

## Factsheet 27

# Planning for a funeral

January 2016

### About this factsheet

This factsheet explains how you can make arrangements in advance for your own funeral. It also looks at the issues you will need to consider if you are responsible for arranging someone else's funeral.

At the back of this factsheet is a form you can use to write down your preferences regarding your funeral arrangements. It also gives space for you to record helpful information for your next-of-kin.

The information in this factsheet is applicable to England and Wales. Please contact Age Scotland or Age NI for information applicable to those nations. Contact details can be found on page 31.

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# 1 Planning and paying for a funeral in advance

With funeral costs increasing year on year, you may want to think about setting money aside to cover funeral expenses. Talking with family or close friends about your wishes and the type of service you would like is something many people now choose to do. To guide your next-of-kin, you can leave a letter that explains arrangements you have made.

If you don't have a close relative to make arrangements for you, you could discuss your funeral with a funeral director in advance. You can keep the name of the funeral director and your agreed plans in a safe place with important documents such as your will. Some funeral directors accept payment in advance.

The following sections highlight some issues you may wish to consider.

## Note

Appendix 1 allows you to record your wishes or plans you have made for your funeral as well as other helpful information for your next-of-kin.

## 1.1 Pre-paid funeral plans

A pre-paid funeral plan allows you to choose the kind of funeral you would like and pay for it in advance at the current or a slightly reduced rate. When you die, the scheme should pay all agreed funeral expenses, however much they may have increased since you took out your plan.

It is important to compare several schemes and check terms and conditions carefully before you agree to them and sign a contract.

## 1.2 Choosing a funeral plan scheme

When comparing schemes, here are some important points to consider:

- price and payment terms
- whether there is a choice of funeral director
- which items the scheme covers and which it excludes. Ask whether the price includes all 'disbursements' (monies paid to third parties) such as doctor's fees, minister's fees, cremation fees or cost of a burial plot. If it does not, ask which 'disbursements' are excluded and their likely cost
- whether money you pay into the fund scheme is held in trust with independent trustees. Ask where they publish trust deeds and names of trustees.

### Note

If you or your partner are aged 60 or over and not claiming Income Support, income-based Jobseeker's Allowance or income-based Employment and Support Allowance, the value of funeral plan payments is not taken into account as savings for Pension Credit, Housing Benefit or Council Tax Support purposes.

## 1.3 Burial

If you want a Church of England funeral, you have the right to be buried in the churchyard of the parish in which you die – if they have one and have space available. If you or your family have reserved a space in the churchyard, you should have a document called a 'faculty'. There is likely to be a charge for opening up a family grave, moving a headstone or adding an inscription.

The burial alternative to a churchyard is a cemetery. Most cemeteries are run by the local authority but some are privately owned or owned by religious bodies. Some cemeteries allocate special areas to different faiths.

You can buy an 'exclusive right of burial' in a local authority cemetery for a defined number of years and an agreed number of burials per plot. Only the legal owner of the 'exclusive right' can decide who will be buried in that grave. If you purchase a multiple plot, there will be a charge for re-opening the grave. Half-grave spaces may be available for the burial of cremated remains. The cemetery will have information on its rules and charges. The local authority / borough is likely to charge significantly more for the burial of a non-resident.

### Note

You can use the website below to find details of your local authority's policy for buying a grave plot in England, Wales, Scotland and Northern Ireland  
<http://local.direct.gov.uk/LDGRRedirect/index.jsp?LGSL=333&LGIL=0>

## 1.4 Natural burial grounds

There are over 250 natural burial sites in the UK that are run following environmentally friendly principles. They may be privately owned and run, be managed by the local authority within their cemetery or at another site or be located in a dedicated nature reserve or woodland.

For further information contact your local authority or the Natural Death Centre (NDC). The NDC helped create the network of woodland burial sites and runs the Association of Natural Burial Grounds. See Useful organisations.

## 1.5 Cremation

Local authorities run the majority of crematoria. Some charge higher rates to non-residents of the borough. Brochures explaining rules and charges are available from each crematorium. The local authority must employ a medical referee to confirm the legality of the cremation certificate.

Crematorium fees include the medical referee's form, use of the chapel and usually an organ or recorded music, chosen in advance. Many include the scattering or burying of ashes in the garden of remembrance. Some will scatter ashes in a graveyard or bury them according to your family's wishes. The crematorium will have details of permitted memorials – for example a book or stone of remembrance or planted bush – and their costs.

