When someone dies and you’re left to manage their estate, it can seem a daunting task. Obtaining Probate is often a part of that process, and at Affinion we guarantee to obtain the Grant of Probate or Letters of Administration for a low fixed fee and within just 30 working days.

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www.affinionprobate.co.uk
## Contents

<table>
<thead>
<tr>
<th>Page</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>How can Essex County Council help you?</td>
</tr>
<tr>
<td>4</td>
<td>Action to be taken following the Registration Process</td>
</tr>
<tr>
<td>6</td>
<td>Referral to the Coroner</td>
</tr>
<tr>
<td>7</td>
<td>Deaths of Children under eighteen</td>
</tr>
<tr>
<td>8</td>
<td>Following registration of a stillbirth</td>
</tr>
<tr>
<td>8</td>
<td>The Funeral</td>
</tr>
<tr>
<td>10</td>
<td>Funeral Choices</td>
</tr>
<tr>
<td></td>
<td>Your Funeral Director</td>
</tr>
<tr>
<td>12</td>
<td>Organising Alternative burials</td>
</tr>
<tr>
<td>12</td>
<td>Civil Funerals</td>
</tr>
<tr>
<td>15</td>
<td>Detailed Planning of the Funeral</td>
</tr>
<tr>
<td>16</td>
<td>Paying for the Funeral</td>
</tr>
<tr>
<td>16</td>
<td>Probate</td>
</tr>
<tr>
<td>17</td>
<td>The Estate</td>
</tr>
<tr>
<td>17</td>
<td>A Memorial Ceremony</td>
</tr>
<tr>
<td>19</td>
<td>Advice and help</td>
</tr>
</tbody>
</table>
Since William John Murray founded W. J. Murray & Son in 1932, we have remained an independent family funeral director through four generations. It is with our caring family approach that we are able to cater for all your requirements through a very difficult time. We have all the facilities to ensure that every funeral we conduct is carried out with the utmost dignity, respect and tradition required to maintain our unrivalled standards.

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CELEBRATION OF LIFE
How can Essex County Council help you?

Essex County Council’s Registration and Nationality Service has produced this guide to help you through this difficult time.

When someone close to us dies, the feelings of shock and sadness can take over our lives.

Whilst attending the office to register the death, the Registrar would have issued you with your certified copies of the death certificate and will have captured information for the Department for Work and Pensions (DWP) ‘Tell Us Once’ service.

You will have been given (or posted) a letter of confirmation with a unique reference number which you can use when contacting DWP.

We will provide you with the information that we know you are likely to need and suggest who you may need to contact over the next few weeks and months.

Losing a loved one presents many challenges when you feel least able to deal with them. It is our aim to provide a sympathetic, helpful and considerate service to help you make the necessary decisions and arrangements.

It is important to us that you have clear information and guidance to make sure that the arrangements you make are the ones that are best for you, your family and friends.
ACTION TO BE TAKEN FOLLOWING THE REGISTRATION PROCESS

WHAT DOCUMENTS THE REGISTRAR HAS ISSUED

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

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. The crematorium or cemetery office will require the following forms (your funeral director should do this for you):

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

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

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

You will have purchased death certificates, which are certified copies of the original register entry. They are needed by the executor or administrator when sorting out the deceased person’s affairs and need to be originals not photocopies.

Anything that has to be closed down or claimed will need a certificate. Most companies will return the certificate.

A Certificate of Registration of Death (form BD8) issued for the Department of Work and Pensions (DWP) - this can be sent to the local Jobcentre Plus or DWP.

ORGANISATIONS YOU NEED TO CONTACT

‘Tell us Once’ is a service delivered by Essex County Council on behalf of the Department for Work and Pensions to report bereavements to government organisations and local council services.

Essex only capture the information. Following the death registration, you will be given a letter with a unique reference number and instructions to access the service online or by telephone.

The following documents may be useful if taking up ‘Tell Us Once’ Service online once you have the unique reference number.:  

- NHS Number/NHS Medical Card
- organ donor card (if appropriate)
- National Insurance number
- driving licence
- passport
- blue badge.

The Registrar may have offered you a leaflet called ‘What to do after a death in England or Wales’, giving advice on probate and administrative issues (also available online).

If there is no will, decide who will apply to sort out the deceased's affairs and contact the Probate Registry to apply to sort out the deceased's affairs and apply for ‘letters of administration’ if necessary.

