

AS YOUR FUNERAL DIRECTOR

We perform a unique and indispensable role in society. It is a role part professional, part vocational and part business. Our Family & Staff are always available in time of need. We provide emotional support, expert and practical advice.

Service.

You will experience the highest, most efficient and friendly standard of service in this area.

Expert Advice.

The experience of the Funeral Director's sympathetic ear is all the more valuable because we are dealing with the practicalities of the Funeral. We will listen to you, the bereaved, as you decide which sort of Funeral you want. We will inform you about the type of Funerals available, the type of services, the forms to be completed and the grants available. As a matter of course we are kept up to date with any changes which may occur to Social Security regulations relating to Funeral grants and payments.

Experience and Expertise.

Our experience and expertise extends way beyond that required on a day to day basis. We are sympathetic towards different religions and ethnic groups. We are aware of the special needs involved in supporting those who have suffered a sudden death.

Training and Qualifications.

Our Funeral Directors are trained and qualified to act as a professional and confident advisor who will ensure that arrangements are carried out with efficiency and the dignity that this occasion demands.

Compliance with Regulations.

On a practical side, we ensure that all the necessary liaisons and deadlines are met and all paperwork is completed and handed in at the right place at the right time. A full written estimate detailing costs will be given with every Funeral arranged. This shows the Funeral Director's charges and details all fees paid on behalf of the Family.

Documentation.

On completion of Cremation and Doctors' Forms the Certificates are taken to the relevant authorities along with other legal documents. All documentation and discussion about the Funeral will be retained for future reference by the Family or ourselves.

ALL INFORMATION IS KEPT IN ABSOLUTE CONFIDENCE.

Liaison and Confirmation.

All communications, regarding the Funeral arrangements, with clergy, church, cemetery or crematorium and liaison with the police and coroner when necessary are taken care of.

Emergency Assistance 24 Hours a Day.

As your Funeral Director, we are here to advise you in making all those arrangements which meet your personal needs and desires. Please remember that we are here to help you cope and adjust to your bereavement. The loss of a loved one can occur at anytime and anywhere. If death occurs outside normal office hours of course we are there to help, just telephone us. We can discuss your personal needs i.e. waiting for Family to arrive to say a private goodbye at home.

Before the Funeral.

The Funeral Director will be responsible for the overall supervision of the Funeral and will always be available from the time of death, to the ceremony and afterwards for help, support, guidance and comfort. Once we have taken your instructions and have arranged a Funeral on an agreed date and time, we shall carry it out, regardless of circumstances. All arrangements made for the funeral are confirmed so that details may be checked and agreed.

The Removal of the Deceased from the place of death to our Funeral Home is a service, providing we have the necessary authority. We shall arrange the Payment of Fee's, Parochial fees, Press Announcements together with any other detail requested by the Family of the deceased. Where necessary a grave will be purchased and fees paid. When requested we shall provide a Limousine(s) to follow the hearse. All staff will be attired in smart appropriate dress and shall ensure professional dignified attendance and supervision throughout the Funeral. If you require any help or advice at anytime please contact us.

Costs and Other Services.

Whilst arranging the Funeral our staff will explain procedures and legal requirements and we will explain which costs, charges and fees will be incurred. We shall provide a full written estimate which will be given to the person responsible for arranging the Funeral. Our charges include professional fees and overhead costs, which include the provision of a 24 hour a day call rota, our professional services in making the Funeral arrangements, collecting, arranging and conveying documentation, necessary personal attendance's, the conveyance of the Deceased to our Private Rest Rooms and use of the same until the day of the Funeral. Also included is a chiltern oak-veneer faced coffin, mounted with six handles, wreath holders and engraved nameplate, lined and trimmed.

Disbursements.

Disbursements are essentially fees which we pay on behalf of the Family. These include Doctors fees, Crematoria/Cemetery fees, Parochial fees, Ministers fees, Newspaper Announcements and Printing. Our written estimate will detail the approximate cost of any disbursements. However, as we have no direct control over these charges, they could be a slight variation from the estimate. Coffin and/or casket charges are for the coffin/casket you choose including the gown and lining etc. if not a 'Chiltern' oak veneered faced coffin. The account can be paid by cash or cheque.

On the day of the Funeral.

The Funeral Ceremony is the Culmination of the work which has been done since the death occurred. Although only one of the many functions of the Funeral Director, to many people, the sight of a Funeral Cortege is probably the one most associated with the Funeral Service. It is significant to note that the word funeral is derived from the Latin 'funerals' meaning a torchlight procession.

A Funeral Director will be in attendance throughout the proceedings, to ensure the smooth running of events. We will take on the role of Master of Ceremonies, carrying out the task of guiding, directing and overseeing the Funeral.

As well as the Funeral Director, four members of staff will also be present. These pallbearers will be attired in smart appropriate dress and will ensure professional dignified attendance and supervision throughout the Funeral. If you or a member of your family is unsure what to do, tell the Funeral Director. This is what we are there for, to help guide families through one of the most difficult days of their lives.