If you want a minister of religion to conduct a service, the family or funeral director may arrange this. The crematorium will have a duty list of ministers but this may not include all faiths.

### Note

If an individual is to be cremated, two doctors must complete specific forms authorising the cremation. If a death is referred to the coroner, the coroner issues a certificate for cremation.

The Cremation Society of Great Britain offers free advice and help on any aspects of cremation. See Useful organisations.

## 1.6 Funeral services

As well as or instead of a celebrant-led service, you may want friends or relatives to read poems or reflect on your life.

You may like to see if your local library has a copy of *The Natural Death Handbook* published by the Natural Death Centre. This could help you explore options when deciding the format of a funeral and environmentally friendly options. The British Humanist Association also has information you may find helpful. See Useful organisations.

## 1.7 Donating your body for medical research

If you want to donate your body for medical education or research, you must give written, witnessed consent prior to your death. Consent cannot be given by anyone after your death. You can get a consent form from your nearest medical school and full details are available from their Bequeathal Secretary. Details of medical schools and an information pack are available on the Human Tissue Authority website. See Useful organisations. It is advisable to keep your signed form with your will and make sure your GP and close relatives are aware of your decision.

## 1.8 Donating organs for transplant

### In England

Removal of organs for transplant is permitted:

- if you have previously indicated in writing your willingness to be a donor – for example by signing an organ donor card or
- if, when enquiries are made of your relatives, no objections are raised.

Organ donor cards are available from most hospitals, GP surgeries and pharmacies. You may want to join the NHS organ donor register, in case you are not carrying your donor card when taken to hospital. Contact Organ Donation and Transplant for further information. See Useful organisations.

Once organs have been removed, the hospital returns your body to your relatives for burial or cremation. The hospital does not contribute towards funeral costs.

### In Wales

Since **1 December 2015**, changes to the organ donation system in Wales have been in place. There is now a 'soft opt-out system' for consent. This means that a person's consent to donation will be deemed to have been given **unless** they objected during their lifetime and registered a decision **not** to be a donor (an 'opt out'). This has essentially reversed the old system, whereby people had to specifically 'opt-in' if they wished to donate organs.

The new rules do allow family members to provide information to show the deceased person would not have wished to consent. Deemed consent will only apply where someone has lived in Wales for 12 months or more and if they are aged 18 or over. People who lack capacity to understand that consent could be deemed will be excluded from this new system.

These changes are as a result of the *Human Transplantation (Wales) Act*. The Welsh Government has stated that the aim of the Act “is to increase the number of organs and tissues available for transplant. This will benefit the people of Wales by reducing the number of people dying whilst waiting for a suitable organ to become available and improving the lives of others”.

Once organs have been removed, the hospital returns your body to your relatives for burial or cremation. The hospital does not contribute towards funeral costs.

### Note

Further information on the *Human Transplantation (Wales) Act* can be found on the Welsh Government’s website at:  
[www.gov.wales/topics/health/nhswales/organ/human-transplantation-act](http://www.gov.wales/topics/health/nhswales/organ/human-transplantation-act)

Additionally, the Human Tissue Authority has published a ‘Code of practice’ on the Act which can be accessed on their website at:  
[www.hta.gov.uk/guidance-professionals/codes-practice/code-practice-10-human-transplantation-wales-act](http://www.hta.gov.uk/guidance-professionals/codes-practice/code-practice-10-human-transplantation-wales-act)

## 2 When someone dies - practical information

### 2.1 Death at home

If death occurs at home, your GP should be called as soon as possible. If your death was expected, your GP should be able to issue a medical certificate giving the cause of death. This is issued free.

If you do not have a GP, an ambulance should be called.

If your GP is unsure of the cause of death, they cannot issue a certificate. In this case they will report your death to the coroner and request that your body is taken to a hospital mortuary. A post-mortem may need to be carried out. See section 2.3.

To register your death, a close relative or the person arranging your funeral should take the medical certificate to the Registrar of Births, Deaths and Marriages in the sub-district where your death took place. They should do this usually within five days of your death. See section 2.7 if this is not possible.

Your GP may have information about registering a death. You can also get this information from local funeral directors or your local phone book.

## 2.2 Death in hospital or care home

When death occurs in hospital or a care home, the person registering your death must take the medical certificate giving cause of death to the district office for that area. This may not be the same office that covers your normal place of residence. See section 2.7 if this is not possible.