When someone dies, you will need to inform a number of people and organisations and complete certain legal documents. If you are a relative or friend you can do some of these things yourself. Others will need to be done by the executor or administrator of the estate. There is plenty of support available to help you through this difficult time.

You may also wish to consider contacting 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 you would like information on deaths that happen abroad, please visit the Foreign and Commonwealth Office (FCO) website for further information www.gov.uk/fco
Our Private Client team offers individuals a high level of personal service, tailored to your needs, ensuring you have peace of mind.

“A member of our specialist team will be able to advise you on your options during this difficult time.”

Tim Logan
Head of Private Client

- Wills and Trusts
- Lasting Powers of Attorney
- Probate Disputes
- Probate and Estates
- Court of Protection
- Financial Planning

What is Probate?
The word probate is used to describe the legal and financial process involved with the property, money and possessions of an individual who has passed away.

Make an appointment:

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Frinton
01255 851000

Clacton
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www.vaultymanor.co.uk
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If a death is reported to the Coroner, but does not need to be the subject of an inquest (when death is a result of natural disease or illness), a certificate giving the cause of death will be sent to the Registrar of deaths on completion of the Coroner’s enquiries. You can then go ahead and register the death.

In a small number of cases – where the cause of death is unnatural or remains unknown – the doctor or hospital or Registrar will report the death to the Coroner. In this case registration of the death will be delayed as an inquest will need to be held.

INQUESTS

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

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

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

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

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

CONTACTING THE ESSEX CORONER’S SERVICE

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

Coroner’s Office
County Hall, Victoria Road South
Chelmsford, Essex, CM1 1QH
Tel: 0333 013 5000
Email: coroners@essex.gov.uk

The Senior Coroner for Essex is Caroline Beasely-Murray, assisted by Area Coroner Mrs Eleanor McGann.

DUPLICATE CERTIFICATES

Should you wish to obtain any further certified copies you can apply online to the Essex Record Office. This is a very simple process which will take 15 minutes. We offer various services from the standard to priority services if you need another copy in a hurry. Please be aware that we can only produce duplicate certificates if the service took place in our district. This does not include Southend, Thurrock or London boroughs even if they have an Essex address i.e Ilford or Havering etc.

We can also supply you with certified copies of birth or death certificates should you require them for notice of marriage appointment purposes as long as the event took place in the Essex district. This again would not include Southend, Thurrock or any London boroughs. You will find more information the service types on offer and the costs on our website www.essexrecordoffice.co.uk
DEATHS OF CHILDREN UNDER EIGHTEEN

The death of any child is a tragedy. It is vital that all child deaths are carefully reviewed. This is so that we may learn as much as possible from them, to try to prevent future deaths, and to support families.

If your child had a long-term illness or life-limiting condition, and death was anticipated or inevitable, it is likely that your family and the team supporting you will have made an appropriate ‘care pathway’ together. This might include an end-of-life care plan for your child. Local health care staff or others such as hospice or hospital staff should work with you and your family to support you. It may be necessary for the Coroner to order a post mortem examination.

Otherwise, you should be able to register your child's death quickly and proceed with your family's planned funeral and memorial arrangements.

An unexpected death is often sudden. Unexpected means not expected in the 24 hours before the death or before the event that led to the death. The death may have no obvious cause, such as a ‘cot death’, or the cause might be clear, such as an accident.

The law requires that all sudden and unexpected deaths be reported to the Coroner and the police if the cause is unknown or not of a natural cause. A ‘rapid response’ will begin.

For both expected and unexpected deaths, doctors, nurses and others involved with your child will talk to each other to establish the facts about why your child died. They should also offer support to you. They will consider how the procedures at the time of death and afterwards were managed.

The death of all children under the age of 18 must be reviewed by a Child Death Overview Panel on behalf of the Local Safeguarding Children Board. The Child Death Overview Panels are groups of professionals who meet several times a year to review all the child deaths in their area. The main purpose is to learn how to try and prevent future deaths.

The Panels make recommendations and report on the lessons learned to the Local Safeguarding Children Board. The Board produces an annual report which is a public document. Anyone can read the report, but it contains no details that could identify an individual child or their family.

If you have any questions about the review you can contact:

Tel: 0333 013 8936
Email: escb@essex.gov.uk

FOLLOWING REGISTRATION OF A STILLBIRTH

What certificates are issued?

STILLBIRTH CERTIFICATE

A certificate of registration will be issued, free-of-charge, to the person who registers the stillbirth. One or more certificates may be bought at the time of registration or at any time afterwards by the mother or the father (the father's details would need to be recorded in the register entry for him to be able to obtain a certificate).

