate of stillbirth. The person who registers the stillbirth must take this certificate to the Registrar. Every stillbirth in England or Wales must be registered in the district in which it takes place. A stillbirth may not be registered more than three months after it occurred.

If the stillbirth occurs in Oxfordshire

You will be able to make an appointment to attend any of the Registration Offices in the county.

If you live outside Oxfordshire or if the stillbirth occurs outside Oxfordshire

There is a facility to register a stillbirth by declaration. This enables you to make a declaration to a Registrar in your local Registration Office and does not depend on where you live, or where the event took place. Please note that registration by declaration does result in a delay in the issue of the document needed for the funeral arrangements.

Who can register a stillbirth?

Parents married to each other

If the parents of the child were married to each other at the time of the stillbirth (or conception), either the mother or the father may register.

Parents not married to each other

If the parents were not married to each other at the time of the stillbirth (or conception), information about the father may be entered in the register only in the following circumstances:

- if the mother and father go to the Registration Office and sign the stillbirth register together, or
- where the father is unable to go to the Register Office with the mother, the father makes a statutory declaration acknowledging his paternity, which the mother must produce to the Registrar (this form may be obtained from any Registrar in England or Wales), or
- where the mother is unable to go to the Registration Office with the father, the mother makes a statutory declaration acknowledging the father's paternity, which the father must give to the Registrar (this form may be obtained from any Registrar in England or Wales).

If the parents of the child cannot register the stillbirth the following are qualified to do so:

- the occupier of the house or hospital where the child was stillborn
- a person who was present at the stillbirth
- a person who is responsible for the stillborn child
- the person who found the stillborn child (where the date/location are unknown).

Information to be supplied for the registration of a stillbirth

for the child:

- date and place of stillbirth
- the forename(s) and surname, if the parents wish to name the stillborn child
- sex of the child.

for the father (where this information is to be entered in the register):

- forename(s) and surname
- date and place of birth
- occupation at the time of the stillbirth or, if not employed at that time, the last occupation.

for the mother:

- forename(s) and surname
- maiden surname if the mother is, or has been, married
- date and place of birth
- occupation at the time of the stillbirth or, if not employed at that time, the last occupation
- usual address at the date of the stillbirth
- date of marriage, if married to the stillborn child's father at the time of the stillbirth.

What certificates will be issued?

Certificate of Registration

A certificate of registration will be issued, free-of-charge, to the person who registers the stillbirth.

Stillbirth certificate

After a stillbirth has been registered, one or more certificates may be bought at the time of registration or at any time afterwards by the mother or the father. (The father's details would need to be recorded in the register entry for him to be able to obtain a certificate).*

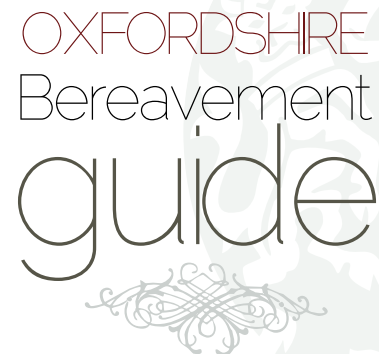
*Please note: the fee increases for certificates applied for after the day of registration.

Any application for a certificate from someone who is not the mother or father should be sent to the General Register Office, Anniversary Section, PO Box 2, Southport, PR8 2JD, giving full details of the purpose for which the certificate is required.

Certificate for burial or cremation

The Registrar will issue a certificate for the burial or cremation of the stillborn child. The certificate is normally passed to the funeral director or the person who is making the arrangements.

A funeral cannot take place until this certificate is given to the burial authority or the crematorium. If there is a delay to the registration, it is possible for a certificate for the burial to be issued before registration provided the stillbirth does not need to be reported to the coroner. A certificate for cremation cannot be issued before the registration.



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Registering a stillbirth

advice and helpline:

0845 129 5900

The Funeral

How do you arrange the funeral?

What are your rights under the law?

The main legal requirements in England and Wales are:

- the death has to be certified by a doctor or coroner
- the death is registered by a Registrar of births and deaths
- you may keep the body of the person who has died, at home until the day of the arranged funeral
- the body should either be cremated or buried
- there is no legal requirement to have any kind of funeral ceremony at all.