The hospital may ask for permission to carry out a post-mortem to improve their understanding of your medical condition. Your relatives may wish to consider this but do not have to agree to a post-mortem.

## 2.3 Sudden death

A death must be reported to the coroner if there is doubt about the cause of death. This applies when death was sudden and you had not seen a doctor in the 14 days before. It also applies if you are not registered with a GP. The coroner decides whether a post-mortem is necessary.

If the coroner judges that death is from natural causes, they then issue a notification saying a post-mortem is not necessary. Your relative takes or sends this notification to the Registrar's office.

If the coroner orders a post-mortem, a death cannot be registered until investigations are complete. Once satisfied, the coroner issues a certificate and sends it to the registration officer to allow registration to take place. The coroner also issues without charge, an order for burial or a certificate for cremation.

## 2.4 Death when the person has a DOLS in place

A High Court ruling in 2014 means that in England and Wales, when a doctor is asked to certify the death of an individual with a Deprivation of Liberty Safeguard (DOLS) authorisation in place, the doctor cannot issue a certificate but must instead notify the coroner.

A DOLS may be authorised for an individual who, under the *Mental Capacity Act 2004*, is considered to lack mental capacity to make decisions about their care and / or treatment. An individual with a DOLS authorisation may be living in a care home or in some cases may be in hospital. In these instances the care home manager or hospital must also report the death to the coroner.

## 2.5 Inquests

An inquest is a legal enquiry into a death. It may involve a jury. Inquests take place in public where a death was violent or unnatural or the cause of death is still uncertain after a post-mortem. It is also held if a death takes place abroad and the body is returned to the UK or if a death occurs in police custody or in prison. Only a coroner can request an inquest; relatives have no right to insist on one. Inquest is an organisation that offers information and support. See Useful organisations.

## 2.6 Death abroad

The government website provides information on procedures to follow should death occur abroad. Go to [www.gov.uk/after-a-death/what-happens-to-the-persons-body](http://www.gov.uk/after-a-death/what-happens-to-the-persons-body)

## 2.7 Procedure in the Registrar's office

Most deaths are registered by a relative. The Registrar usually only allows other people to register a death if no relative is available. You will need to make an appointment, which usually lasts just under an hour.

If the person registering a death cannot get to the appropriate office, based on the place of death, they can make a formal declaration in any registration district. This then passes to the appropriate Registrar who issues a death certificate and any other documents.

### Issuing a death certificate

The Registrar will look at the documents you have brought with you. You will need:

- medical certificate of the cause of death
- full name of the deceased person
- the date and place of death
- the usual address of the deceased
- any other names that they have been known by, including the maiden surname of a woman who has been married
- the date and place of their birth
- their most recent occupation and
- if they were married or civil partners, their partner's full name and occupation.

The Registrar also requires the person's NHS number or medical card but this can be sent at a later date if not to hand. They will ask questions about the person who has died and their surviving spouse or civil partner as well as about state pensions and allowances the deceased person was receiving.

The Registrar enters the details in a register and asks the person registering the death to sign the register. They then complete a certified copy of the entry in the register, commonly known as a 'death certificate'.

The Registrar issues three documents:

- the death certificate. You need this to apply for a grant of probate or letters of administration and to deal with any money, property or other assets

- a green certificate. The funeral director needs this to allow the burial or cremation to go ahead
- a certificate for state benefit purposes. This is used to obtain or adjust any benefits or allowances paid to the deceased person and ensure the correct benefits are paid to the widow/widower/civil partner if applicable.

### Note

It is best to get several copies of the death certificate when registering the death. This allows the executor of the will to deal with the various banks and other bodies simultaneously. There is a small charge for each copy. The cost per copy increases if you request copies afterwards. See factsheet 14, *Dealing with an estate*.

### 'Tell us once' service

When making an appointment to visit the register office, ask about the 'Tell us once' service. This allows you to report a death to most government departments in one go. You may be able to book an appointment to use this service in person, straight after the death registration appointment. You may prefer to use this service afterwards. In this case, the Registrar gives you a unique reference number to complete the form online or the phone number if you want to use the phone service.

You will need the deceased's national insurance number plus details and paperwork associated with their State Pension, Attendance Allowance, Council Tax Support and Blue Badge. You will need their driving license and passport numbers if you need to cancel these documents.

