



Liverpool
City Council

LIVERPOOL **BEREAVEMENT GUIDE**



LIVERPOOL REGISTRATION SERVICE

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INTRODUCTION

Liverpool City Council's Registration Service has produced this death and bereavement guide to provide guidance, support and reassurance through this difficult time.

It will help you to access all the information you will need to help you through your bereavement, including suggestions of organisations you might like to contact for support.

It is our aim to provide an empathetic, 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.

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email: enquiries@debbiebennettfuneraldirectors.co.uk

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Losing a loved one can be a harrowing experience. We not only take care of your loved one with the utmost dignity and respect but also ensure that you receive the highest level of guidance, care and support during this most difficult time.

I have considerable experience in working in Knowsley, St. Helens and the surrounding areas.

I decided to open my own Funeral Directors in the heart of these communities so that I can continue to provide a professional caring service.

We are not part of a chain but have all the resources to ensure that everything is safely taken care of. We sincerely believe that offering a personal service is so important at this difficult time. Please do not hesitate to call me to discuss any aspects of your funeral arrangements or funeral plans.

Due to continued and loyal support we have expanded and opened another branch in Rainhill where we will continue to provide the same level of professionalism and exceptional caring service.

Kindest Regards
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FIRST STEPS

what must you do when someone dies?

You will need to inform a number of people and organisations and complete certain documents required by law. If you are a relative or friend you can do some of these things yourself, but others will need to be done by the executor or administrator of the estate.

Some of the first steps include:

Obtaining a medical certificate of cause of death signed by a doctor. If the Coroner is involved, the Coroners Officers will advise you on where and when to register the death.

Registering the death at the Register Office. You will find details on how to do this in this brochure.

Completing form BD8 (given by the Registrar when you register the death) and sending to the local jobcentre plus or benefits agency. (Information correct at time of publication).

Contacting a funeral director, if you intend to use one.

Beginning arrangements for the funeral – if the deceased made a will you should check the will for any special requests.

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.

For more detailed information please see page 12.

REGISTERING A DEATH

how and where you can register a death and information you will need to provide

Registration must take place in the district where the death occurred, however if it would cause considerable difficulty for a relative or other informant to come to the Register Office, information regarding the death may be given at any Register Office in England and Wales. Please note this may delay any funeral arrangements. Further information on this process may be obtained from any Register Office.

The death can only be registered once the medical certificate of cause of death has been issued by a doctor, or in the case of a death reported to the Coroner, once there is confirmation from the Coroner's office that the relevant paperwork has been issued. Please contact the Register Office to confirm this before arrival. Liverpool Register Office is located at