What choices do you have for the funeral?

A funeral can be either by burial or by cremation.

You can organise it with or without the help of a funeral director and personalise it as much as you wish. In some cases the deceased may have planned their own funeral in advance.

There are many different types of funeral and it is useful to remember that:

- you can decide for yourself what form any ceremony you choose to have should take
- you do not have to use a funeral director - though the vast majority of people do
- you can choose a religious, humanist or civil ceremony
- you can choose a ceremony that reflects any religious beliefs or multicultural traditions
- your ceremony does not have to take place in a crematorium or place of worship
- you don't have to hold the funeral ceremony in a licensed building - it can be held in your home
- you can be buried on private land, such as your own garden, as long as there is nothing in the deeds restricting the use of the property.

However, you must inform your local planning office and environmental health department (only one burial is allowed without planning permission).

Some simple ways in which you can personalise a funeral service:

- think about the music - you may not want to use traditional organ music. You might prefer a CD, ipod or live music. Discuss it with relatives, your funeral director, the crematorium and the person you have chosen to conduct the funeral ceremony
- think about individual contributions – you might want to include a tribute, a reading, a poem or a favourite story. Plan a running order that will provide you with the kind of ceremony you want
- consider using personal items as part of the ceremony. These will help to reflect the person who has died and make the ceremony more special. For example, scented candles, a special throw to drape over the coffin or a photograph of the person
- you could hand people a memento as they leave – or give everyone a small card of remembrance of the deceased person
- The ceremony should reflect the wishes of you, your family and friends. You can decide on the details of the ceremony to make sure this happens.

What music can you choose?

Many traditional hymns are comfortingly familiar but they are essentially religious and this may not always be appropriate. Civil funerals offer scope for a wide musical choice. It is possible to vary from the traditional and still be dignified and uplifting.

Oxfordshire County Council's Registration Service offers the opportunity for a civil funeral in which you can decide with a trained celebrant what order of service suits you best. (Details of Oxfordshire's civil ceremonies can be found on page 15).

What readings can you choose?

Readings of prose and poetry at a funeral ceremony can be an effective way to make the ceremony personal to the deceased and the bereaved family. There are many readings and poems that are appropriate and can be used in this way to great effect.

Keep in mind whether the service is trying to convey a sense of the celebration of life, a thanksgiving for a life or to reflect the pain and grief of loss. You can have a celebrant to perform the readings though sometimes family or friends feel that this is a contribution they can make. If a family member or friend is reading, it is worth checking that the reader is able to cope with what will, inevitably, be an emotional moment.

What is the role of the Funeral Director?

Using a funeral director:

The majority of people choose to use a professional funeral director. This can help at what is generally a stressful time, and will ensure that the remains of the person who has died are dealt with in a dignified way. Your funeral director can advise you about the options available to you.

Choosing a funeral director:

Friends, family, clergy or your doctor may be able to recommend local funeral directors. Most local companies are also listed in this publication.

Most funeral directors are members of one of two trade associations:

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

Member firms must provide you with a price list on request and cannot exceed any written estimate they give you without your permission.



OXFORDSHIRE Bereavement guide

The Funeral

The following factors will help in your choice of funeral director:

- location of the firm's premises
- do they belong to a trade association?
- what is the range of services provided?
- what are the costs?
- do they come recommended by those who have used the service?
- how are you treated by the staff?
- are they a large or small firm, a family business or company?

Most funeral directors will provide the following services as a minimum:

- take control of all necessary arrangements
- provide appropriate staff
- provide a suitable coffin
- transfer the deceased from the place of death to the funeral director's premises
- care for the deceased prior to the funeral
- provide a hearse to the nearest cemetery or crematorium
- arrange for burial or crematorium as appropriate.

Organising alternative burials

You can consider different types of funerals as an alternative to traditional services and cremations. One popular alternative to traditional burials and cremations is a ceremony in woodland or nature reserve burial grounds.