You can find out more about this service on the Gov.uk website:  
[www.gov.uk/tell-us-once](http://www.gov.uk/tell-us-once)

## 3 Arranging a funeral

When there is not enough money in the deceased person's estate (money, property and possessions) to pay for the funeral and the person arranging the funeral won't be able to meet the cost, they should read sections 4 and 5 of this factsheet before making any arrangements.

It is important to read these sections because the person who makes the arrangements with the funeral director may be considered to have entered into a binding contract and become responsible for the cost, even if they are not related to the deceased.

It is also important to check whether the deceased person has:

- arranged for their body to be given for medical education or research
- agreed to donate an organ
- made arrangements themselves with a local funeral director

- a pre-paid funeral plan
- left instructions about their funeral with their will.

### 3.1 The funeral director

Funeral directors accept that relatives will seek quotations before they decide which company to use. You can find lists of local firms in the business section of the phone book or in Yellow Pages. Many firms are members of one of the following organisations: The National Association of Funeral Directors or the National Society of Allied and Independent Funeral Directors. There is also an Association of Green Funeral Directors. These organisations will have a list of their members. See Useful organisations.

You may want to ask the funeral director if their firm works to a code of practice and how their complaints procedure would work, should there be any problems.

You can ask if the firm offers a 'simple' or 'basic' funeral. This would usually consist of:

- the funeral director's services
- provision of all necessary staff
- a coffin suitable for a cremation or burial
- transfer of the deceased from the place of death within normal working hours
- care of the deceased before the funeral and provision of a hearse to the nearest crematorium or cemetery
- attending to all necessary arrangements and papers.

If you do not require any of these services, the bill should be reduced accordingly. Any work outside normal hours incurs extra costs.

Funerals are individual events and funeral directors should discuss your requirements. Professional funeral directors should be aware of the availability of different local alternatives. They should also be familiar with requirements associated with the culture or specific religious beliefs of the deceased or their family.

The funeral director should discuss the varying costs associated with choosing a burial or a cremation. It is best to ask to see a price list detailing all the types of coffin, caskets and services available and request a written itemised estimate of costs.

The cost of embalming, flowers, crematorium or cemetery fees, doctors and clergy fees should also be explained.

When death occurs at home, the funeral director can take the body to the chapel of rest, once a doctor has certified the cause of death.

When death occurs in hospital, the body may be taken to the hospital mortuary or hospital chapel of rest.

The funeral cannot take place until the funeral director has the green certificate issued by the Registrar. See section 2.7.

Many funeral directors will submit an invoice and may offer a discount for payment within a certain time. Where the deceased had a bank account, the invoice can be submitted to their bank. Each financial institution will have its own requirements about the evidence it requires before it releases any assets. The funeral director should understand this but circumstances should be explained when planning the funeral. See factsheet 14, *Dealing with an estate*.

## 4 Financial help from the Social Fund

The Social Fund, which is part of the state benefits system, can give payments to those arranging a funeral if they don't have enough money to cover the cost.

### Note

There are strict rules governing who can receive a payment and how much. It is advisable to check with your local Jobcentre Plus or call the Bereavement Service to find out what help you can get before making funeral arrangements. See Useful organisations for contact details.

The person who has died must have been ordinarily resident in the UK at the date of death and the funeral usually needs to take place in the UK. However in certain circumstances a funeral payment may be made for a funeral that takes place somewhere in the European Economic Area (EEA) or Switzerland. However the amount paid will be restricted to the amount that would have been paid in the area where the deceased had lived in the UK.

### 4.1 Who can apply?

The person applying must be receiving a means-tested benefit and be considered responsible for making the arrangements. See section 4.3.

### 4.2 What benefits count?

The person making arrangements must be on a qualifying benefit such as:

- Pension Credit
- Income Support

- Universal Credit
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Working Tax Credit (which includes a disability or severe disability element)
- Child Tax Credit (paid at a rate that exceeds the family element)
- Housing Benefit or be a partner of someone receiving this benefit.

You are also eligible if you receive a backdated award of one of these benefits that covers the date you claim a funeral payment. If a claim for a funeral payment is refused while you are waiting for a decision on a claim for a qualifying benefit, you can re-claim the funeral payment within three months of being awarded the benefit.

### 4.3 Who is considered responsible?

The partner of the person who has died is considered responsible for arranging the funeral. This includes same-sex partners.

Where there is no surviving partner, a funeral payment will not be awarded if there is an immediate family member (for example a parent, son or daughter) who is not receiving a qualifying benefit.