Action required by Families following death.

Organisations which may need to be informed of the Death.

Car insurance - {Documentation may have to be changed as you are not legally insured to drive if policy is in the name of deceased}.

Social Services District Nurse - {If there is equipment belonging to either of these, it must be returned}.

Hospital and/or Family Doctor - {Any outstanding appointments should be cancelled}.

Banks and Building Societies - {Any Accounts need to be closed and joint accounts need to be amended}.

Employer and Professional Association.

Social Security - {Form 344/BD8 needs to be completed to cancel direct payments into a bank account. This white certificate is provided by the Registrar of Deaths}.

Local Council - {Cancel any housing/rate benefits and council tax}.

Gas, Electric, Water, Telephone and Cable Companies - (Cancel accounts).

Post Office - {Arrange redirection of mail, a small charge may be made}.

Credit Card Companies - {Cancel cards and pay up accounts}.

Inland Revenue, Investments and Insurance Policies - {Premium Bonds are not transferable. The Post Office will issue you with a form that needs to be sent to the Bonds and Stocks Office}. For further advice we suggest you contact a Financial Advisor, Accountant or Solicitor

Store Cards- {Loyalty, Charge and Credit cards need to be cancelled}.

Items you may need to cancel.

Milk	Newspapers	Chiropodist	Dentist	Appointments	Doctor
Eye Specialist	Meals on wheels	Hairdresser	Home help	Gardener	Home Care

Items to be returned.

Passport - {You should return passport to:- UK Passport Agency, 5th Floor, India Building, Water Street, Liverpool}.

Driving Licence - {You should return driving licence to D. V. L. A, Swansea SA99 1AB}.

Vehicle Registration Document - {To change Name of Ownership}.

Car Insurance - {To change Policy Holder's name or a refund may be issued}.

Television Licence - {To change Name or a refund may be obtained}.

Season tickets and Club Membership Cards - {A refund may be issued}.

National Insurance Papers

If Property is Unoccupied.

Make sure all windows are locked and secure. If there are cat/door flaps make sure they are secured. In winter leave some heating on, as this will prevent pipes from freezing. Make sure that the fridge door is left ajar and that all perishable foods are disposed of. Household plants may need to be tended to. It may be advisable to let a neighbour have a key to remove any free newspapers & post to stop them building up. Blinds or curtains may be adjusted every couple of days, hence giving the appearance of the house being occupied. Time clocks can be purchased from most hardware stores, which time a lamp or light to turn on and turn off at certain times.

Registration of a Death.

How to Register a Death.

In England and Wales a death must be registered by the Registrar of Births and Deaths for the area in which the death occurred. If you are unsure whether or not you have the authority to register the death, we will advise you.

THE DEATH MUST BE REGISTERED WITHIN FIVE DAYS

Main Appointment

Colchester Registrar's Office. Stanwell House, Stanwell Street, COLCHESTER Tel: **0845 6037632**

Opening Hours:- Mondays - Fridays 9.00am ~ 4.30pm · Saturdays 9.30am to 11.30am

Clacton Registrar's Office. Magnet House, Jackson Road, CLACTON-on-Sea, Essex CO15 1JD

Tel: **0845 6037632** Opening Hours:- Mondays 9.00am to 12.30pm and 2.00pm to 4.30pm

Tuesdays 9.00am to 12.30pm ONLY Wednesdays, Thursday and Fridays 9.00am to 12.30pm and 2.00pm to 4.30pm

When You Go To The Registrar

1]. Things to take with you.

The Medical Certificate of the cause of death.

The Deceased National Health Medical Card.

The Deceased Birth Certificate and Marriage Certificate {These contain all the information required by the Registrar}.

2]. The Registrar Requires the Following Details.

Full Name of Deceased.

Home Address.

Date and Place of Death.

Date and Place of Birth.

Last Occupation.

Date of Birth of Surviving Partner.

Whether Deceased was in receipt of a Pension or Allowance from Public Funds.

If the Deceased was a Married Woman.

Maiden Name

Husbands Full Name {even if deceased}.

Husbands Last Occupation {even if deceased}.

From the Informant.

Full Name of Informant.

Home Address.

3]. The Registrar Will Give You.

A Green Certificate - {Which must be handed to the Funeral director so that the Funeral can take place}.

A White Certificate - {this is for Social Security purposes}.

4]. The Registrar will SELL You Copies of the Death Certificate - £7.00 each. You may need these for:-

The Will • Bank Accounts • Any Pensions Claims • Insurance Policies • Savings Bank Certificates • Premium Bonds.

PLEASE NOTE THAT BOTH REGISTRAR'S OFFICES OPERATE AN APPOINTMENT SYSTEM

FURTHER HELP

In certain circumstances the next-of-kin can receive help with the cost of the Funeral from the Social Fund

{CLAIMS MUST BE SUBMITTED WITHIN 3 MONTHS OF DATE OF DEATH}.