At woodland burial grounds relatives may be able to plant a tree to mark the site either on, or near, the grave. At nature reserve burial grounds, which can be wildflower meadows or pastures, graves are either unmarked or may be marked by a small wooden plaque that will rot away naturally and bulbs and flowers can be planted

You will need a death certificate signed by a doctor and a certificate for burial from the Registrar of deaths. Remember that, if you are planning a private burial, which includes those not in a churchyard or cemetery, you must first register your intention to do so.

If you are planning an interment on private land then a number of local authority permissions will need to be granted. Even if you own the land concerned, you must check the deeds to ensure there are no restrictions on what the property may be used for. It is important to consult the local district and environmental health department who will want to ensure that the local water table will not be affected.

A record of the burial should be made and kept with the deeds or other relevant documents relating to the land.

Funeral costs

If you arrange a funeral you're responsible for paying the bill, so first check where the money will come from and if there will be enough. Request written quotations so you know what costs are involved.

Funeral costs may be paid in different ways including:

- from the estate of the deceased
- a funeral payment scheme may exist - you'll need to check paperwork to see if a plan exists
- money from a life insurance policy or pension scheme
- the deceased's bank or building society may agree to release funds to pay for funeral costs
- you, or the executor, may need to pay and then recover the money from the estate later.

Funeral costs for the same services may vary considerably from one funeral director to another. You would be advised to get more than one quote to compare costs and services.

Disbursements are fees paid to others, for example, for doctors' certificates, a minister, newspaper announcements, flowers or the crematorium.

Financial help

If you are finding it difficult to pay for a funeral that you have to arrange, you may be able to get a social fund funeral payment from the Benefits Agency, so long as you or your partner receive one of the following:

- income support
- housing benefit
- council tax benefit
- job seeker's allowance (income based)
- disabled person's tax credit
- working family's tax credit.


Contact your local social security office for more information.

If no one is able or willing to arrange and pay for the funeral, we, as your local council, or, in some cases, the health authority, may be able to help, but only where the funeral has not already been arranged.

If you are widowed you may be able to claim Bereavement Allowance, a taxable weekly benefit paid to you for up to 52 weeks from the date of death of your husband, wife or civil partner.

You may be able to claim Bereavement Allowance if all of the following apply:

- you're a widow, widower or surviving civil partner aged 45 or over when your husband, wife or civil partner died
- you're not bringing up children
- you're under state pension age (currently 60 for women and 65 for men)
- your late husband, wife or civil partner paid National Insurance Contributions (NICs), or they died as a result of an industrial accident or disease.



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How will you pay for the funeral?

advice and helpline:

0845 129 5900

Documents & Decisions

Documents you'll need before you can arrange the funeral

You will also need to give the crematorium or cemetery office the following forms (your funeral director should do this for you):

Burial

- green Certificate for Burial (form 9) from the Registration Office - or Order for Burial (form 101) if the coroner was involved with an inquest to follow.

Cremation

- application for Cremation (form A) signed by the next of kin or executor, from the funeral director or crematorium
- green Certificate for Cremation (form 9), from the Registration Office, or Order for Cremation (form 6) if the coroner was involved
- medical forms B and C (completed by doctors who dealt with the deceased).

Detailed planning of the funeral

The key decisions that need to be made for the funeral are listed below. If you're using a funeral director they will help you with all of this:

- where the body should rest before the funeral
- time and place of the funeral (though this can only be finalised once the order for burial/cremation has been issued)
- type of service (religious or other) and who will conduct it/contribute
- how much to spend on the funeral
- whether to have flowers or instead donate money to a chosen charity
- where to donate flowers after the funeral
- sending out invitations
- placing a notice in the newspapers.

Taking the deceased's wishes into account

Remember to check the will or other written instructions for special wishes about their funeral or what should happen to their body. However, in law, they are preferences and not instructions. The executor doesn't have to follow the instructions about the funeral left in the will. If there are no clear wishes it's generally the executor or nearest relative who decides whether the body is to be cremated or buried.

What should you do if the deceased asked for their body to be donated to medical science?

In this case, you should contact your local department of human anatomy to see if they are willing to accept the body and, if not, whether anywhere else would be willing to accept it. The hospital or doctor will normally help to arrange this.

