

Your guide to our funeral service

Things you need to know when arranging a funeral



Your guide to arranging a funeral

Thank you for considering us to be your funeral director. You now have the expertise of an experienced Funeral Director at your service.

A unique tribute to a unique life

The choice of funeral is highly personal. It should reflect your wishes and those of the person who has died. Some people want a simple funeral whilst others prefer a more elaborate service.

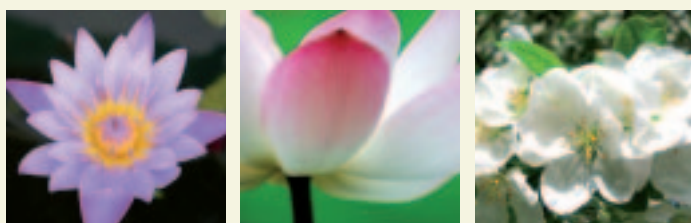
There are many different ways a funeral can celebrate the individuality of the person who has died. This could be a small touch such as having the deceased's favourite song played at the funeral, or it could be a theme that runs throughout the whole funeral which relates to the deceased's hobbies, for example the colours of their favourite team.

Options that we will be pleased to discuss with you include the decoration of the coffin or casket, different venues for the service to take place and alternatives to religious funerals. We will also help you to make sure that all aspects of the funeral, including the choice of music or poetry, where burial will take place or ashes will be scattered and the choice of flowers, reflect the life of the deceased.

Personalising the funeral provides an opportunity to create a unique commemoration to the person who has died and we will spend time helping you to do this.

Contents

What to do when someone dies	4
Bringing the deceased into our care	4
Registering the death	5
Arranging a funeral	6
Before the funeral	6
Burial or cremation?	7
Your choices	8&9
The cost of the funeral	10
The day of the funeral	10
After the funeral	11
After cremation - your choices	12
Paying for the funeral	13
The Funeral Pre-Payment Plan	13
Solving problems	14
The affairs of the deceased	14
Contacts	14



What to do when someone dies

When someone dies at home or in a nursing home

Telephone the doctor: When someone dies at home, the first contact should be with the deceased's doctor who, if satisfied with the cause of death, will issue the Medical Certificate of Death. In some cases you may be asked to collect the certificate from the surgery. In the case of a nursing home death, their staff should liaise with the doctor.

Contact us: Immediately after informing the doctor, you should contact us. We will arrange a suitable time, day or night, to visit you to discuss your requirements.

When someone dies in hospital

The sister or staff nurse will see you if death occurs in hospital. They will arrange for a doctor to issue the Medical Certificate of Death. You will need to collect this and any belongings.

If the funeral is to be a cremation, please advise the hospital staff.

Contact us: Contact our funeral home - we will arrange a suitable time, day or night, to visit you to discuss the funeral arrangements and bring the deceased into our care.

When someone dies suddenly

When someone dies unexpectedly, it is normal for the Coroner or Procurator Fiscal to be involved. There are many reasons why this can happen, for example the Coroner/Procurator Fiscal is automatically involved in most sudden or unexpected deaths, especially if the deceased has not been under a doctor's care on a regular basis.

Contact us: Contact our funeral home as soon as possible. We can advise on the procedures involved and liaise with the Coroner's/Procurator Fiscal's office.

When someone dies away from home or abroad

When death takes place some distance away from home, either within the UK or anywhere abroad, contact us and we can make all the necessary arrangements.

Bringing the deceased into our care

We will ask you where you would like the deceased to rest before the funeral. This can be at home or at our funeral home. If you choose your home, we recommend that you allow us to bring the deceased into our care, to be returned home at a later time when all necessary preparations have been completed.

Registering the death

We will explain the procedure involved in registering a death.

Registration should always take place prior to the funeral. A relative of the deceased usually registers the death. If no relative is available then the duty may be performed by any person present at the death, the occupier of the premises where the death took place, or the person who is accepting responsibility for arranging the funeral. It may be necessary to arrange an appointment with the Registrar.

If you feel you would like support we can arrange for someone to accompany you to the Registrar's Office.

What does the Registrar need to know?