#### Example

A widow dies leaving a son and daughter. The son, who receives a qualifying benefit, makes a claim for help from the Social Fund but is refused because his sister is working and not receiving a qualifying benefit.

There are exceptions to this. For example a payment may still be made if the immediate family member is estranged from the deceased or was receiving a qualifying benefit that was stopped as a result of a lengthy period in hospital.

Where there is no surviving partner and no immediate family member, it may be considered reasonable for a close relative or close friend to take responsibility for the funeral. The nature and extent of their contact with the deceased will be considered.

### 4.4 Savings and assets

There are no savings/capital limits for Social Fund funeral payments. A claim must be made within three months of the date of the funeral.

Help offered may be reduced, for example, to take into account:

- any assets of the deceased's which are or will be available without a grant of probate or letters of administration (the assets which have existed at the time of death can count, even if they have been used for other purposes)
- payments from insurance policies, an occupational pension scheme, pre-paid funeral plan or similar source on the death of the deceased
- contributions for the funeral from a charity or relative (of either the person making the arrangements or the deceased) or
- any funeral grant paid because the deceased was a war pensioner.

### Note

If a grant of probate is made and there is money or other assets in the person's estate, this may have to be used to pay the money back to the Social Fund. The estate is any money, property and other things owned by the deceased.

## 4.5 What does the payment cover?

Social Fund payments cover:

- buying a new burial plot, exclusive rights to burial in that plot and the burial
- cremation, including medical references, certificates and doctor's fees
- any document necessary for access to the assets of the deceased
- transport for portions of the journey that are more than 50 miles in the following circumstances:
  - whether or not the deceased died at home, transport of the body to the funeral director's premises or to a place of rest
  - transport of the coffin and bearers by hearse and another vehicle from the funeral director's premises or place of rest to the funeral
  - reasonable expenses of one return journey within the UK for the responsible person to arrange or attend the funeral.

The costs allowed for burial, cremation and transport do not include any extra requirements arising from the religious faith of the deceased.

In addition, up to £700 extra funeral expenses can be claimed (£120 maximum if the cost of some of these arrangements have been met from a pre-paid funeral plan or similar arrangements) to cover such items as a headstone, funeral director's fees, religious costs, flowers or other transport arrangements.

The payment does not cover newspaper announcements, private burial plots or memorials.

## 4.6 Making a claim

You can make a claim from the date of death up to three months after the date of the funeral even if you have already paid the bill.

The claim should be made on form SF200 available from a Jobcentre Plus office, by phone from the Bereavement Service helpline or downloaded from the Gov.uk website. See Useful organisations for details of your local Jobcentre Plus office. If the person claiming is not looking after the estate, the Social Fund Officer will write to the person who is, at the same time as payment is made.

### If you are refused a funeral payment

If your application is refused, you can ask for the DWP to reconsider their decision, this is called a 'mandatory reconsideration'. If you still disagree, you can lodge an appeal with HM Courts and Tribunals Service (HMCTS). It is important to challenge a decision or get advice as quickly as possible as there are time limits that generally mean you must take action within one month. See factsheet 74, *Challenging welfare benefit decisions* for more information.

When you receive a letter refusing a funeral payment, it should also contain details of the revision and appeal process. It may be a good idea to seek help from an independent advice service if you want to appeal.

## 5 Duty of the NHS and local authorities to pay for certain funerals

In certain circumstances the NHS or a local authority has a duty to organise and pay for a funeral. This could happen if the deceased has no family or friends to make the arrangements and has not made advance plans.

### 5.1 Duty of the NHS

When someone dies in hospital and if the hospital cannot trace any relatives or there are no relatives or friends willing or able to arrange and pay for the funeral, the NHS will do so. The NHS may subsequently make a claim on the person's estate to pay for the funeral.

The hospital often has an arrangement with a local funeral director for a basic funeral. Hospital staff will make the arrangements and information about the funeral should be available from the hospital social worker. Friends and relatives should be able to attend.

## 5.2 Duty of a local authority

A local authority has a duty to arrange the burial or cremation of any person who has died in their area, outside hospital, where it appears to them that no other person is willing or able to make the necessary arrangements.

### Note

A local authority has no powers to reimburse funeral costs where a third party has already arranged the funeral.

The local authority will make enquiries to see if a relative could pay for the funeral and will also claim its expenses from their legal representative if the deceased leaves any estate.