The body is normally kept for up to three years and then burial or cremation arrangements are discussed with the family or representative of the deceased.

You should remember that the death still needs to be registered in the usual way.

How do you arrange a civil funeral with Oxfordshire County Council?

A civil funeral ceremony is for those who prefer not to have a religious ceremony. It reflects the beliefs and values that they lived by.

Each family has individual needs and requirements. Religious and cultural traditions, personal circumstances and feelings may all affect the type of funeral you choose. Perhaps the deceased may have spoken of their own preferences or left instructions.

What is a civil funeral ceremony?

A civil funeral ceremony remembers, celebrates and reflects on the life of the person. It can be held in a wide range of buildings and locations, the celebrant will be able to advise you further. It may not be held in a church or other religious building but can be held by a graveside.

Civil funeral ceremonies are conducted by a professional celebrant. The celebrant will create a ceremony (in close consultation with the family) that is both a personalised memoir and a loving tribute to the deceased.

The ceremony will be appropriate for a cremation or a non-religious burial.

How can you arrange a civil funeral?

Please telephone 0845 129 5900 (Monday to Thursday 9am - 4.30pm and Friday 9am - 4pm) for information. If you wish, a friend, relative or your funeral director can make the telephone call for you. Our celebrant will contact you and arrange to meet you and your family as soon as possible.

During this meeting the celebrant will explain the format of the ceremony and the options available to you. You may wish to include special readings and music, or ask friends and relatives to say a few words during the ceremony.

The celebrant will discuss with you all aspects of the deceased's life to form a complete picture. After your meeting the celebrant will produce a ceremony specifically for you. You will be able to check this before the funeral takes place to ensure that the details are right.

After the funeral has taken place you will receive a copy of the whole ceremony to keep.



OXFORDSHIRE Bereavement guide

Civil Funerals

Useful contacts

Adult Education Services

Provides adult education classes in daytimes, evenings and at weekends in a range of subjects.

Tel: 01865 456738 for general information or 0845 351 0646 for enrolments or visit www.oxfordshire.gov.uk

Age Concern Oxfordshire

The regional branch of the national charity, helping people aged 50 and over and providing social opportunities.

Tel: 01235 849400 or 01295 278040 or visit www.ageconcernoxon.org.uk

Citizens Advice Bureau

Provides free confidential advice on legal and financial matters.

Tel: 0870 2200 608 or visit www.oxfordcab.org.

Community and Living

Provides details on local clubs, societies, community groups and schemes.

Tel: 01865 815506 or visit www.oxfordshire.org.uk

Health and Social Care

The Access Team within Social and Community Services provide information on all aspects of living a healthy life and any support available to you.

Tel: 0845 050 7666 or visit www.oxfordshire.gov.uk

Helen and Douglas House

Hospice care for children and young adults, providing respite and end of life care for those with life shortening conditions, as well as support and friendship for the whole family.

Tel: 01865 799150 or visit www.helenanddouglas.org.uk

Oxfordshire County Council

The county council offers many helpful services to all residents in the County. The website is a good place to start looking, but we recommend that you contact one of the other services on this page if you feel it is more relevant to you.

Tel: 0845 129 5900 or visit www.oxfordshire.gov.uk

Sobell House Hospice Charity

Provides physical, social, psychological and spiritual care to people facing terminal illness, death and bereavement.

Tel: 01865 857007 or visit www.sobellhospicecharity.org.uk

Who to contact

Who else should you contact?

When someone dies you may have to contact a wide variety of organisations to inform them of the death. In many cases you'll need to close down accounts or cancel or change insurance details, subscriptions, agreements, payments or direct debits. You may have to send some organisations a death certificate.

