

Useful contacts

Benefits Enquiry Line	0800 88 22 00
Community Funerals Officer	020 8583 5009
Hounslow Registry Office	020 8583 2090
Jobcentre Plus (funeral payments)	0845 60 88 661
Pension Service	0845 60 60 265
Hounslow Revenue Services (housing benefit and council tax benefit)	020 8583 4242

Jobcentre Plus

For most benefit enquiries 0845 60 36 347
www.pensionservice.gov.uk
www.jobcentre.gov.uk
www.direct.gov.uk



INVESTOR IN PEOPLE



Funeral Services
London Borough of Hounslow
Civic Centre, Lampton Road
Hounslow TW3 4DN
Email: christine.clark@hounslow.gov.uk
Telephone: 020 8583 5009

www.hounslow.gov.uk

Accessible formats and translations:

ترجمے کی مفت سہولت
भाषांतरनी भइत सेवा
अनुवाद की मुफ्त सेवा उरजमे ची भुढउ मेहा

020 8583 2299

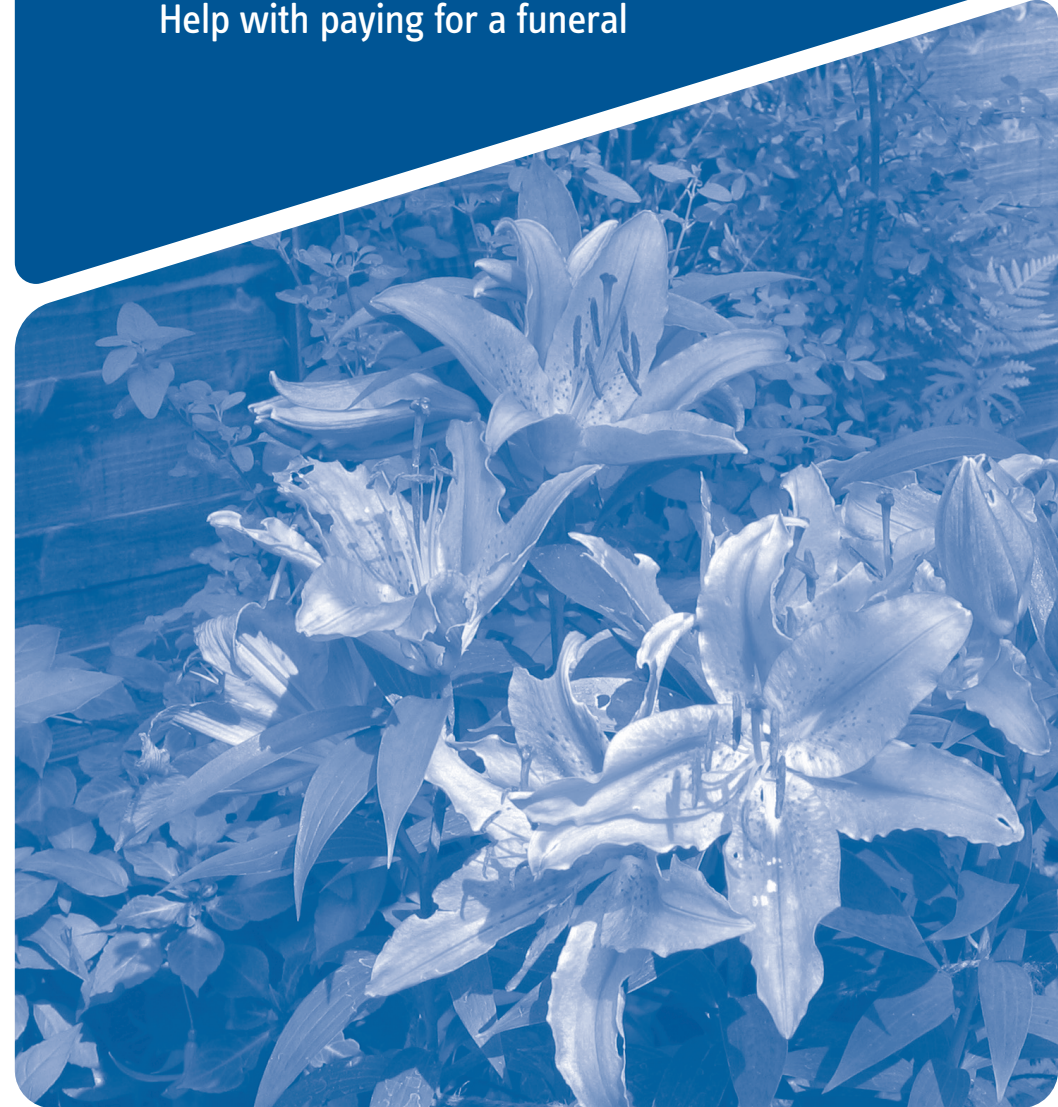
Printed on recycled paper
Communications July 2010