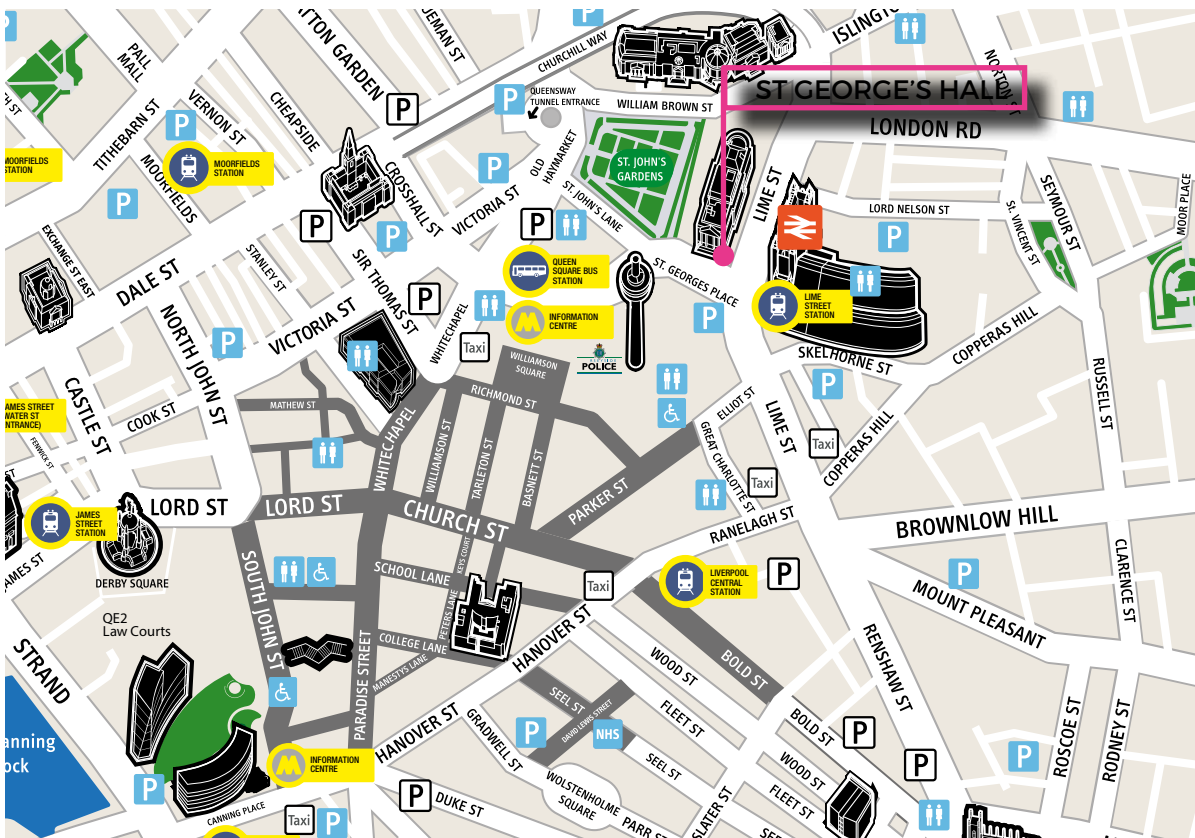
St George's Hall, Visitor Centre, St George's Place, Liverpool L1 1JJ.

The closest car parks are:

Lime St Station (long stay), Lord Nelson St, L3 5QB
St Johns Shopping Centre, St George's Place, L1 1LQ
Queen Square, Whitechapel, L1 1RH

For your convenience you may book your appointment online at www.liverpoolregisteroffice.co.uk or by telephoning 0151 233 3004.

A death should normally be registered within five days (unless a coroner is investigating the circumstances leading to a death). The death must be registered at the Register Office for the district where the death occurred.



REGISTERING A DEATH

who may register a death?

The death should normally be registered by a relative. If no relatives are available you should contact the Register Office to discuss alternative options.

People who have a legal responsibility to register a death include:

- A relative.

- A person present at the death.

- The occupier of the premises where the death occurred if he/she knew about it.

- The person responsible for arranging the funeral (this does not include the funeral director).

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 were known by (including maiden surname if the deceased was a married woman/civil partner).

- Their date and place of birth.

- Their last occupation.

- If the deceased was married, widowed or registered as a formal civil partner, 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.

It is useful, although not essential, to have the deceased's birth certificate or passport with you to confirm the correct information, however, you should ensure that you are able to give the Registrar the correct spellings of the deceased's names.

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

- Your relationship to the deceased

- e.g. son, daughter, widow, widower, niece, nephew, surviving civil partner.

- Your full name.

- Your usual address.

what documents will you need when registering a death?

- Medical certificate of the cause of death signed by a doctor who has been in attendance upon the deceased unless the Coroner is holding a post-mortem or an inquest.

REGISTERING A DEATH

signing the register

Once the registrar has recorded the information in the register you will be asked to sign the register page. Please check that all information recorded in the register is correct, including all spellings, before signing.

The Local Authority cannot accept responsibility for any incorrect information or spellings once the entry is signed. There is a statutory fee for applying for any information or spelling to be corrected of £75.00 or £90.00. The higher fee is payable if the Registrar General's authority is required to make the correction. You will need to supply documentary evidence of the correct information. This fee is payable at the time the correction is applied for and is not a guarantee that the correction can be made.

what documents will you receive from the Registrar once the death is registered?

If a Coroner's post-mortem has not been 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.