The Registrar will require the following information about the deceased:

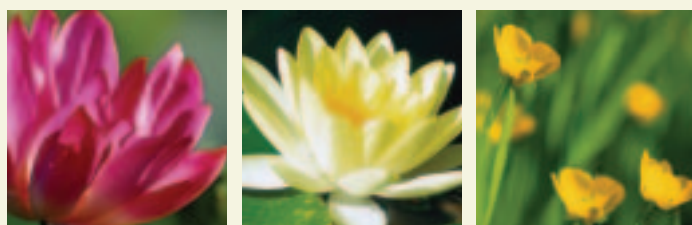
- The date and place of their death.
- Their full name.
- The date and place of their birth.
- Their occupation.
- Their home address.
- If they were in receipt of a pension or allowance from public funds.
- If married, the date of birth of the surviving spouse.

The Registrar will also require the following documents:

- The Medical Certificate of Cause of Death.
- The deceased's National Health Service medical card (if available).
- The deceased's Birth Certificate.
- The deceased's Marriage Certificate (if applicable).

The Registrar will issue a green certificate for burial or cremation (a white certificate of registration of death in Scotland) which is required by us prior to the funeral taking place. Certified copies of the entry of death can be obtained for a small charge - these may be needed for legal or financial purposes.

If the death has been referred to the Coroner, the registration process may vary - we will advise you accordingly.



Arranging a funeral

All information we collect from you when arranging a funeral will be treated with the strictest confidence and held and used in accordance with the Data Protection Act.

Before the funeral

Who will make the funeral arrangements?

The person who makes the arrangements must be able to give instructions and make decisions regarding the funeral details. This person will also be responsible for arranging payment for the funeral.

What we can offer

We will take care of practical arrangements, advising you of the options and choices for the funeral and seeing that arrangements are made in accordance with your wishes and those of the person who has died.

We will assist you in the completion of all documentation and make all necessary arrangements with officiating clergy, cemeteries or crematoria, as required. You will receive confirmation of all the arrangements together with a detailed estimate of the costs.

You may make funeral arrangements at your home, our funeral home or another location, such as a Solicitor's office or friend's home.

You will need to make early decisions about:

- Whether it will be a burial or a cremation.
- Where it will take place (church, cremation chapel, cemetery chapel, graveside, elsewhere).

We will then liaise with the necessary parties to agree a day, date and time for the service, to meet your requirements.

We will also need to know:

- The full name, address and age of the deceased.
- The location where the deceased is resting.
- The name and contact details of the doctor of the deceased.
- Whether a death certificate has been issued.
- Whether the funeral will be a religious or non-religious (humanist) ceremony.

We have experience in arranging funerals across all religions and cultures and in organising humanist services. Full details of your wishes regarding the services of a minister will be needed.

Burial or cremation?

The choice between burial or cremation is a very personal one and may be influenced by many factors, such as family tradition, religion or the wishes of the person who has died.

Burial

The most common form of burial is in a churchyard or cemetery. Subject to local regulations and availability, you normally have the choice between using a new or existing grave.

Existing graves

If a grave is already in existence we will need the deeds of the grave or some documents relating to the grave, which may be in your possession. We will help you if you do not have the deeds. We will need to check that there is room for further interments.

New graves

When purchasing a new grave, some authorities may allow you to reserve or purchase grave space next to the one to be used.

Burial fees

There may be fees for:

- purchasing a new grave.
- opening or digging the grave.
- removal & replacement of existing memorials.

We will advise you on the local charges accordingly.

Alternative burials

There are alternatives to burial in a churchyard or cemetery, such as burial in a vault, burial at sea and woodland burials.

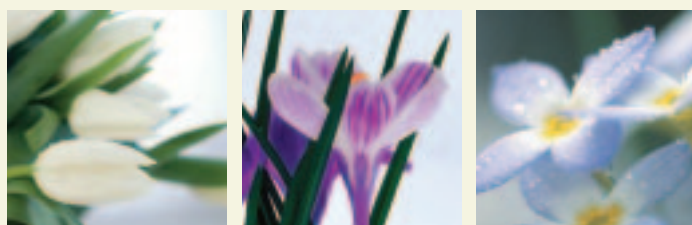
Repatriation

If the funeral is to take place abroad, we can make all the necessary arrangements for you.

Cremation

Full service or committal service?

Most crematoria incorporate a service chapel. However you may wish to hold a service in church or another location before the service in the crematorium chapel. Whatever you decide we can take care of the necessary arrangements for you.



Your choices

There are many different ways a funeral can celebrate the individuality of the person who has died. We will spend time discussing all the options available for personalising the funeral, to create this unique commemoration.

The selection of a coffin or casket

We supply a wide range of coffins and caskets, from the most simple to the truly elaborate, suitable for burial or cremation. We recognise that for some people choosing a coffin may be distressing, but it would be inappropriate for us to make that decision for you.