Your financial circumstances may now have changed and you could be eligible for various State Grants. To find out more call Social Security on Freephone 0800 666 555.

Your local Citizens Advice Bureau can also help.

Frequently Asked Questions

In our opinion Each and Every Funeral is individual to the Family concerned; there is not a 'normal service'. It is for the Family to pay their last respects and say their last farewells in the manner that is most suitable for them.

The following information is there to help answer questions often asked about the funeral and associated services.

Q]. What Are Doctors' Forms?

A]. When a Funeral is a Cremation, two doctors MUST attend and confirm cause of death. The FIRST doctor must be the doctor who attended the deceased during his/her last illness. The duty of the SECOND doctor is essentially one of confirmation.

This doctor must not be related to the FIRST doctor, either through family or practice. For this service each doctor makes a separate charge, which we, the Funeral Directors usually pay on behalf of the deceased Family. These forms are completed whilst the deceased is in our care after collection from place of death [if they died at home]. If death occurred in hospital or hospice then these forms are completed before we are allowed to collect your loved one.

Q]. How Many People Can Be Seated In The Limousine?

A]. In each limousine there is room for 6 people.

Q]. How Do We Know What To Do At The Funeral?

A]. On the day of the Funeral the Funeral Director is there to help and guide you, your Family and Friends. If you are unsure of anything please tell the Funeral Director.

Q]. Can The Family Carry The Coffin?

A]. Yes, although we would ask that you contact us as soon as possible to ensure that it is safe to do so.

Q]. Can We Visit The Deceased And Pay Our Last Respects?

A]. If you wish to visit our private chapel, please telephone and advise us when you would like to come.

Q]. Can We Have The Deceased Brought Home?

A]. Yes, we can bring the deceased home either on the day before the service or at a time more convenient to you.

Q]. Can We Choose What Music Is Played At The Crematorium?

A]. Yes, if you have a special request or would like a particular piece of music playing either as you walk into or out of the Crematorium Chapel, please let the Funeral Director know as soon as possible. Please note, that only original recordings are allowed because of copyright laws. All music is now played from the Wesley System. So we need to know as soon as possible in order to book the music that you would like

Q]. Can We Request Donations To Charity?

A]. Yes, if donations to charity are requested in lieu of flowers, we will accept them on your behalf and return to family for you to deal with direct.

Q]. Does The Coffin Move After The Funeral Service At The Crematorium?

A]. No. After the service has ended the coffin does not move until all relatives and friends have left the Crematorium Chapel. At some Crematoria there are curtains that close around the coffin BUT they can remain open if the Family requests this.

Q]. Are The Handles On The Coffin Removed Before The Cremation Takes Place?

A]. No. There are strict laws regarding cremation. Nothing may be removed from the coffin without the permission of the Home Office.

Q]. Is Each Cremation Carried Out Individually?

A]. Yes. The Identity of the coffin name plate is checked by the Crematorium Attendant before it is placed in the Cremation Chamber. This holds only one coffin or casket at a time and again there are rules that must be abided by.

Q]. Do I Get The Cremated Remains Back That Belong To Me?

A]. Yes. Once the cremation has taken place, the cremated remains are removed and left to cool before they are placed in an urn. This urn is clearly identified as to whose remains they are.

Q]. What Can I Do With The Cremated Remains?

A]. 1). You can place them in the Garden of Remembrance with or without a Memorial. The Crematorium will send details to the Applicant approximately one month after the Funeral.

2). You may wish to purchase a grave just for the purpose of interring the cremated remains. This allows you to have a headstone and have other members of the Family buried there in the future.

3). You may keep them at home in a special urn or memorial.

4). You may scatter them in a special place.

5). The remains may be buried in an existing family grave.

If you would like to discuss the above alternatives, please contact us and we shall be pleased to help you.

Q]. How Will I Know Who Attended The Funeral?

A]. A list of Mourners who attended the funeral can be made and written in a Memorial Book. We can provide a Memorial Book for the Mourners to sign.

Q]. What About Catering After The Funeral?

A]. Normally Families make their own arrangements. Alternatively we can advise you of local venues or caterers who will come to your home.

Notice For The Newspapers.

If you require a Death Notice or Acknowledgement in a local or national newspaper please contact us.

Q. When Is The Funeral Account Payable?

A]. The Funeral Account is normally sent to the person responsible for the arrangements or the solicitor acting for the Executors. It will be dispatched about 7 - 10 days after the Funeral and is due for payment within 28 days of receipt of account. Where there are funds in the Deceased's banking account the Funeral account can be sent by the Family to the Deceased's Bankers together with a copy of the Death Certificate. The Deceased's Bankers will normally settle the Funeral Account immediately (They do not have to wait for Probate to be produced) and will send a cheque direct to the Funeral Director.

Q). How Soon After The Burial Can I Put A Headstone On The Grave?

A). If the Burial takes place in a Cemetery there is no time limit BUT it is best for you to be advised by the Monumental Mason. If the burial takes place in a Churchyard normally not until 6 months after the date of the death.