



**St Luke's**  
Hospice Plymouth



Support  
for the recently  
**bereaved**

# Arranging a funeral

Types of funeral, and helpful questions to ask

Trying to organise the practical matters when the person you care for dies can be very difficult and confusing. Lots of things have changed due to the Coronavirus to try to keep you and others safe. Here is a guide which we hope will be helpful to you.

## Which funeral?

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There are a wide range of options for funerals and the costs of funerals can vary a lot and it is worth calling different funeral directors to see which one you are happy with and to get quotes before you make a commitment.

There are also some charitable organisations such as Down to Earth 020 8983 5055, and the Natural Death Centre 01962 712 690 who can also support with arranging a funeral in a meaningful way and with sensitivity to people's financial circumstances.

## Questions which may be helpful to ask

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- How much deposit do you need? Do you offer flexible payment options and what are the terms?
- Are you happy to work with people who are awaiting a Social Fund Funeral Expenses Payment decision?
- Can I have a breakdown of costs before making any decisions, can I have this in writing?
- What is included in the cost of a simple funeral?
- I don't want to have a service before the burial/cremation; do you offer direct burials/cremations?



“Funerals have always been about what **people do** rather than about **what they buy** when someone they love dies.”

‘The Good Funeral: Death, Grief and the Community of Care’  
by Thomas G. Long and Thomas Lynch

- How much flexibility is there around cards, flowers and celebrants?
- Is it possible to have a more affordable crematorium slot, e.g. in the early morning?
- What are the most affordable options for a burial plot, e.g. shared or woodland burial?
- Are there more affordable options than the hearse for transporting the body?
- Can I provide my own coffin?

## DIY funerals

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It is still possible to arrange a DIY funeral without using a funeral director you can call the Natural Death Centre 01962 712 690 for advice if this is an option you would like to explore.

## Direct cremation / burial

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Some people choose to have a direct cremation this is where the person is collected, cremated and then delivered to their family, memorial events can then be organised at a time that suits the family. This can be organised through a funeral director or independently and are normally less expensive than traditional funerals. Direct burials can also be arranged.

## Civil funerals

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More than half of people in the UK don't identify as being religious, but most of us still prefer the idea of a "traditional" funeral with a farewell ceremony. However, civil funerals are an opportunity for family and friends to remember, mourn or celebrate the life of someone who was not religious, in ways that are meaningful to them. These are led by a funeral celebrant who is not connected to any religion, a civil funeral can be personalised with all the words, music and people that you'd like to be included in the service.

Unlike some religious funerals, a civil funeral doesn't follow an order of service or rites. A civil funeral can be an occasion for mourning and sadness, a celebration of life or both. With the support of the funeral celebrant, family can play a big role in how the person is remembered and decide on the music, readings and symbolic gestures that are most meaningful to them.

## Public health funerals

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If possible, the cost of the funeral is met out of the estate of the deceased, or from a spouse or a parent. However, in the case where a person dies with no known next of kin or the next of kin are unable or unwilling to make the funeral arrangements local councils have a statutory duty to arrange the funeral.



Hospitals and care homes may also be able to help if the person dies while in their care. If known, the deceased's wishes will be observed, for example, cremation as opposed to burial. However, if burial is undertaken it will be an un-purchased grave therefore no headstone can be erected. Services can only include collection of the deceased, a basic coffin, fees for the crematorium/ burial, one hearse and a basic service at the crematorium, scattering of ashes. Unfortunately, the Council are not able to provide flowers, a church service, music choices, an opportunity for eulogies to be given, releasing of ashes (these will be scattered at the crematorium) or viewing of the deceased.

### **For further information or assistance contact your local council**

Plymouth - 01752 304147 or Email: [publicprotection@plymouth.gov.uk](mailto:publicprotection@plymouth.gov.uk)

West Devon - 01822 813600 or Email: [customer.services@swdevon.gov.uk](mailto:customer.services@swdevon.gov.uk)

South Hams - 01803 861234 or Email: [customer.services@swdevon.gov.uk](mailto:customer.services@swdevon.gov.uk)

Cornwall - 0300 1234 100 or Email: [enquiries@cornwall.gov.uk](mailto:enquiries@cornwall.gov.uk)

# Paying for a funeral

Government support, pensions and more

The person who died may already have a pre-paid funeral plan in place so check this first, not everything may be included in the plan and you may need to pay extra. When somebody dies, the money and assets they leave behind are called their estate. Their accounts may be frozen but during this time the bank/building society/post office can still issue a payment to contribute to the funeral bill. You should pay the funeral bill before other debts and bills such as rent, electricity or council tax are paid.

As well as checking if the person who died had any money in bank accounts, savings or property, check if they had any of the following: insurance policy, occupational pension scheme, burial or cremation club, death in service benefit (if they were employed at the time of death).