We are trained to deal sensitively with this part of arranging the funeral and are on hand to deal with any questions or queries that you may have, to help you make the choice.

Making it special

Many bereaved people take great comfort from placing personal items, for example photographs or letters, in the coffin with the deceased. We place no restrictions on what may be placed in a coffin whilst the deceased is in our care. However, there are restrictions placed by crematoria, for example, metal or glass objects. Where appropriate, we will give advice.

Carrying the coffin

We will always supply bearers to carry the coffin. Alternatively, bearers may be relatives, friends or colleagues of the person who has died.

Dressing the deceased

It may be your wish that the deceased be dressed in their own clothing and this is normally acceptable. However in some circumstances, particularly where cremation will take place, we are bound to comply with regulations which restrict certain materials.

If you are considering providing clothing for the deceased, please seek our advice. We can supply a wide range of dressing or suiting robes, which are acceptable to the relevant authorities.

Visiting the deceased

The decision of whether to visit the deceased is a personal one. We cannot advise you about your preference, but many people take comfort from seeing the deceased at rest.

Private remembrance rooms are available at our funeral homes or you may wish to have the deceased at home. We will be pleased to discuss arrangements with you.

In the remembrance room, you may like to display a photograph or a small selection of possessions or keepsakes that depict a hobby or pastime of the deceased. Many families have said this helped to make this aspect of the funeral more personal to them.

Transport

You will need to consider the following:

- Whether you would prefer a motor or horse-drawn hearse.
A floral hearse may also be required to carry the flowers.
- How many limousines will be needed (most can carry six people)?
- Where the cortege will leave from?
- Will it take a special route?
- Where will you return to?
- Will you require wheelchair access?

Music

Many people ask for specific pieces of music to be played during the service. This is an opportunity to add a personal touch. The music chosen can usually be anything from traditional organ music to music on a tape or CD supplied by you. Alternatively, you may like to have a musician playing at the service. Depending on the location of the service, there may be certain restrictions. We will be happy to give you advice on this.

Eulogy

A friend or relative may wish to say a few words during the service about the person who has died - this is called a eulogy. You can prepare this yourself, or you may prefer a favourite poem or other reading. Please ask for a copy of our 'Well Chosen Words' booklet which offers advice on how to write a eulogy.

Obituary notices

The obituary notice is an opportunity not only to publicly announce the death and funeral details, but can also be used to pay tribute to the deceased, for example, by including a verse. Additionally, details of where any donations or flowers can be sent may be included.

An obituary notice can normally be placed in a local or national newspaper. Additionally, you may wish to place a notice in an alternative local newspaper if the deceased lived in another town or city at some time. We will be happy to create and arrange the obituary notices for you.

Flowers

Flowers are a simple and beautiful way to create a personal tribute. We can help you to choose your flowers and give advice on special orders. A brochure is available to help you decide. When ordering flowers it is advisable to give as much notice as possible.

Following the funeral you may decide that suitable floral tributes could be used to benefit others, such as a hospital, nursing home or another organisation (subject to them wishing to receive them). We will be happy to arrange this for you.

We will provide you with a list of the people who sent flowers. Perhaps you would also like to have the cards attached to the tributes returned in order that they may be kept as a 'keepsake'. We will be happy to arrange this for you.

Donations

Many bereaved families wish to restrict the sending of floral tributes to immediate family members only and request that, as an alternative, donations are made to a charity or other organisation.

Catering

You may wish to offer guests refreshments after the funeral. You will need to decide:

- The number of guests.
- Who will provide the catering?
- Where it will be held?
- What type of food and drink will be served?

Once these decisions have been made, we will be happy to make the arrangements for you.

Service Stationery

Many people choose to have an order of service printed for the funeral. We will be happy to advise on layout and content and have these produced for you.

The cost of the funeral

When you have made your choices we will give you a written estimate of the cost. If, at this stage, you would like to change anything we will help you do this. Any changes you make may affect the cost of the funeral.

The cost of the funeral is made up of the following:

- Professional services including appropriate advice and support, liaison with third parties and personnel required to arrange the funeral.
- Supplementary charges including bringing the deceased into our care, presentation of the deceased and provision of a hearse.
- The cost of the coffin or casket.
- Additional charges such as limousines, additional mileage and cremation casket.
- Payments made on your behalf, known as disbursements. These include doctor's fee, minister's fee, cremation fee etc. and we ask that these are paid prior to the funeral where possible.