You can use the following as a checklist to see if you have contacted everyone you need:

- | | |
|---|--|
| <input type="checkbox"/> accountant | <input type="checkbox"/> insurance providers |
| <input type="checkbox"/> bank/building society | <input type="checkbox"/> internet provider |
| <input type="checkbox"/> benefits agency | <input type="checkbox"/> landlord |
| <input type="checkbox"/> bereavement register (to remove name from mailing lists) | <input type="checkbox"/> library |
| <input type="checkbox"/> child benefit office (within eight weeks) | <input type="checkbox"/> local authority (re rental/parking permit) |
| <input type="checkbox"/> child's school, or childcare provider | <input type="checkbox"/> life assurance |
| <input type="checkbox"/> church or other place of worship | <input type="checkbox"/> local Co-operative Share Dividend Office |
| <input type="checkbox"/> clubs and social groups | <input type="checkbox"/> mail for redirection |
| <input type="checkbox"/> council tax office (this will be done for you if the deceased lived and died in Oxfordshire) | <input type="checkbox"/> mortgage provider |
| <input type="checkbox"/> credit card companies | <input type="checkbox"/> motoring breakdown policy |
| <input type="checkbox"/> creditors (anyone owed money by the deceased) | <input type="checkbox"/> motoring insurance |
| <input type="checkbox"/> debtors (anyone owing money to the deceased) | <input type="checkbox"/> National Insurance Contributions Office (self-employed) |
| <input type="checkbox"/> dentist | <input type="checkbox"/> National Savings and Investments |
| <input type="checkbox"/> disabled parking permit (blue badge) | <input type="checkbox"/> NHS equipment (wheelchairs, hearing aids etc) |
| <input type="checkbox"/> doctors | <input type="checkbox"/> passport office |
| <input type="checkbox"/> DVLA (to cancel car tax and driving licence) | <input type="checkbox"/> pension plans |
| <input type="checkbox"/> employers | <input type="checkbox"/> Premium Bond Office |
| <input type="checkbox"/> hire purchase/loan companies | <input type="checkbox"/> Probate Office |
| <input type="checkbox"/> home help agency | <input type="checkbox"/> professional bodies |
| <input type="checkbox"/> hospital clinics | <input type="checkbox"/> private healthcare provider |
| <input type="checkbox"/> household insurance | <input type="checkbox"/> relatives and friends |
| <input type="checkbox"/> income tax office | <input type="checkbox"/> solicitor |
| | <input type="checkbox"/> TV licence |
| | <input type="checkbox"/> telephone provider - landline and mobile |
| | <input type="checkbox"/> utilities (gas, electricity, water, telephone) |

You should remember that if the deceased owned a vehicle then it is possible that there is no longer insurance cover for it to be driven. Many policies state that a vehicle may be driven by someone else with the owner's permission but as soon as the owner dies any such permission may cease. It is best to contact the car insurance company before anyone drives the vehicle to make sure they are insured.

OXFORDSHIRE Bereavement guide



Who to contact

advice and helpline:

0845 129 5900

The Estate

How do you sort out the estate of the deceased?

When a person dies somebody has to deal with his or her estate. Their estate includes their money, property and the possessions they have left. If you are the person doing this you collate all the funds, pay any debts and share out the estate to those people entitled to it.

You can do this yourself or you can engage a solicitor to do this for you. You may already have a solicitor your family uses. If not, you will need to choose one. Ask friends for recommendations and, when you contact them, ask about their charges.

How can you get help to cancel council services?

The Registrar who registers the death must tell certain departments that this person has died. These departments include the local council tax office and the Electoral Registrar, if the deceased lived and died in Oxfordshire.

How do you apply for probate?

To sort out someone's estate, you may need to apply for probate. The Probate Office will give you a grant of probate if the person left a will, or will grant letters of administration if there isn't a will. Your local Probate Registry will send you the forms you need with notes and guidance on what you have to do. A useful helpline telephone number is 0846 302 0900

What does a grant of probate, or letter of administration, allow you to do?

A grant of probate is a legal document which allows the people named in it to collect and distribute the estate of the deceased. You can show it to organisations that hold these assets, such as banks or building societies. Probate is the process of officially proving that a will is valid, but the following information applies equally where the deceased died without leaving a will - in which case the grant is called a letter of administration.

Is a grant of probate needed in all cases?

Not always. It may not be necessary to obtain a grant of probate where a home is held in joint names and is passing by survivorship to the other joint owner where a joint bank or building society account is held.