A certificate of registration of death (form BD8); issued for the benefits agency.

Both of these documents are issued free of charge.

N.B. If the deceased is to be buried or cremated outside of England or Wales the Coroner will issue the necessary forms.

Depending on the circumstances of the deceased, there are a number of other organisations you may need to contact after registration. You may therefore need to purchase certified copies of the death certificate from the Registrar.

Additional copies of the death certificate may be purchased after the Registration using our online ordering service. You may also apply by calling into or writing to the Register Office.

If you require further information please visit www.liverpoolregisteroffice.co.uk or telephone 0151 233 3004. If you would like to know how Liverpool City Council uses your information, please see our full Privacy Notice on www.liverpool.gov.uk

TELL US ONCE (TUO)

Tell Us Once (TUO) is a system developed to save bereaved families some time and stress when notifying the relevant government and council departments of the death. It really does enable people to pass on the required information once only and it is then disseminated to all of the departments that need to know.

At the time of registering the death, your Registrar will enrol you onto the Tell Us Once service. You then have 28 days in which to complete the necessary details online or to contact the TUO team by telephone - full up to date contact details for TUO and your unique Reference Number will also be provided in writing for you.

who is informed?

Local Council

- Council Housing
- Housing Benefit
- Council Tax and Benefits Office
- Libraries
- Blue Badge
- Adult Social Care
- Children's Services
- Collection of payments for Council Services
e.g. Assisted refuse/recycling

Identity and Passport Service

- Passport cancellation

Driver and Vehicle Licensing Agency

- Driving Licence cancellation

Department for Work & Pensions

- Pension, Disability and Carers Services
- Jobcentre Plus
- Overseas Health Team

HM Revenue and Customs

- Personal Taxation

Public Sector and Armed Forces Pension Schemes

- NHS (England & Wales) Pensions
- Scottish Public Pensions (Teachers, NHS, Police or Fire)
- 'My Civil Service' Pension
- Any Armed Forces Pension and/or Compensation Scheme administered by Veterans UK
- Local Government Pension Funds

There are likely to be further departments/ organisations added in the future to assist you further.

information to have with you when you are ready to upload online or telephone the Tell Us Once team:

- Death Certificate information
- Deceased persons National Insurance Number
- The National Insurance Number of the deceased person's surviving wife, husband or civil partner, or their date of birth
- Next of kin's name, address and telephone number
- Information about any benefits and services the deceased may have been receiving e.g. state pension, income support, housing benefit, library card etc.
- Name and address of the person dealing with the deceased's Estate (if this is different to the next of kin)
- Deceased's driving licence, or driving number if the licence is not available
- Deceased's passport, or passport number if passport is not available

Further details about TUO can be found at www.gov.uk/tell-us-once

THE CORONER

what happens if the death is referred to a Coroner?

In a small number of cases – where the cause of death is unclear, sudden or suspicious – the doctor, hospital or Registrar will report the death to the Coroner.

the Coroner may:

Authorise the Registrar to complete the registration with no further enquiry.

Authorise a post-mortem to establish the cause of death and then authorise the Registrar to complete the registration.

Hold an investigation.

what happens after the post-mortem examination if the Coroner decides to hold an inquest?

A Coroner must hold an investigation if the cause of death remains unknown, or if he or she suspects that the person died a violent or unnatural death or died in legal custody. However, after the post-mortem examination is completed, the Coroner will normally issue the necessary authority permitting a burial or cremation so that the funeral can take place, even though the investigation has not been concluded.

In such circumstances the death cannot be registered immediately. In order to assist with the administration of the estate, a Certificate of Fact of Death is issued by the Coroner, which is generally acceptable to banks and financial institutions. This may not be the case where the outcome of the investigation is important, such as an insurance settlement.

The Certificate of Fact of Death may also be used to obtain a Form BD8 from the Registrar. When the investigation has been completed, the Coroner may notify the Registrar of the outcome so that the death can be registered and a Death Certificate issued, or an inquest formally opened.