If you require other services and need advice please don't hesitate to ask.

We will give you a courtesy call before the funeral to confirm all the details and answer any final questions that you may have. However, please do not hesitate to contact us at any time should you need assistance.

The day of the funeral

You can be assured that we will take care of everything on the day of the funeral. We will make sure that the funeral proceeds on time, in a proper and dignified manner, legally and with respect for religious and local customs and in accordance with your expectations.

After the funeral

We will contact you after the funeral to make sure that you are satisfied with all the services you received from us.

Acknowledgement notices

An acknowledgement notice placed in a local or national newspaper, is an opportunity for the relatives of the deceased to publicly thank the people whom they feel have given them support or assistance. We will be happy to help you design this notice and place it in the appropriate newspaper.

Memorial masonry

Memorial masonry takes many different forms. We will inform you of all the options available and advise you on local cemetery or crematorium regulations.

We offer a very extensive range of stone memorials. A brochure is available for you to view the range.

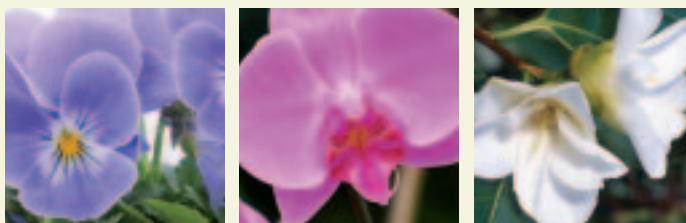
Some of the options to consider include:

- Colour.
- Shape.
- Style and colour of lettering.
- Wording.
- Type of material, for example granite or marble.
- Application of a design or photo plaque.

For existing memorials we can provide new inscriptions, re-lettering and cleaning.

Other memorials

We will be pleased to advise you on and investigate other forms of memorial such as planting a tree or sponsoring a commemorative bench.



After cremation - your choices

When arranging the funeral, you may not have been sure of the final resting place for the deceased's ashes. It may, therefore, be necessary to make final arrangements now or allow more time for your decision. There are a number of options and choices in this area and we will be pleased to discuss all possibilities, give advice about local regulations and the costs involved. Our stonemason will be pleased to advise and quote for any memorial you would like.

What will I do with the ashes?

Ashes can be scattered, buried or kept. We strongly recommend you allow time to consider all the options.

Scattering ashes

This can be:

- In the grounds of the crematorium.
- On a family grave.
- In your garden.
- At a place with fond memories.
- In woodland or on moorland.
- At sea.
- Abroad.

In some cases, permission may be needed from the appropriate authority.

Burying ashes

Ashes may be buried for a variety of reasons. For instance, families can visit the place of burial, they can put up a memorial at the site, or perhaps place the ashes of more than one family member together. We will be happy to advise on a suitable casket or urn for burial and any memorial you may require.

You can bury ashes:

- Within the grounds of the crematorium.
- In a churchyard.
- In a grave.
- In your garden.

In each case, permission should be sought from the appropriate authority. We will be happy to do this on your behalf.

When ashes are scattered or buried in a churchyard, cemetery or different crematorium, permission will need to be sought and the appropriate authority may require the Certificate of Cremation provided by the crematorium.

Keeping the ashes

Some people prefer to keep the ashes:

- At home in a casket or urn designed for that purpose. In some cases this is so that when a spouse or partner dies, the remains of both can be scattered or buried together.
- To place a small amount in a piece of jewellery, for example a specially designed locket.

Our staff will be pleased to discuss all options with you. We want you to be able to make the right decision for you and your family, be that scattering the ashes or placing them in a grave marked with a crafted lasting memorial. If you would like details of memorials or resting places not mentioned, we will be pleased to assist in any way that we can.

You don't have to make a decision immediately. Some crematoria will hold ashes for a limited time, for a small charge. We will be pleased to hold ashes, without charge, for up to 3 months following a funeral. We regret that we do not have facilities to hold them indefinitely.

Paying for the funeral

You will receive your invoice within 7 days of the funeral. If there is any part of the invoice you do not understand or agree with, please contact our funeral home and we will be happy to help.

The invoice may be paid in person at our funeral home or by post. You can pay with cash, by cheque or with a debit or credit card. If you wish the invoice to be referred to a solicitor, please advise us as soon as possible so that we may forward any future correspondence to them.

Questionnaire

Whilst we appreciate that the first few weeks after the funeral are a particularly difficult time, we are constantly striving to improve the level of service we provide.