The Government have a helpful step by step guide of what to do when someone dies. This includes advice about wills, probate, funerals and benefits. Here is some information which may be helpful from this.

## Social fund funeral expenses payment

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If you and your family are having difficulty paying for a funeral and are on an income-related benefit or certain tax credits, you may be eligible for the Social Fund Funeral Expenses Payment. This is a one off grant which can be applied for on [the government's website](#) or calling the DWP Bereavement Service Helpline on 0800 731 0469.

## Bereavement support payment

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You may be entitled to a bereavement support payment if you were married or in a civil partnership with the person who died and are under pension age. The person who died must have paid National Insurance contributions for at least 25 weeks in one tax year or have died due to an accident at work or a

disease caused by work. This currently is a one-off payment of £2,500 and £100 a month for 18 months. If you have children and are in receipt of child benefit, then there is a one-off payment of £3,500 and a £350 monthly for 18 months. You can [apply online here](#) or complete an application or phone the DWP Bereavement Service Helpline on 0800 731 0469.

## Benefits

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There is an opportunity when you register the person's death to use the 'Tell us Once' scheme which will notify lots of agencies of the person's death. It is also important to consider your own benefits and entitlements and whether you are eligible for any additional support whether through benefits or council tax support. You can get specialist advice through contacting Citizen's Advice Bureau they can also support with other issues such as debts. They can be contacted at [Citizen's Advice online](#) or on 0800 1448 444 - Help to Claim (Mon to Fri 8am-6pm) or via their advice line 0300 3309 043.

## Pensions

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It is important to notify the person's pension schemes that they have died. If you are a spouse or dependent you may be entitled to some benefits from the scheme. [The Pension Advisory Service](#) are an independent organisation who can offer free advice and signposting. They can also be called on 0800 0113797.

## Charity support

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Sometimes charities may be able to support, a good starting point is Turn 2 Us a national charity, you can [check for grants online](#) or call them on 0808 802 2000.



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# Bereavement support

## What comes next?

This can be a particularly difficult time to experience a bereavement. You may not have had the support for or contact you wanted with your loved one and it may be difficult for you to access face to face support from friends and family when you most need it. It can also be an added worry to try to arrange a funeral in such restricted circumstances. It can help trying to look after yourself making sure you are eating, drinking and sleeping as well as you can. It may be that you are able to get the emotional support you need whether that is through family and friends or via the phone or video calls.

If you would like anyone else to listen and support you, St Luke's offers a bereavement service to all family and close friends of our patients who have died. We also have a Patches Service to support children and young people and give guidance and support to parents and carers. There are also some websites below which may be helpful. Our services can be accessed now or at any time in the future if you need them. Please contact us on 01752 964200 if you would like to take up our offer of bereavement support and we will be happy to help. We can also help if you need any further practical advice or support.

## Helpful organisations

### **St Luke's bereavement service and Patches service for children and young people**

01752 964200 | [stlukes-hospice.org.uk/social](http://stlukes-hospice.org.uk/social)

### **Bereavement advice centre**

0800 634 9494

### **Cruse**

0808 808 1677 | [cruse.org.uk](http://cruse.org.uk) | [helpline@cruse.org.uk](mailto:helpline@cruse.org.uk)

(Cruse helpline opening hours: Monday - Friday 9.30am - 5pm) with extended hours on Tuesdays, Wednesdays and Thursdays to 8pm

### **Government step-by-step guide**

[gov.uk/when-someone-dies](http://gov.uk/when-someone-dies)

### **Hope Again** (for younger people)

[hopeagain.org.uk](http://hopeagain.org.uk)

### **Mustard Tree**

01752 430060

[plymouthhospitals.nhs.uk](http://plymouthhospitals.nhs.uk)

### **Samaritans**

116 123 | [samaritans.org](http://samaritans.org)

### **Child Bereavement UK**

0800 02 888 40 | [childbereavementuk.org](http://childbereavementuk.org)

### **Cornwall Bereavement Network**

[cornwallbereavementnetwork.org](http://cornwallbereavementnetwork.org)

# Changes due to COVID-19

What do I need to be aware of during and after lockdown?

You do not need to wait for the death certificate to start making funeral arrangements. Most funeral directors are available seven days a week. It is best to talk to your funeral director to find out the situation at your chosen crematorium or cemetery, but the social distancing rules have caused some changes in the way that funerals are held, and the following Government guidelines should always be followed.

Funeral services should only be attended by close family members who are not in any of the high-risk categories and are not self-isolating. Social distancing should be respected by all mourners. This means that there may be restrictions on the number of people who can attend. All mourners need to keep at least 2 metres (2 yards) from crematorium or cemetery staff, and from fellow mourners (except for members of your own household). If the deceased has neither household or family members in attendance, then it is possible for a modest number of friends to attend.