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

CERTIFICATE FOR BURIAL OR CREMATION

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

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

WHAT ARE YOUR RIGHTS UNDER THE LAW?

The main legal requirements in England and Wales are:

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

WHAT MUSIC CAN YOU CHOOSE?

Many traditional hymns are comfortingly familiar but they are essentially religious and this may not always be appropriate. You may wish to select some pieces of music which were personal favourites of the deceased.

WHAT READINGS CAN YOU CHOOSE?

Readings of prose and poetry at a funeral ceremony can be an effective way to make the ceremony personal to the deceased and the bereaved family.

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

Words and books are often a great source of comfort and strength following a bereavement and the library can help you in many ways:

• to find suitable poems or readings for the memorial service
• providing practical contact details for organisations and sources of advice
• books that may help you understand grief and loss
• reading material of all kinds that will help to keep you well
• a calm place to be.

Please call in at any library or phone 0345 603 7628 to find out how we may be able to support you.

You can also visit us online: www.essex.gov.uk/libraries
Having to deal with losing a loved one is never easy but with over 15 years' experience in providing a sympathetic and impeccable service, Greenwoods Hotel & Spa can smooth the path.

Our function suites are elegant and tasteful and are perfectly suited to the occasion. We are able to accommodate both intimate and large gatherings for over 200 people and as, very often, arrangements have to be made at short notice, we have a dedicated team to ensure things are handled promptly and efficiently.

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For further information and to discuss your requirements, please call 01277 829990

Stock Road, Stock, Essex, CM4 9BE | www.greenwoodshotel.co.uk
ORGANISING ALTERNATIVE BURIALS

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

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

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

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

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

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.

Friends, family, clergy or your doctor may have recommended a local funeral director.

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.
When somebody close to us dies, there follows a time of great sadness. Our family and dedicated professionals will help, guide and comfort you through this difficult time.

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or visit www.eastofengland.coop/funerals for your local funeral director

As we walked through the bluebell woods, I thought he’d like this.
CIVIL FUNERALS

HOW DO YOU ARRANGE A CIVIL FUNERAL?

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

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

HOW CAN YOU ARRANGE A CIVIL FUNERAL?

Your funeral director will have a list of civil funeral celebrants in your local area.

WHAT IS A CIVIL FUNERAL CEREMONY?

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

Civil funeral ceremonies are conducted by a professional celebrant. The celebrant will create a ceremony (in close consultation with the family) that is both a personalised memoir and a loving tribute to the deceased. The ceremony will be appropriate for a cremation or a non-religious burial.

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.

WHAT SHOULD YOU DO IF THE DECEASED ASKED FOR THEIR BODY TO BE DONATED TO MEDICAL SCIENCE?

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

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

You should remember that the death still needs to be registered in the usual way.
COMMEMORATING THE GIFT OF LIFE

Holiday Inn Basildon provides a comfortable, informal and understanding atmosphere for family and friends at this difficult time. Exclusive use of one of our function rooms, catering from 30-300 guests, private bar area and access to the gardens overlooking the Lake. Ground access for the elderly.

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www.hibasildonhotel.co.uk

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e: events@kingsoakhotel.com www.kingsoakhotel.com

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or email manager@canonsbrook.com for availability.
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The Chichester Hotel provides a beautiful & tranquil location for loved ones to say their goodbyes, with a variety of event spaces for up to 200 guests. Our bespoke packages & caring team members will ensure your day runs smoothly, giving you one less thing to worry about.

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REIDS offers a variety of function suites and a range of catering and beverage packages.

For more information please contact our Administration team on Telephone: 01277 632378  Email: info@reidsbillericay.com
If you arrange a funeral you’re responsible for paying the bill, so first check where the money will come from and if there will be enough. Request written quotations so you know what costs are involved.

Funeral costs may be paid in different ways including:

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

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

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

**FINANCIAL HELP**

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

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

Contact your local social security office for more information.

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

**BEREAVEMENT ALLOWANCE**

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

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

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

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

Essex District Probate Registry
Tel: 0300 123 1072 (Calls charged at local rate)
www.gov.uk
Opening times: Monday to Friday 9am - 5pm

THE ESTATE

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

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

HOW CAN YOU GET HELP TO CANCEL COUNCIL SERVICES?
The Registrar who registers the death will notify certain departments that this person has died via ‘Tell Us Once’. These departments include the local council tax office and the Electoral Registrar, if the deceased lived and died in Essex.

