



Liverpool
City Council

LIVERPOOL **BEREAVEMENT GUIDE**

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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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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:

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

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.

If the cause of death is known, the hospital or GP should inform the medical examiner - this is a senior doctor who provides independent scrutiny of the cause of death. When the medical examiner has reviewed the cause, they will approve the documents to be sent to the Register Office.

The hospital bereavement team or the GP will advise you when they have informed the medical examiner. The medical examiner will contact the family to discuss the cause of death and any concerns you have.

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. 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.liverpool.gov.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 of 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.

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 I need for the funeral director?

You will not need to take any documents to your Funeral Director. If a Coroners post mortem has not been held the registrar will send the document electronically to the burial or cremation authorities to allow the funeral to take place.

If a Coroner's post mortem has been held the Coroner will advise you further.

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

will I need any death certificates?

If you choose to use **Tell Us Once** you will not need a death certificate for any of the named services.

Tell Us Once is an optional free service that lets you report a death to most government organisations and council departments in one go. Please see opposite page for details.

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.liverpool.gov.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.

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.

If the Coroner decides to hold an investigation or an inquest the Coroners Office will enter the deceased's details on the Tell Us Once system.

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.

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

if using the Tell Us Once service, you will need to contact:

- > 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.
- > **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.
- > Inform the **insurance company** that provides the household or car insurance.
- > Cancel or return any **travel passes** or **season tickets** and claim any refunds due.
- > 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.

if NOT using the Tell Us Once service, you also 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.
- > 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.
- > The **Inland Revenue**, as there may be an income tax refund due.
- > Return the deceased's **passport** to the UK passport agency.



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www.liverpool.gov.uk



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Sadly, Debbie lost her lovely Mum and Dad 18 months apart, they were very proud of Debbie when she opened and Debbie misses them every day, but knows they are looking over as she continues with her success.

Debbie has a lot of family working alongside her - her daughter Gemma, nephew Carl, nieces Joanne and Terriann and her sister Wendy has recently joined the team.



Debbie has amazing staff who are all qualified through NAFD training courses, and has recently been joined by a number of former colleagues who she worked with in previous Funeral Directors.

Thanking them all for their continued help and support.



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RAINHILL L35 0LL
0151 426 3131 *option 2*
rainhill@debbiebennettfd.co.uk

10 The Crescent,
BOOTLE L20 0DX
0151 426 3131 *option 3*
bootle@debbiebennettfd.co.uk

7 Copy Lane,
OLD ROAN L30 8RA
0151 426 3131 *option 4*
copylane@debbiebennettfd.co.uk



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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 Support

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)

Providing free bereavement support and 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

Information to help you cope with some of the feelings or questions you may have following the loss of a loved one to cancer.

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: 0800 160 1069

www.roadpeace.org

SCARD

(Support Care After Road Death and Injury)

Provides support to those bereaved as a result of a road accident.

Tel: 0345 123 5542

www.scard.org.uk

SSAFA

(The Armed Forces Charity)

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

Tel: 0800 260 6767

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.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.

Tel: 0300 201 0051

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 4811
www.alderhey.nhs.uk

Age Concern Liverpool and Sefton

Free information and advice for anyone over the age of 50 living in Liverpool or Sefton.
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.
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.

151 Dale Street, Liverpool L2 2AH
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

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 of Liverpool & Merseyside

Offer 24-hour telephone support and face to face befriending during the day at their local branches.
25 Clarence Street, Liverpool L3 5TN
Tel: 0330 094 5717
www.samaritans.org.uk



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or email **events.evertonfc.slt.uk@sodexo.com**

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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This image shows a full page of white paper with ten horizontal dashed lines spaced evenly apart, typical of primary school handwriting practice paper. The lines extend across the entire width of the page.



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