Liverpool & Wirral Coroner's Office is located at
Liverpool Coroner's Court, Gerard Majella Courthouse
Boundary Street, Liverpool, L5 2QD and may be contacted on 0151 233 5770.
www.liverpool.gov.uk

YOUR FUNERAL DIRECTOR & PLANNING A FUNERAL

what is the role of the 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.

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. 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 cremation as appropriate.

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 newspaper.

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.

THE ESTATE

how do 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.

what 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 record any small valuable items and put them away for safekeeping.

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PROBATE

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.

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.

Liverpool District Probate Registry
Queen Elizabeth II Law Courts, Derby Square, Liverpool L2 1XA
Open Monday to Friday 9.30am to 4pm.
Probate helpline: 0300 123 1072
Email: liverpooldpreenquiries@justice.gov.uk

FOLLOWING A BEREAVEMENT

you will need to contact:

- > The law states that the Registrars who register the death must tell the **council tax department** of a person's death. However, you may wish to contact them directly to discuss any outstanding monies owed, refunds or reduction in council tax charges on our Freephone number: 0800 028 3686. (Liverpool City Council Tax only).
- > The **Department of Work and Pensions** to ensure any state pension payments are stopped. Telephone 0800 731 0469.
- > The deceased's **employer** or current **occupational pension provider** for advice on whether the occupational pension can be passed to another family member or surviving civil partner, the deceased's personal pension provider, if a policy was in place.
- > **Jobcentre Plus** or the **social security office** if benefit was being paid (income support, job seekers allowance, child benefit, attendance allowance, universal credit). Telephone 0800 055 6688.
- > Tell the deceased's **doctor** and other relevant **health service providers** e.g. dentist.
- > Return **equipment** the deceased may have borrowed from a hospital, clinic or social services.
- > Cancel services received from **social services** e.g. meals-on-wheels, transport or home help.
- > The **Inland Revenue**, as there may be an income tax refund due.
- > **Banks, building societies, credit card companies, insurance, post office savings, premium bonds, stocks and shares.**
- > Inform the deceased's **gas, electricity, water** and **telephone line/internet** provider, of the death.
- > Inform the **insurance company** that provides the household or car insurance.
- > Return the deceased's **car registration documents** to the DVLA to allow a change of ownership to be recorded.
- > If the deceased was a **Blue Badge** holder you must return the badge to the local authority that issued it.
- > Cancel or return any **travel passes** or **season tickets** and claim any refunds due.
- > Return the deceased's **passport** to the UK passport agency.
- > Return any **library** books and cancel membership.
- > Send back any **membership cards** to clubs or associations and claim any refunds that may be due.
- > Ask the **post office** to redirect the deceased's mail.




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Here for you.

Bereavement is a distressing time in everyone's life and preparing for a funeral can be extremely difficult to cope with.

Here at Crowne Plaza Liverpool John Lennon Airport we pride ourselves on ensuring that we offer you the ultimate service with planning and preparation of the funeral reception.

Call our Sales Team on 0151 494 5000 or email events.cpliverpool@kewgreen.co.uk for further details.

We are only 5 minutes drive from Springwood Crematorium and Allerton Cemetery.

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www.cpliverpool-johnlennonairport.co.uk



Crowne Plaza Liverpool John Lennon Airport Hotel, Speke Aerodrome, Speke, Liverpool, L24 8QD


Isla Gladstone

We understand organising a funeral is a very difficult time and we aim to be as helpful as possible. We can cater for funeral parties from 25 people up to 300, with catering options including afternoon tea or a more traditional buffet.

Call our dedicated Events Team on 0151 236 0363

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At Liverpool Football Club we understand that organising a funeral reception can be a very difficult time, and so our attentive Events Team are on hand to assist you with as much of the planning as possible. We have lounges flexible to your needs, able to host small intimate gatherings or larger get-togethers with a range of catering options available.

f Call 0151 263 7744 or visit www.liverpoolfc.com/events

NATIONAL ORGANISATIONS

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 Compassionate Friends

Supporting bereaved parents, siblings and grandparents.