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 put small valuable items away for safekeeping.
A memorial ceremony may be appropriate in the following circumstances:

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

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

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

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A MEMORIAL CEREMONY

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CHELMSFORD STAR
CO-OPERATIVE
FUNERAL SERVICES

Over 80 years serving the local community

Independent Co-operative
Award Winning Customer Service
FREE Bereavement & Aftercare
FREE Bereavement Counselling*
Inflation Proof Funeral Plans
Memorials & Floral Tributes

*Available at our Danbury branch

www.chelmsfordstar.coop/funeral

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Chelmsford • 01245 353978
Braintree • 01376 551951
Gt. Baddow • 01245 268993
Danbury • 01245 221444
Writtle • 01245 422622
Ingatestone • 01277 350988
Gt. Dunmow • 01371 875542

24 hour service:
0800 028 4808

FREE Bereavement & Aftercare
FREE Bereavement Counselling*
CELEBRATION OF LIFE

Here at Waltham Abbey Marriott Hotel we provide sensitive and professional service to assist you in arranging a Celebration of Life after the loss of a loved one.

We can cater for gatherings from 10 to 280 people. Afternoon Tea prices start from £14.00 per person, or should you wish for something more substantial our Finger Buffet starts from just £17.50 per person.

For further information please contact us on 01992 704 406.

PRIVATE FUNCTION ROOMS AVAILABLE FROM: £200.00

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We can cater for gatherings from 10 to 280 people. Afternoon Tea prices start from £14.00 per person, or should you wish for something more substantial our Finger Buffet starts from just £18.50 per person.

For further information please contact us on 01992 704 406.

The County Hotel have a wealth of experience to help you celebrate the life of a loved one.

We have an expert team on hand to offer support and ensure that the celebration of life gathering runs exactly as you and your family want.

We are located a mile from Chelmsford Cemetery & Crematorium, can accommodate up to 150 people and offer free parking for our guests.

29 Rainsford Road, Chelmsford, CM1 2PZ

01245 455700 • sales@countyhotelgroup.co.uk • www.countyhotelchelmsford.co.uk
WHAT TO DO IF YOU ARE NOT SATISFIED WITH THE FUNERAL ARRANGEMENTS

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

These are:

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

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

For further information, speak to someone at your local Citizens Advice Bureau 03444 770 808 or visit www.essexcab.org.uk

There are many organisations that can help support you following a bereavement:

Affinio Bereavement Services
www.affinionbereavementservices.co.uk
Telephone service providing guidance and support on the immediate practical matters required following a bereavement.
Tel: 0330 555 0900 (Mon-Fri 9am-5pm).

Age UK Essex
www.ageuk.org.uk/essex
The regional branch of the national charity, helping people aged 50 and over and providing social opportunities.
Tel: 01245 346106

Bereavement Benefit
www.gov.uk/bereavement-payment
Information and advice to access bereavement benefits: Funeral Grants, Bereavement payment etc.
Tel: 0345 606 0265

Bereavement Advice Centre
www.bereavementadvice.org
Helpline and web-based information service giving practical information and advice on issues faced after the death of someone close.
Tel: 0800 634 9494

Bereaved Parents
www.bennettsfunerals.co.uk/bereavement-support-group
Our Grieving Hearts is a support group for those who have lost a precious son or daughter. Set up by Bennetts in 2011 because we understood the sensitive nature of child loss. The group is now run by a bereaved parent who is also a member of Bennetts staff and has become one of only three Compassionate Friends support groups for Essex. The group meets monthly of an evening in Brentwood and on an afternoon in Billericay. All are warmly welcomed. Please call Bridget.
Tel: 01277 210104

Bereavement Register
www.thebereavementregister.org.uk
Free registration scheme to prevent direct mail being sent to the deceased.
Tel: 0800 082 1230

British Association of Counselling & Psychotherapy
www.bacp.co.uk
Professional association and accrediting body for counsellors.
Tel: 01455 883300
Take a lasting reminder of your loved one everywhere you go.

How Anita went from Heartbreak to Hope

Anita Bolton bravely revealed how she used the experience of losing her husband to kickstart a new career to help others grieving the loss of a loved one.

Anita first came in to contact with Heart in Diamond, a company which allows people to remember their loved ones by having their ashes or a lock of their hair turned into a diamond. She was so impressed by the work of the company that she decided to join Heart in Diamond.