Production of a death certificate may be sufficient for the monies to be transferred to the joint holder and certain institutions may release monies without a grant being produced if the amount held by the deceased was small. You will need to apply to the institutions to see if they will release monies without a grant.

Staff at probate registries will offer procedural guidance on how to obtain a grant. They cannot provide legal advice.

Oxford District Probate Registry

Combined Court Building
St Aldates
Oxford OX1 1LY

Tel: 01865 793055 Fax: 01865 793090
Opening times: 9.30am - 4pm
www.theprobateservice.gov.uk

What do you do if there's no will?

If someone dies without making a will, they are said to have died 'intestate'. If this happens, the law sets out who should deal with the deceased's affairs and who should inherit their estate. This information covers England and Wales only.

When there is no will, dealing with the estate can be complicated. It can also take a long time - months or even years in some very complex cases.

If matters are complex or you feel you need help, it's a good idea to consult a solicitor as soon as possible. Show them all the information and documentation you have about the deceased person's property, belongings and financial affairs. In the meantime, it may be a good idea to put small valuable items away for safekeeping.

A memorial ceremony

A memorial ceremony may be appropriate in the following circumstances:

- The anniversary of a loved one's death
- Following a small private funeral
- To acknowledge a still born child
- Where family, friends and colleagues live abroad and it may not be possible for them to make travel arrangements in time to attend the funeral
- When a body is donated to medical research
- When someone dies abroad and family and friends are unable to attend the funeral
- When a person has been lost/missing for some time and presumed to be deceased
- Annual group ceremonies for bereaved families.

A memorial ceremony doesn't have to be a solemn occasion, it is a chance for all who knew the deceased to gather, socialise and share their memories, anecdotes and thoughts.

The ceremony will show warmth, sincerity and will uniquely and affectionately celebrate the life of the deceased. A detailed tribute is paid to them, to the life they lived, the connections they made and have left behind.

A memorial ceremony can take place in a Registration Office, and each ceremony room is unique and can seat between 20–50 guests. Details about each Registration Office are available in this brochure. Alternatively, for the larger celebration a ceremony can be held in a Licensed Venue or a public building with a private function room, e.g. village hall, hotel, public house, restaurant.

Please note that we cannot conduct a ceremony in a private home.



OXFORDSHIRE Bereavement guide

Wills & Memorials

Help & Support with Bereavement

How can you get help and support with bereavement?

There are many organisations that can help and support you following bereavement. This is a list of some of them that might be useful to you at a time of bereavement.

The British Association of Cancer United Patients (BACUP)

Macmillan merged with Cancerbackup in 2008. Together, we provide quality assured, up-to-date cancer information, written by specialists for patients, relatives and carers

Tel 0808 800 000 or visit www.macmillan.org.uk

British Organ Donor Society (BODY)

A self-help and support group for families of organ donors and for those who have received organs. They will also welcome calls from people waiting to receive organs and those whose relatives have died after a transplant or whilst waiting. The phone is in a family home and there is an answerphone when no one is in.

Tel 01223 893 636 or email body@argonet.co.uk

The Compassionate Friends

Gives support to parents whose son or daughter has died.

Tel 0845 1232304 or visit www.tcf.org.uk

Cruse Bereavement Care

Provides a nationwide service of bereavement counselling, advice, information and social contact through its headquarters and more than 196 local branches, to anyone bereaved by death irrespective of age, race, religion, gender or sexual preference.

Tel 0870 1671677 or visit www.crusebereavementcare.org.uk

The Foundation for the Study of Infant Deaths (Cot Death Research and Support)

For parents of a baby who has died suddenly and unexpectedly. Has leaflets and information for bereaved parents and health professionals.

Cot Death Helpline: 020 7233 2090 (24 hrs) or visit www.fsid.org.uk

Grief support for the young in Oxfordshire (SEESAW)

Help children and their families both before and after a bereavement.

Tel 01865 744768 or visit www.seesaw.org.uk

London Friends

Offers support and advice to lesbians and gay men bereaved by the death of a same-sex life partner. All members are comfortable with their own gayness and are well trained and supervised.