We will, therefore, include a questionnaire with the invoice and if you feel you can, we would appreciate your comments on the service we provided.

Meeting the costs

If you think you cannot meet the costs of the funeral, you should discuss this with us at the earliest opportunity. We have information on who may be eligible for the Social Fund and how to make a claim. Payment can only be authorised by the Department of Social Security who will also decide the amount of payment. If you do not qualify for payment we may be able to advise on other forms of assistance. Please remember that you are personally liable for any amount in excess of the agreed payment by the DSS.

The Funeral Pre-Payment Plan

Our Funeral Pre-Payment Plan is a simple way of providing for the cost of your funeral in advance, and at the same time making sure your arrangements are observed in every detail.

Financial planning

There are cremation packages to choose from, which allow you to pay for your funeral at today's prices. Then when the time comes, your arrangements are automatically carried out on your behalf, and at the original cost despite any inflationary price increases which may have occurred.

Personalising the plan

Alternatively, you have the option of a tailor-made Funeral Pre-Payment Plan which you can personalise according to your own needs. Whatever your choices, be it burial or cremation, which church or piece of music you would like or whether you would like extra touches like a release of doves or a woodland burial, our Funeral Pre-Payment Plan can accommodate all of these.

Funeral pre-planning can also remove emotional and financial burdens from your family. There is no upper age limit and no medical is required.

To find out more about making your funeral arrangements in advance, please contact our funeral home.

Solving problems

We aim to provide a service of the highest standard at all times. If, however, you are dissatisfied with any aspect of our service a simple procedure exists to help resolve the matter for you. Please contact our funeral home and we will discuss any complaints or areas of concern you may have.

The affairs of the deceased

Below is a list of things you may need to consider:

Accounts with: Banks, Building Societies, Post Office, Premium Bonds.

Payments being made: Insurance policies, rental or HP Agreements, standing orders, credit cards.

Change of name of responsibility for: Electricity, gas, telephone, car, car insurance, house insurance, TV Licence, etc.

Notification of death will need to be sent to: Employer, Tax Office, Passport Office, Pension's Departments, professional associations, local clubs and organisations, driving licence - DVLA Swansea, family doctor, child's teacher (if a parent, brother or sister has died), DSS - for return of any appliances or cancellation of services, hospital for cancellation of any appointments.

Change of circumstances: The financial circumstances of the remaining family have now altered and various grants and allowances may be available from the state, e.g. help towards funeral expenses, rent/council tax rebates, widow's pension etc. Your local Town Hall, Citizen's Advice Bureau or DSS office will be pleased to help you.

Stopping unwanted mail: We work with organisations to ensure the names of the deceased are removed from databases and mailing files. Please ask a member of staff for details.

Contacts

Department of Social Security/Department for Work and Pensions

Tel: 0800 055 6688 Website: www.dwp.gov.uk

Cruse Bereavement Care

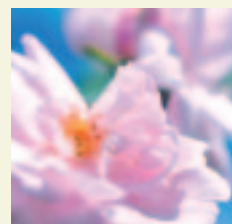
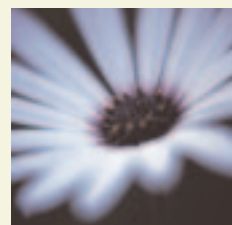
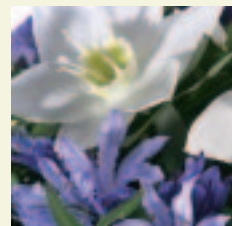
Tel: 0844 477 6688 Website: www.crusebereavementcare.org.uk