Anita, now the operations manager, said: “I sadly lost my husband in December 2011 after a short fight against cancer. I went to collect the ashes and that was when I was given a Heart in Diamond leaflet. I thought it was a beautiful way for me to remember my husband. I had never heard of the process at all. I had a white diamond created and my young son had a blue diamond.”

“The discovery of the company and what it did was a turning point, I wanted to find a new job that involved me sharing my expertise in a different type of business. I became aware that not many people had heard about having a diamond made after you had lost a loved one.”

Anita’s passionate about the work undertaken by the company as part of their efforts to help those who have lost a loved one. Our team creates beautiful family heirlooms that will be passed through many generations. Our purpose is to enhance memories and love for our families by offering something unique and personal to memorialise their loved one in such a beautiful way.

Anita is now able to personally support bereaved families herself through her work, so you can hold on to your special memories of them — forever.

www.heart-in-diamond.co.uk
0207 060 6230 • info@heart-in-diamond.co.uk

The Rochford Hundred Golf Club
www.rhgc.co.uk

Celebrate your loved one .... in the most special way

Rochford Hall offers a warm and sympathetic welcome for remembering a loved one after a funeral, set within picturesque grounds.

We understand the loss that people suffer when they say goodbye and take great pride in the traditional values of service. Our warm and friendly staff are here to help at this difficult time and will greet you and your guests on arrival and make sure all your needs are met whilst you spend time with us.

We offer a range of catering options and can accommodate up to 120 guests.

01702 544302
www.rochfordhundredgolfclub.co.uk

Mulberry House
A Home to Share

Life Celebration

We provide a sympathetic and caring welcome at this time of bereavement. Standing within 22 acres of landscaped grounds, Mulberry House is known for its tranquillity and relaxed atmosphere. This, together with its facilities, create an ideal environment in which individuals can remember those that have passed away.

A friendly and warm welcome awaits you when you visit Mulberry House with our professional staff and dedicated chefs working hard to ensure that all our guests are satisfied.

TELEPHONE 01277 365398
Mulberry House, Chelmsford Road, High Ongar, Essex CM5 9NL
WHO CAN HELP?

British Organ Donor Society (BODY)  
www.bodyorpheusweb.co.uk  
A self-help and support group for families of organ donors and those who have received organs. They also welcome people waiting to receive organs and those whose relatives have died after a transplant or whilst waiting. The phone (& answerphone) is in a family home.  
Tel: 01223 893636

Citizens Advice Essex  
www.essexcab.org.uk  
Provides free confidential advice on legal and financial matters.  
Tel: 03444 770 808

Cruse Bereavement Care  
www.cruse.org.uk  
Provides a nationwide service of bereavement counselling, advice, information and social contact through its headquarters and more than 196 local branches, to anyone bereaved by death irrespective of age, race, religion, gender or sexual preference.  
Tel: 0808 808 1677

General Bereavement Group  
www.bennettsfunerals.co.uk/bereavement-support-group  
This group was set up in 2007 to support all through bereavement, it meets on the second Wednesday of the month at St Georges Church Hall in Brentwood between 1.30pm and 3.0pm, refreshments are provided and a guarantee that anyone who would like to attend will be met by those ‘who understand’. We arrange trips to various places throughout the year. Please call Janet or Bridget.  
Tel: 01277 210104

Grief Journey Courses  
www.bennettsfunerals.co.uk/bereavement-support-group  
Free 6 week structured courses are held throughout the year, anyone interested in attending should call Bridget.  
Tel: 01277 210104

Macmillan Cancer Support  
www.macmillan.org.uk  
Information and support for anyone affected by cancer whether they have been diagnosed themselves or are a family member, carer or friend.  
Tel: 0808 808 0000

London Friend  
www.londonfriend.org.uk  
Offers support and advice to lesbians and gay men bereaved by the death of a same-sex life partner. All members are comfortable with their own gayness and are well trained and supervised.  
Tel: 0330 330 0630

Road Peace  
www.roadpeace.org  
The UK’s national charity for road crash victims; provides support to those bereaved or injured in a road crash.  
Tel: 0845 450 0355

SCARD  
www.scard.org.uk  
Support Care After Road Death & Injury.  
Tel: 0845 123 5542

SSAFA Forces Help  
www.ssafa.org.uk  
The national charity helping serving and ex-service men, women and their families in need.  
Tel: 0800 731 4880

Survivors of Bereavement through Suicide (SOBS)  
For those who have lost anyone through suicide.  
Location: Essex (Brentwood)  
Meeting day: 3rd Monday  
Tel: 07774 536 111  
Email: astutty@aol.com or june.sobs@gmail.com