Tel: 0345 123 2304

www.tcf.org.uk

Cruse Bereavement Care

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: 0808 808 1677

www.cruse.org.uk

The Loss Foundation (TLF)

Offers support groups and social events for people who have lost a loved one to cancer.

Helpline: 0300 200 4112

www.thelossfoundation.org

The Lullaby Trust

For parents of a baby who has died suddenly and unexpectedly. A sympathetic and understanding helpline.

Tel: 0808 802 6868

www.lullabytrust.org.uk

Macmillan Cancer Support

Provides quality assured, up-to-date cancer information, written by specialists for patients, relatives and carers.

Tel: 0808 808 0000

www.macmillan.org.uk

The Miscarriage Association

Offers support and information on all aspects of pregnancy loss (miscarriage up to 24 weeks and ectopic pregnancy).

Tel: 01924 200799

www.miscarriageassociation.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: 0345 450 0355

www.roadpeace.org

SCARD

(Support Care After Road Death and Injury)

Tel: 0845 123 5542

www.scard.org.uk

SSAFA Forces Help

Helping serving and ex-service men, women and their families

Tel: 0800 731 4880

www.ssafa.org.uk

The Stillbirth and Neonatal Death Charity (SANDS)

Offers support to parents bereaved through pregnancy loss, stillbirth or neonatal death.

Tel: 0808 164 3332

www.uk-sands.org

The War Widows Association of Great Britain

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

Tel: 0845 241 2189

www.warwidows.org.uk

WAY Widowed & Young

Provides help and support for the widowed and young.

www.widowedandyoung.org.uk

LOCAL SUPPORT ORGANISATIONS

Alder Hey Children's NHS Foundation Trust

A unique, national centre of excellence. Providing counselling and support for those who have experienced the death of a child.

Eaton Road, Liverpool L12 2AP

Tel: 0151 252 5391

www.alderhey.nhs.uk

Age Concern Liverpool and Sefton

Dedicated to the wellbeing of the elderly.

79 Townsend Lane, Liverpool L13 9DY

Tel: 0151 330 5678

www.ageconcernliverpoolandsefton.org.uk

Benefits Maximisation Service

Liverpool residents can get free, confidential, independent, expert advice from Liverpool City Councils Benefit Maximisation Service. Every year millions of pounds of discounts, grants, benefits and tax credits go unclaimed by people who are entitled.

Call Freephone 0800 028 3697,

visit one of the Council's One Stop Shops

www.liverpool.gov.uk

COMPASS

A Merseyside based charity that provides counselling to people who need someone to talk to.

Elanor Rathbone House, 24 Derby Road,

Liverpool L5 9PR

Tel: 0151 237 3993

www.compasscounselling.org.uk

Liverpool Bereavement Service

A charity devoted to providing bereavement support in Liverpool. Offers one to one counselling and/or group support free of charge.

1st Floor, Granite Buildings, 6 Stanley Street,

Liverpool L1 6AF

Tel: 0151 236 3932

www.liverpoolbereavement.com

Liverpool Community Advice

Advice can be given on all legal and practical matters following a death.

2nd Floor, 1 Union Court, Cook Street,

Liverpool L2 4SJ

Tel: 0151 294 3041

www.liverpoolcommunityadvice.org.uk

Oakleaf

Oakleaf is part of Liverpool Bereavement Services. A dedicated, counselling service for children and young people affected by loss.

1st Floor, Granite Buildings, 6 Stanley Street,

Liverpool L1 6AF

Email: oakleaf@liverpoolbereavement.com

Tel: 0151 236 3932

www.liverpoolbereavement.com

PSS (Person Shaped Support)

A self referral counselling service based in Liverpool City Centre.

18 Seel Street, Liverpool L1 4BE

Tel: 0151 702 5555

www.psspeople.com

The Samaritans

Offer 24-hour telephone support and face to face befriending during the day at their local branches.

25 Clarence Street, Liverpool L3 5TN

Tel: 0151 708 8888

www.samaritans.org.uk

please note

The information included on these pages is for general guidance purposes only and is not a complete or exhaustive explanation of current legislation at the time going to press.


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Publications

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PETER COYNE

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