Bereavement Helpline: 020 7403 5969

The National Association of Bereavement Services

Has a National Directory of Bereavement and Loss Services and can direct people to their nearest appropriate source of support.

20 Norton Folgate
London, E1 6DB
Tel: 020 7709 9090 (24 hours, with answerphone)

The National Association of Widows

Offers a friendly helping hand to all widows and their families.

Visit www.nawidows.org.uk

Road Peace

The UK's national charity for road crash victims, provides support to those bereaved or injured in a road crash.

Tel 0845 4500355 or visit www.roadpeace.org

The Samaritans

For someone you can talk to who will give you support. There are over 180 branches that are open 24 hours a day.

Tel 08457 909090 or visit www.samaritans.org.uk

SCARD (Support Care After Road Death & Injury)

Tel 0845 123 5542 or visit www.scard.org.uk

SSAFA Forces Help

The national charity helping serving and ex-Service men, women and their families in need.

Tel 0800 7314880 or visit www.ssafa.org.uk

The Terrence Higgins Trust

A charity providing practical support, help, counselling and advice for anyone with or concerned about, AIDS or HIV infection.

Tel 0845 1221200 or visit www.tht.org.uk

The War Widows Association of Great Britain

Gives advice, help and support to all war widows and dependants.

Tel 0870 2411305 or visit www.warwidowsassociation.org.uk



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Help &
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advice and helpline:
0845 129 5900

If you wish to use a funeral director here is a list of a few directors/undertakers in Oxfordshire.