The way in which individual authorities arrange matters varies but normally it has an agreement with a local funeral director for a basic funeral. Relatives and friends should be able to attend.

## Useful organisations

### **Association of Green Funeral Directors**

[www.greenfd.org.uk](http://www.greenfd.org.uk)  
Tel 01795 830 688

The Association of Green Funeral Directors aims to help the public find funeral directors who are willing to provide greener options in the funerals they carry out.

### **Bereavement Service helpline**

[www.iccm-uk.com/](http://www.iccm-uk.com/)  
Tel 0345 606 0265, Welsh language: 0345 606 0275

### **British Humanist Association**

Tel 020 7324 3060

The British Humanism Association is the national charity supporting and representing people who wish to live good lives without religious or superstitious beliefs. They can help you identify a funeral celebrant to lead the funeral or memorial service.

### **Cremation Society of Great Britain**

[www.cremation.org.uk](http://www.cremation.org.uk)  
Tel 01622 688292/3

The Society produces a free leaflet: What you should know about cremation. It can also be downloaded from their website.

### **Cruse Bereavement Care**

[www.cruse.org.uk](http://www.cruse.org.uk)  
Tel 0844 477 9400

A counselling and advice service for bereaved people that also offers advice, information and practical support.

### **Human Tissue Authority**

[www.hta.gov.uk](http://www.hta.gov.uk)  
Tel 020 7269 1900

The Human Tissue Authority is a watchdog that supports public confidence by licensing organisations that store and use human tissue for research and medical education. They also give approval for organ and bone marrow donations from living people.

### **Inquest**

[www.inquest.org.uk](http://www.inquest.org.uk)  
Tel 020 7263 1111

Inquest is a charity providing advice and support to bereaved people and professionals on contentious deaths and their investigation.

**Jobcentre Plus**

[www.gov.uk/contact-jobcentre-plus](http://www.gov.uk/contact-jobcentre-plus)

New claims: 0800 055 6688

For details of your local office look in the phone book, ask at your local library or go to the Gov.uk website.

**National Association of Funeral Directors**

[www.nafd.org.uk](http://www.nafd.org.uk)

Tel 0845 230 1343 or if calling from outside UK: 0044 121 711 1343

The National Association of Funeral Directors is the independent trade association for the funeral profession and their suppliers. Members must follow their Code of Practice. If you have a complaint about one of its members, the Association operates a Funeral Arbitration Scheme.

**Natural Death Centre**

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

Helpline 01962 712 690

The Natural Death Centre seeks to increase awareness of funeral choices outside the mainstream. It runs the Association of Natural Burial Grounds and produces the Natural Death Handbook.

**National Society of Allied and Independent Funeral Directors**

[www.saif.org.uk](http://www.saif.org.uk)

Tel 0845 230 6777 or 01279 726 777

This Society is a trade association whose members are independent funeral directors. Members operate to a code of practice. If you have a complaint about one of its members, the Society operates a complaints procedure.

**Organ Donation and Transplant**

[www.organdonation.nhs.uk](http://www.organdonation.nhs.uk)

Tel 0117 975 7575 or Organ donor line 0300 123 23 23

Organ Donation and Transplant maintains the NHS organ donor register and manages the UK Transplant Registry. It is part of NHS Blood and Transplant.

## 6 Appendix 1: Instructions for my next-of-kin and executors upon my death

You can find this form on the following pages.

### Appendix 1

#### Instructions for my next-of-kin and executors upon my death

**This form is not a will. It does not deal with what should happen to your property or savings. Even if you own very little, we would advise you to make a will, otherwise your possessions will be distributed according to legal regulations rather than your own wishes. For information about making a will, see factsheet 7 *Making a will*.**

The purpose of this form is to give instructions to a member of your family, a trusted friend or executor upon your death. You only need to fill in the sections that apply to you. After completing it, pass it on to the relevant person to store in a safe and secure place, because it will contain confidential details that could help people to access your property. You may need to update the information from time to time, to make sure it is still relevant.

Age UK cannot accept responsibility for any errors or omissions, nor for any loss or damage which occurs to anyone completing this form, should it be lost, mislaid, stolen or in any way fall into the wrong hands.

**PERSONAL INFORMATION**

My name \_\_\_\_\_

My address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no \_\_\_\_\_

Occupation \_\_\_\_\_

Date of birth \_\_\_\_\_ Place of birth \_\_\_\_\_

Name of spouse/late spouse/civil partner/partner (delete whichever does not apply)  
\_\_\_\_\_

**WHERE TO FIND MY WILL** (If you haven't made a will, contact a solicitor for help. Contact Age UK to obtain factsheet 7, *Making a will*.)