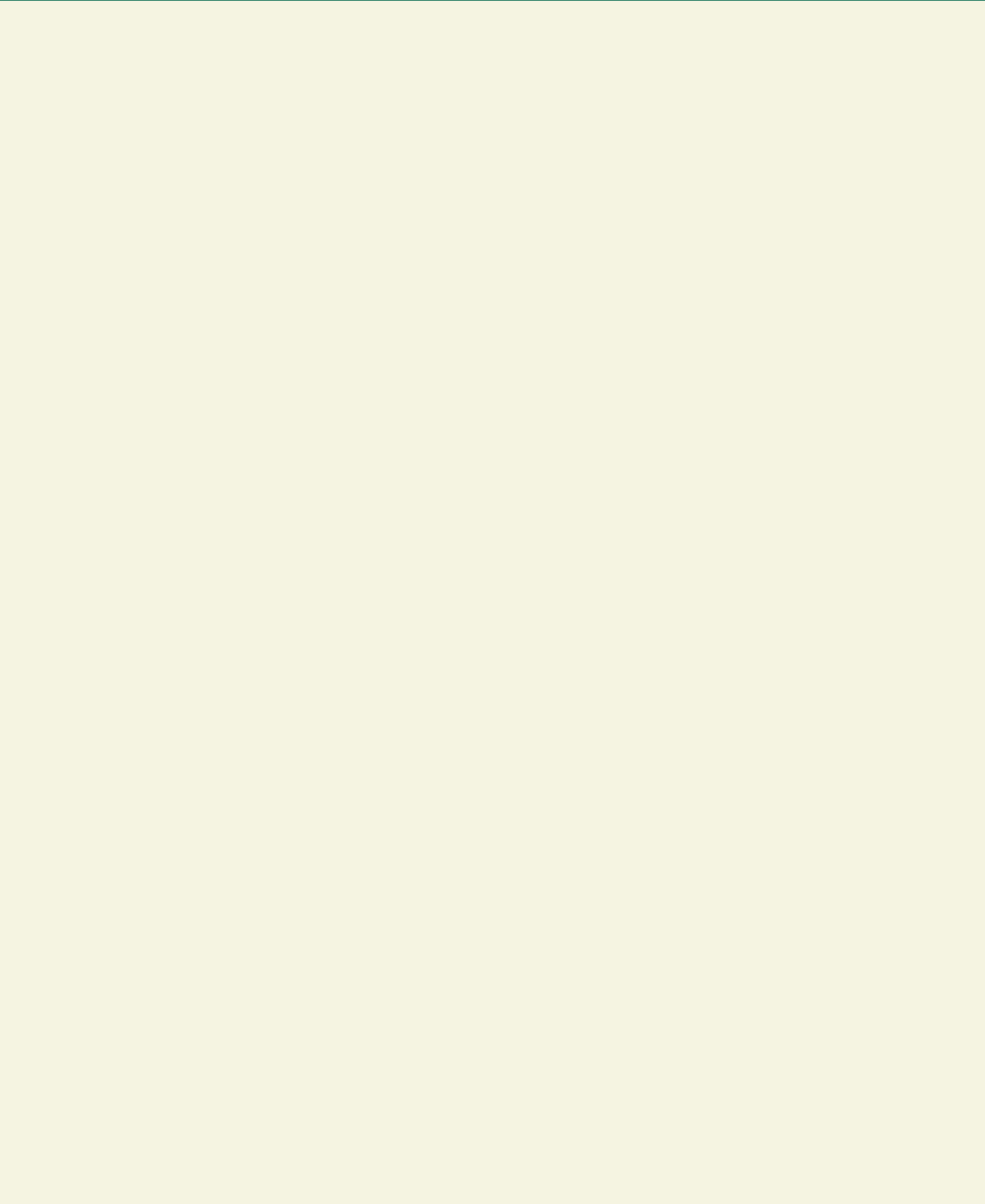
National Association of Funeral Directors (NAFD)

618 Warwick Road
Solihull
West Midlands
B91 1AA

Tel: 0845 230 1343

Website: www.nafd.org.uk





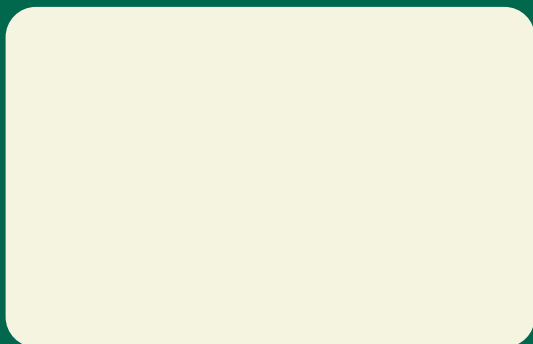
Our Values

Helping people at a time of grief and sadness is a privilege and a duty.

We have the experience to understand the needs of those we serve and our staff provide a personal, knowledgeable and dignified service.

We are dedicated to carrying out our duties with integrity and care and will help you to consider all the options.

We respect all faiths, creeds and customs and strive for the highest possible professional standards.



Funeral Directors and Monumental Masons

Printed using vegetable oil-based inks on 80% recycled paper (with 60% from post-consumer waste) with the remaining 20% produced from Forest Stewardship Council certified sources. This paper is made in a totally chlorine-free process.