Abingdon

Co-operative Funeral Care

Tel: 01235 554589

Edward Carter Funeral Director

Tel: 01235 528293

P L Barrett

Tel: 01235 520808

Tonks Brothers Funeral Directors

Tel: 01235 539444

G & L Evans

Tel: 01367 242762

J Godfrey & Son

Tel: 01367 718998

Henley-on-Thames

A B Walker & Son Ltd

Tel: 01491 413434

Tomalin & Son

Tel: 01491 573370

Banbury

Co-operative Funeral Care

Tel: 01295 272207

J & M Humphris Family Funeral
Directors

Tel: 01295 265424

Bicester

Co-operative Funeral Care

Tel: 01869 252888

D L Hancock Ltd,
Independent Funeral Directors

Tel: 01869 244200

L Hartness

Tel: 01869 253282

Carterton

Co-operative Funeral Care

Tel: 01993 843359

E Taylor & Son

Tel: 01993 842421

Chinnor

Surman & Horwood
Funeral Services Ltd

Tel: 01844 351323

Chipping Norton

A L Sole & Son

Tel: 01608 644112

Didcot

Co-operative Funeral Care

Tel: 01235 512266

M & J Didcock Funeral Service

Tel: 01235 510292

R & H Barker

Tel: 01235 510033

Faringdon

A E Baker & Sons

Tel: 01367 240572

Kidlington

Jerrams Bros

Tel: 01865 374444

Reeves & Pain

Tel: 01865 371159

S & R Childs Funeral Services

Tel: 01865 378888

Oxford

Co-operative Funeral Care

Summertown

Tel: 01865 310907

Co-operative Funeral Care

Cowley

Tel: 01865 748855

Co-operative Funeral Care

Headington

Tel: 01865 308581

Co-operative Funeral Care

Blackbird Leys

Tel: 01865 395489

Hinksey Funeral Service

Tel: 01865 251768

R L Bromley & Son

Tel: 01865 772780

Reeves & Pain Funeral Services

Tel: 01865 242529

S & R Childs Funeral Services

Headington

Tel: 01865 427272

S & R Childs Funeral Services

Cowley

Tel: 01865 714007

S & R Childs Funeral Services

Botley

Tel: 01865 245464

Agencies
who can
help

Thame

Co-operative Funeral Care
Tel: 01844 260067

Wallingford

Howard Chadwick
Independent Funeral Service
Tel: 01491 825222

Wantage

R H Barker
Tel: 01235 762911

J Godfrey & Son
Tel: 01235 767165

H J Knapp & Sons
Tel: 01235 772205

Witney

Co-operative Funeral Care
Tel: 01993 706778

Fisher & Townsend
Tel: 01993 702675

Greens Funeral Services
Tel: 01865 880837/01993 776486

Woodstock

Jerrams Bros
Tel: 01993 811491

Wychwood

Wychwood Funeral Service
Tel: 01993 831557

Oxfordshire Crematoriums

Banbury Crematorium

Hardwick Hill, Southam Rd
Banbury, OX16 1ST
Tel: 01295 226500

Oxford Crematorium

Bayswater Road, Headington
Oxford, OX3 9RZ
Tel: 01865 351010

Oxfordshire Registration
Offices**Abingdon**

Easby House, Bridge Street
OX14 3HU

Banbury

Bodicote House, Bodicote
OX15 4AA

Bicester

The Garth, Launton Road
OX26 6PS

Didcot

197 Broadway
OX11 8RU

Henley


Regatta Court, Northfield End
RG9 2JN

Oxford

1 Tidmarsh Lane
OX1 1NS

Witney

Council Offices Woodgreen
OX28 1NB



OXFORDSHIRE
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Agencies
who can
help

advice and helpline:
0845 129 5900

Your Rights

What can you do if things go wrong?

Customer satisfaction is very important to us. We hope that this guide has enabled you to make the best choices for your individual needs and has helped you through your time of bereavement. We are also aware that things can sometimes go wrong.

What to do if you are not satisfied with the funeral arrangements

Most funerals are conducted well. However, if you have a complaint, discuss it with your funeral director. The majority of funeral directors belong to one of two trade associations so if you are not satisfied with the response, you can complain to whichever association the funeral director belongs to. These are:

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

You can also get advice from your local trading standards department.

What to do if you are not satisfied with the county council's services

Oxfordshire County Council's Registration Service aims to provide a high quality caring and sensitive service for people at a difficult period of their lives. We aim to offer you a personal and professional service and give support and advice to you in your time of bereavement.

Further advice and help

If you require any advice or help, please call us on 0845 129 5900 Monday to Thursday 9am - 4.30pm and Friday 9am - 4pm and we will be very pleased to assist you.

We aim to offer you a personal and professional service and to offer support and advice in your time of bereavement.

If you feel we have not given you this service or, if you feel there are ways in which this Bereavement Guide could be improved, then we would like to know. Please write to:

The Superintendent Registrar
Oxfordshire Registration Service
1 Tidmarsh Lane
Oxford OX1 1NS

UPPER REACHES HOTEL

ABINGDON | OXFORDSHIRE



Experience affordable luxury...

A warm, friendly yet discreet welcome is offered by the Upper Reaches Hotel. Our team will care for you, your relatives and your guests in a professional and sympathetic manner. We can offer you our Stream Bar for smaller, more intimate gatherings, our Stream Lounge or Restaurant for larger gatherings. During the warmer months we have a Riverside Terrace or Patio available.

UPPER REACHES HOTEL | THAMES STREET | ABINGDON OX14 3JA



T: 01235 522536

F: 01235 555182

E: events@upperreaches-abingdon.co.uk

www.upperreaches-abingdon.co.uk



With five local funeral homes, we are committed to caring for you at one of the most difficult times of your life. Dignity Funerals aim to offer the very highest standards of care, both for the deceased and the families we are called to serve.

For a caring and compassionate service, please contact your local branch:



Dignity Caring Funeral Services



RL Bromley & Son
1 Courtland Road
Rosehill Oxford OX4 4HZ
01865 772780

HJ Knapp & Sons
4 Church Street
Wantage OX12 8BL
01235 772205

Fisher & Townsend
81 High Street
Witney OX28 6HY
01993 702675

PL Barrett
81 Ock Street
Abingdon OX14 5AG
01235 520808

Hinksey Funeral Service
3 Chapel Way
Botley Oxford OX2 9LS
01865 251768

www.dignityfuneral.co.uk
PART OF DIGNITY PLC

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**OXFORDSHIRE
COUNTY COUNCIL**
REGISTRATION SERVICE
www.oxfordshire.gov.uk