



What should I do if a relative dies at home?

When a death which has been expected occurs at home or at a nursing home, the Doctor who has been treating the deceased should be contacted. The Doctor or a colleague will either attend to confirm that death has occurred, or will give permission for the deceased to be transferred to a Funeral Director's premises, if this is your wish.

You can then contact the Funeral Director of your choice, who will attend to transfer the deceased to their premises.

What should I do if a relative dies in hospital?

If a relative who has been a hospital inpatient dies, the doctors who have been treating the deceased will usually be able to issue the Medical Certificate. Ask the ward staff or Doctor what you need to do to collect this Certificate, or ring your local Funeral Director for advice and contact numbers.

Most hospitals will give family members the opportunity to sit with the deceased before transfer from the ward or private room. The deceased will then be taken to the mortuary, prior to collection by your chosen Funeral Director.

The Doctor says he won't issue the medical certificate. Why is this?

The Doctor can only issue the Certificate if he knows the cause of death, and has been treating the deceased for this illness in the last 14 days. If this is not the case, or if there are other circumstances involved (such as a recent operation, or a possible industrial disease), the Doctor will have to refer the death to the Coroner.

If the death has occurred at home, the Coroner will arrange for the deceased to be taken into his custody, in order that the death can be investigated.

What does a coroner do?

It is the coroner's responsibility to ascertain the cause of death. The vast majority of deaths that are reported to the coroner are discovered to be from natural causes - only a small proportion require further investigation. The coroner will conduct a post mortem examination of the deceased, which involves examination of the organs to ascertain the cause of the death. The coroner does not require permission to investigate a death within his/her jurisdiction, and cannot be prevented from doing so.



In certain circumstances, the coroner may investigate a death even when the person has been ill for some time. The coroner has to investigate deaths from diseases which may have been caused by the deceased's occupation, or deaths after recent operations, to ensure that public interest has been served.

Your local Funeral Director will be familiar with the coroner's procedure in your area, and will be able to advise you how to proceed.

Why do GP's charge for cremation forms?

A deceased person cannot be cremated until the cause of death has been ascertained and properly recorded.

The [BMA website](#) sets out the procedure:

"Before cremation can take place two certificates need to be signed, one by the GP and one by another doctor. Cremation Form 4 must be completed by the registered medical practitioner who attended the deceased during their last illness. Form 5 must be completed by a registered medical practitioner who is neither a partner nor a relative of the doctor who completed Form 4.

A fee can be charged for the completion of both Forms 4 and 5 as this does not form part of a doctor's NHS duties (1). Doctors normally charge these fees to the funeral director, who, generally passes on the cost to the family. Doctors are also entitled to charge a mileage allowance, where appropriate".

How do I decide which funeral service to choose?

Choosing a Funeral Director can be difficult, especially if you are confronted with having to make a quick decision. Many people ask friends or relatives to recommend a firm that they have dealt with, or have heard positive comments about.

If you do not have the opportunity to ask advice from others, find out about the firms in your area, perhaps from advertisements in your local press, parish magazines, or Yellow Pages. These will tell you if the firms are members of the National Association of Funeral Directors - this is your guarantee of a quality service. The advertisements may also give you further information, such as whether it is a small family business or part of a larger group.



I was not thinking when I rang the funeral service. Can I change my mind?

If you have already asked a funeral firm to transfer the deceased to their premises, you can still use a different firm to deal with the funeral arrangements. The company you contact to deal with the funeral will arrange for the transfer of the deceased to their premises. It will still be necessary for you to pay the other firm for the removal of the deceased.

Why do I have to register the death?

All deaths have to be registered, and the people closest to the deceased have a legal obligation to do this. Deaths in England and Wales or Northern Ireland should be registered within 5 days - if this is not going to be possible, you should inform the Registrar. In Scotland, deaths must be registered within 8 days.

What will the registrar give me?

The DSS Form - now called the SF200 Funeral Payments from the Social Fund should be taken or sent to your DSS Office with any pension or benefit books in the deceased's name, or in joint names. This is also used to assess whether a surviving partner is eligible for benefits such as Widows Benefit. You can download the form on the [Department of Works and Pensions website](#). To find out more information please visit the [Funeral Payment](#).

Funeral Director's Form. This is green, and should be given to your Funeral Director to allow the funeral to take place. NB: If the Coroner has investigated the death, and cremation is required, this will be replaced with a form which the Coroner will send direct to the Funeral Director.

Death Certificates. These are copies of the Register Entry, and are the Certificates required by Banks, Insurance Companies etc. to attend to the deceased's affairs. These are currently £3.50 per copy.

Do I have to register the death before arranging the funeral?

No. Arranging the funeral involves your Funeral Director discussing with you the type of funeral required, and offering you advice and information as appropriate. This can be done as soon as you have made certain decisions about the funeral - e.g. whether it is to be a burial or cremation.

Then, once you have registered the death, you can arrange with your Funeral Director for the green form to be handed over or collected.



Funerals can be expensive. How will I know if I can afford it?

Funeral Directors who are Members of the National Association of Funeral Directors abide by a Code of Practice which ensures that they treat their clients and the public fairly. Members are required to have price lists available showing the cost of the services they provide.

To ensure you obtain the best value possible, you should contact at least two Funeral Directors in your area for an estimate of the funeral costs, or obtain a price list from their office to make comparisons. Do not assume that all funeral firms charge the same prices.

If you have chosen a Funeral Director who is a Member of the National Association of Funeral Directors, you will receive a written estimate and confirmation of arrangements before the funeral takes place. This ensures that you are aware of the costs of the funeral you have arranged, and forms the basis of the contract between yourself and the funeral firm.

Can I get any assistance with funeral costs?

The DSS Social Fund awards financial assistance to individuals who meet a number of criteria. To qualify, you, and all other family Members who share your responsibility for the funeral, must be receiving at least one of several benefits, and have insufficient savings to pay for the funeral.

The DSS Funeral Payment will provide a limited amount, which may cover a very basic funeral, or provide a contribution towards a more traditional funeral. Your Funeral Director will be able to advise you about the qualifying criteria and the likely contribution available.

What if something goes wrong?

There are occasions when a client may feel dissatisfied with aspects of the services provided as part of the funeral. The National Association of Funeral Directors [Code of Practice](#), with which all NAFD Funeral Directors are obliged to comply, provides a simple procedure to resolve problems between Funeral Directors and their clients. Copies of the Code of Practice are readily available from all NAFD Members.