## Registering the death

During COVID deaths still need to be registered within five days from the date of death. The difference now though is that registrations are taking place remotely, mainly by phone. No face-to-face death registration appointments will be made.

In Cornwall, the person registering the death will need to complete [the online form](#) to request an appointment.

In Plymouth, Tavistock and the South Hams you will be contacted by the registry office once they have received notice from the doctor.

Once a request for an appointment has been made, the registration office will be in contact with you within 3 days of the request. However, they advise that due to the change in procedure there may be delays.

## Who can register a death?

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It is preferred that a relative of the deceased registers the death. If there are no relatives, then it is possible for other persons to register. These include someone who was present at the death, a senior administrator of the establishment in which the death occurred, or the person instructing the funeral director. During the COVID-19 pandemic a funeral director may register the death if they are instructed to do so by the family, but they are not obliged to.

## Medical Cause of Death Certificate

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During the COVID period the Medical Cause of Death Certificate will be emailed, by the doctor signing the certificate, directly to the registration office. If it has been given to you, you will need to post to one of the following registration offices:

### **Cornwall Registration Office**

Dalvenie House, County Hall, Treyew Rd, Truro, TR1 3AY or if it is safe to do so please post it through the letter box at the Helston, Camborne, Truro, St Austell, or Bodmin registration office.

### **Tavistock and the South Hams Registration Office**

The Register Office, Old Ford House, Brunel Road, Newton Abbot, TQ12 4XX

### **Plymouth Registration Office**

The Register Office, 1 Derriford Park, Derriford Business Park, Plymouth, PL6 5QZ



## Documentation

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After the death has been registered, the Registrar will issue:

A Certificate for Burial or Cremation (known as the Green Form). This will be sent directly to the crematorium or burial authority or to your funeral director. This form is needed before the funeral can take place. In some circumstances this is issued by the Coroner.

A Certificate of Registration of Death (Form BD8/344) is for Social Security purposes. Please read the back of the form in your own time and return it using the details on the form. This form will be issued with the standard death certificates.

You may need to purchase some death certificates. These can be ordered and paid for by phone. A death certificate is a certified copy of the entry in the death register. These may be required by banks, building societies, solicitors or for pension claims and some insurance claims.

## Cremations

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Funeral and cremation services continue to run at Weston Mill Cemetery and Crematorium, but the office is now closed for general public enquiries and access to the Book of Remembrance Room is limited to one person at a time. If you have an enquiry about a burial or cremation, please email [cemeteries@plymouth.gov.uk](mailto:cemeteries@plymouth.gov.uk) or call 01752 306104.

Funeral and cremation services continue to run at Torquay Crematorium. For those not able to attend, including the vulnerable or elderly, webcasting services can be arranged. Their main offices remain closed to visitors, but you can still contact the crematorium by phone or email should you wish to need to contact them - call 01803 327768 or email [info@torquaycrematorium.co.uk](mailto:info@torquaycrematorium.co.uk)

# List of funeral directors

Local funeral directors in Plymouth and the surrounding areas

**Co-op Funeralcare, Crownhill**

01752 303830

**Co-op Funeralcare, Devonport**

01752 565102

**Co-op Funeralcare, Plympton**

01752 208059

**Co-op Funeralcare, Plymstock**

01752 482900

**Co-op Funeralcare, Saltash**

01752 303165

**Earl of Plymouth Funeral Directors**

01752 546148

**Ivybridge Funeralcare**

01752 690890

**James Brothers Funeral Directors**

01752 881419

**Knapman Family**

01752 603552

**Pengelly Funeral Service, Saltash)**

01752 848838

**Pidgen & Son Funeral Service,  
Torpoint**

01752 812479

**Plymouth & District Funeral**

01752 407100

**Walter C Parson, Ivybridge**

01752 690909

**Walter C Parson, Plympton**

01752 343848

**Walter C Parson, St Judes**

01752 665438

**J Weekes Funeral Director**

01752 822637

**St Budeaux Funeralcare**

01752 362222

**West Country Funeral Services,  
Elburton**

01752 402941

**West Country Funeral Services,  
Saltash**

01752 423024

**Wyatt Brothers**

01752 600437





# St Luke's Hospice Plymouth



Working in  
partnership  
with



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Guidance adapted from the following sources: [gov.uk/funeral-payments](https://www.gov.uk/funeral-payments), [cornwall.gov.uk](https://www.cornwall.gov.uk), [plymouth.gov.uk](https://www.plymouth.gov.uk), [devon.gov.uk](https://www.devon.gov.uk), [quakersocialaction.org.uk](https://www.quakersocialaction.org.uk), [funeralguide.co.uk](https://www.funeralguide.co.uk), Down to Earth, Natural Death Centre, Department of Work and Pensions