The Compassionate Friends  
www.tcf.org.uk  
Gives support to parents whose son or daughter has died.  
Tel: 0345 123 2304

The Lullaby Trust  
www.lullabytrust.org.uk  
For parents of a baby who has died suddenly and unexpectedly. Has leaflets and information for bereaved parents and health professionals.  
Tel: 0808 802 6868

The Miscarriage Association  
www.miscarriageassociation.org.uk  
Offers support and information on all aspects of pregnancy loss (miscarriage up to 24 weeks and ectopic pregnancy).  
Tel: 01924 200799

The Samaritans  
www.samaritans.org.uk  
For someone you can talk to who will give you support. There are over 180 branches that are open 24 hours a day.  
Tel: 116 123

The Stillbirth and Neonatal Death Society (SANDS)  
www.uk-sands.org  
Offers support to parents bereaved through pregnancy loss, stillbirth or neonatal death.  
Tel: 0207 436 5881

The Terrence Higgins Trust  
www.tht.org.uk  
A charity providing practical support, help, counselling and advice for anyone with or concerned about, AIDS or HIV infection.  
Tel: 0808 802 1221

The War Widows Association of Great Britain  
www.warwidows.org.uk  
Gives advice, help and support to all war widows and dependants.  
Tel: 0845 241 2189

The WAY Foundation  
www.widowedandyoung.org.uk  
Provides help and support for the widowed and young.
THE SUPPORT YOU NEED THE WAY YOU WANT IT

When our circumstances change as a result of bereavement, we may lose more than our loved one. Perhaps daily tasks such as taking care of our home or going out to appointments becomes difficult. Maybe our loss means that there are fewer visitors and activities to look forward to, and we end up feeling lonely or isolated. It can happen to anyone, and it can feel overwhelming and have a profound effect on our health.

If you recognise some of the above and want to talk about what support is available near to where you live, you can ring our friendly team of advisors who can help. By ringing us for a chat you can let us know about your situation and what support or advice you'd like, without having to commit to anything unless you want to. Our advisors are trained to listen to you and think about what might work for you, and help with advice and information.

Examples of information we can help you with includes finding out about:

- your nearest Good Neighbour Scheme
- Carers Essex – getting support from people who are or have been carers themselves
- the Support with Confidence scheme for Personal Assistants
- what your nearest Day Centre has to offer
- getting care and support for yourself
- local groups and organisations which may be of interest to you, such as support groups or special interest groups.

Please get in touch with our Health and Social Care team if you think we may be able to help. Their contact details are:

Tel: 0345 603 76320 (Adults)
Tel: 0345 603 7627 (care for Children)
Essex County Council
Social and Health Care Team

You can also visit
www.essex.gov.uk/Health-Social-Care

WHAT CAN YOU DO IF THINGS GO WRONG?

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

WHAT TO DO IF YOU ARE NOT SATISFIED WITH THE COUNTY COUNCIL’S SERVICES

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

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

The Superintendent Registrar
The Essex Record Office
Wharf Road
Chelmsford
CM2 6YT
WHO DO I NEED TO CONTACT?

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

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

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

VEHICLES

You should remember that if the deceased owned a vehicle then it is possible that there is no longer insurance cover for it to be driven. Many policies state that a vehicle may be driven by someone else with the owner's permission but as soon as the owner dies any such permission may cease.

It is best to contact the car insurance company before anyone drives the vehicle to make sure they are insured.

If you take up 'Tell Us Once', some of these will be notified on your behalf and you will be informed at the time of registration.
Meeting today’s needs with traditional values

Bennetts Funerals have been supporting Essex families with respect and sensitivity for over 125 years. Our offices in Brentwood and Billericay offer a full free advisory service for both traditional and bespoke funerals. We provide classic and contemporary funeral transport and we have a wide selection of coffins, caskets and monumental masonry in our showrooms.

We also offer our unique and secure funeral planning service, along with Golden Charter pre-paid funeral plans which provide excellent value for money.

Our care and concern for the families we support extends beyond the funeral in the form of our monthly self-help bereavement support groups and Grief Journey Programme which runs throughout the year.

For more information on our Bereavement Support and Funeral Planning Services or to receive a copy of our free information pack, call:

01277 210104 (24 hr)

Brentwood
120 High Street, Brentwood, CM14 4AS

Billericay
2 High Street, Billericay, CM12 9BQ

www.bennettsfunerals.co.uk