The location of my will is \_\_\_\_\_  
\_\_\_\_\_

The date of my latest will is \_\_\_\_\_

**NOTE: The will may contain important information about funeral arrangements**

**MEDICAL INFORMATION**

My NHS number is \_\_\_\_\_

The location of my medical card is \_\_\_\_\_  
\_\_\_\_\_

Doctor's name \_\_\_\_\_

Doctor's address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no \_\_\_\_\_

## BEFORE THE FUNERAL

Contact for the person you would like to make arrangements (for example: registering the death and contacting the funeral director)

Name \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

## PEOPLE TO CONTACT FOLLOWING MY DEATH

### 1. Relatives and friends

Name \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

### 2. My Solicitor

Firm name \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

### 3. Registrar of Births, Marriage and Deaths – Local Register Office

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

Note: A death may be registered at any local register office, but this may delay matters as the papers will need to be sent to the area in which the death occurred. Ask for more than one copy of the Death Certificate in order to speed up the claiming of assets.

### 4. Employer

Person to contact \_\_\_\_\_

Name and address of organisation \_\_\_\_\_  
\_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

**5. Financial contacts** (For security reasons, do not write down PIN numbers or account numbers. Please state if internet only accounts.)

#### Bank

Name & Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

#### Details of accounts:

1. Account Type \_\_\_\_\_

Name in which account is held \_\_\_\_\_

Items in safe custody \_\_\_\_\_

2. Account Type \_\_\_\_\_

Name in which account is held \_\_\_\_\_

Items in safe custody \_\_\_\_\_

**Building Society**

Name & Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

**Details of accounts:**

1. Account Type \_\_\_\_\_

Name in which account is held \_\_\_\_\_

2. Account Type \_\_\_\_\_

Name in which account is held \_\_\_\_\_

3. Account Type \_\_\_\_\_

Name in which account is held \_\_\_\_\_

**Other Financial Institutions where accounts held** (e.g. Mortgage, ISA, Pensions, Premium Bonds, Credit Cards, Store Cards, Shares. Add extra pages if needed):

1. Type of account \_\_\_\_\_

Name and address of company \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

2. Type of account \_\_\_\_\_

Name and address of company \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

3. Type of account \_\_\_\_\_

Name and address of company \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

**Accountant and / or Financial Adviser**

Person to contact \_\_\_\_\_

Name and address of company \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

**Tax Adviser**

Person to contact \_\_\_\_\_

Name and address of company \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

**Insurance companies/broker (state if arranged online)**

Type of insurance policy \_\_\_\_\_

Name and address of company \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

Type of insurance policy \_\_\_\_\_

Name and address of company \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

**Charities**

I make regular donations by standing order (SO) or direct debit (DD) to the following charities \_\_\_\_\_

\_\_\_\_\_

## FUNERAL ARRANGEMENTS

### Instructions about leaving your body for medical research or for transplants, etc.

Enquiries to the Human Tissue Authority Tel: 020 7211 3400. Website: [www.hta.gov.uk](http://www.hta.gov.uk)

I have made arrangements to donate my body to medical science Yes / No

If yes, a copy of my consent form is lodged at (name and address of medical school)

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**To sign up to the Organ Donor Register** call 0300 123 23 23 or visit

[www.organdonation.nhs.uk](http://www.organdonation.nhs.uk)

I wish to donate the following organs \_\_\_\_\_

My donor card can be found in \_\_\_\_\_

### I have a pre-paid funeral plan. On my death please contact:

Company name \_\_\_\_\_

Address \_\_\_\_\_

### I do not have a pre-paid funeral plan and on my death would like the following funeral director to be used

Company name \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

### Type of funeral ceremony to be performed

My religion / philosophy is

---

Person to conduct the service: Name \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel no. \_\_\_\_\_

### Directions about the ceremony (for example music, readings, etc.)

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The ceremony is to be private (close relatives and friends only) Yes / No

I wish to be cremated / buried (delete as appropriate)

Directions about my ashes (if cremated) \_\_\_\_\_

I hold a Faculty reserving grave space in the churchyard of \_\_\_\_\_

Church in the diocese of \_\_\_\_\_

I hold a Deed of Grant of Exclusive Rights of Burial issued by:

Council \_\_\_\_\_ In respect of grave no \_\_\_\_\_

Section \_\_\_\_\_ Burial ground/cemetery \_\_\_\_\_

I wish to be buried in the above grave Yes / No (delete as appropriate)

On my death the above grave grant should pass to

Name \_\_\_\_\_

I would like the following memorials (inscription, etc.) \_\_\_\_\_

Are flowers to be sent Yes / No (delete as appropriate)

Instead of flowers, please send any donations to the following charity/charities:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### INSTRUCTIONS FOR AFTER THE FUNERAL

For information about dealing with someone's estate, see factsheet 14, *Dealing with an estate*.

The executor of my estate should carry out the following instructions:

**A) (If appropriate, notify the solicitor listed on page 3 of this form to wind up my estate. Instructions B to F below will not normally apply where a solicitor has been instructed to wind up the estate).** Note: The executor may wish to wind up the estate without the assistance of a solicitor.

B) Ask for forms for Grant of Probate/Letters of Administration or in Scotland they are Forms of Confirmation. These are available from the Probate and Inheritance Tax helpline on 0845 30 20 900 or can be downloaded from the Gov.uk website.

C) Make the relevant claims resulting from any insurance policies held (Note: details of insurance policies and insurance companies listed on page 6)

D) Inform the Tax Office

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Reference number \_\_\_\_\_

E) Inform Social Security Benefits Office (for example, Pension Service, Jobcentre Plus)

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Reference number \_\_\_\_\_

F) Check if dependants are entitled to any benefits.

G) Ask my employer if death-in-service benefit or widows/widowers pension is payable.

H) If necessary, notify the following companies (for example gas, electricity, water, telephone suppliers):

Name & Tel no \_\_\_\_\_

Name & Tel no \_\_\_\_\_

Name & Tel no \_\_\_\_\_

Council tax/rent departments

Address & Tel no \_\_\_\_\_

I) Other services to contact (for example newsagent, milkman)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

J) Other instructions (**Remember this is not a will – do not leave instructions on this form about what you wish to be done with your money and possessions**).

See factsheet 7, *Making a will*.

\_\_\_\_\_  
\_\_\_\_\_

## WHERE TO FIND THINGS

House keys (including spare sets) \_\_\_\_\_

\_\_\_\_\_

Birth certificate \_\_\_\_\_

Marriage / Civil Partnership certificate \_\_\_\_\_

Passport / Identity cards \_\_\_\_\_

Insurance policies (house, holiday, medical etc)

\_\_\_\_\_

Stocks / Shares certificates \_\_\_\_\_

Deeds of house \_\_\_\_\_

Lease of property \_\_\_\_\_

Bank/Building society / PO savings books \_\_\_\_\_

Rent book \_\_\_\_\_

Bank / Credit cards \_\_\_\_\_

Premium Bond certificates \_\_\_\_\_

Pension documents \_\_\_\_\_

Income tax papers \_\_\_\_\_

Car keys \_\_\_\_\_

Car log book and insurance certificate \_\_\_\_\_

\_\_\_\_\_

TV Licence \_\_\_\_\_

Buildings and contents insurance policies \_\_\_\_\_

\_\_\_\_\_

Internet provider details (for example, password, email addresses, company support desk)

\_\_\_\_\_

Mobile phone details (for example, supplier, contract, number)

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Motor breakdown cover

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Cable / Satellite TV provider

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### **WHERE TO FIND DOCUMENTS ON MY LIABILITIES**

Loans

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Mortgages

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---

Hire purchase agreements

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Credit agreements

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Other liabilities

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Note: When administering an estate some liabilities may take preference over others. If in doubt, seek legal advice.

## Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

### Age UK Advice

[www.ageuk.org.uk](http://www.ageuk.org.uk)

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

### In Wales contact

#### Age Cymru Advice

[www.agecymru.org.uk](http://www.agecymru.org.uk)

0800 022 3444

### In Northern Ireland, contact

#### Age NI

[www.ageni.org](http://www.ageni.org)

0808 808 7575

### In Scotland, contact Age Scotland by calling

#### Silver Line Scotland

[www.agescotland.org.uk](http://www.agescotland.org.uk)

0800 470 8090

(This is a partnership between The Silver Line and Age Scotland)

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To see the evidence sources used in this document please contact [resources@ageuk.org.uk](mailto:resources@ageuk.org.uk)

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