London Borough
of Hounslow

What to do after a death

Help with paying for a funeral



Death at home

When someone dies there are many decisions and arrangements to be made. This leaflet aims to give simple advice and basic guidance about what to do after a death.

If you are not sure that someone is dead, call a doctor or alternatively the Emergency Services on 999 and request an ambulance.

If the death was expected, and the doctor had recently seen the deceased, the doctor should be called. The doctor will then issue a medical certificate (of the cause of death). This is free of charge.

If the deceased is to be cremated, please tell the doctor, as they will have to contact a second doctor to also confirm the death.

The funeral director will then get the doctors to sign the cremation certificates for which a charge will be made by the doctors. These charges will be added to your invoice from the funeral directors.

Death in hospital

If the death occurs in hospital the person named as next of kin will be contacted by the hospital staff. The hospital will keep the deceased's body in its mortuary until collection of the body has been arranged.

Hospital staff will advise on collection of the deceased's personal belongings and other formalities.

Death elsewhere

If the death occurs away from home, the authorities in that area still complete the initial formalities if the body is to be returned home for the funeral. All the necessary arrangements, including transportation of the deceased, can be dealt with by the funeral director.

If a person dies abroad the funeral director will advise on what options are available.

Recovering the costs from the deceased person's estate

As the funeral expenses are the first claim against someone's estate when they die, JobCentre Plus are allowed to recover the funeral expenses if the person who died had any assets, savings or insurance policies. Where the person has a surviving partner, the value of the home in which they lived is ignored and reasonable possessions left to relatives do not normally count.

Taking responsibility for the funeral

The partner of the person who died, close relative or close friend can apply for a funeral payment. However, when making a payment, Jobcentre Plus will consider who is the most appropriate person to take responsibility for the funeral. They can refuse to make a payment where they feel there is a closer relative or friend.

They will also refuse payment where there are two relatives equally close and the person who has not taken responsibility would not have been entitled to a payment from the Social Fund or would have received less help than the person who did take responsibility for the funeral. If you are refused a payment on these grounds, the decision can be appealed and so you should get advice.

How to claim

A funeral payment can be claimed up to three months from the date of the funeral and the claim can be made even if the funeral has already been paid for. To make a claim, fill in form SF200.

This is available at the local Jobcentre Plus office. Payment is normally made to you or - where the bill has not yet been paid - to the Funeral Director. If the deceased person's estate has not been sorted out Jobcentre Plus will normally make a payment in full and then recover the money at a later stage.

What costs are covered?

If you are entitled to claim help with the cost of the funeral, the payment is made up of two parts. Certain costs can be claimed as individual items, all other costs are covered by a payment of £700.

What is covered by the £700?

The items listed below are the only items claimed according to their cost. The payment cannot exceed £700 even if the funeral is more expensive; therefore this has to cover all of the following expenses:

The coffin, the hearse, care of the deceased and the funeral directors expenses, transportation costs of less than 50 miles, car for the mourners, flowers, organist and religious requirements.

All the other expenses have to be covered within this grant of up to £700.

What items can be paid separately?

- In the case of cremation, the crematorium fee, costs of doctor's certificates, medical references and the fee for removing any medical device prior to the cremation taking place.
- The cost of a burial, including purchase of a new plot for exclusive right of burial.
- Cost of documentation needed for example to release funds, which result in a deduction from the funeral payment.
- Transportation to and from the place of rest or funeral directors premises for any part of the journey, which is more than 50 miles
- Travel costs for one return journey within the UK for the person responsible for the funeral arrangements, to enable them to make the arrangements or attend the funeral.

The payments only cover 'reasonable expenses' and there can be restrictions where the deceased wished to be laid to rest in a different area to where they were living.

How to register

a death Attached to the medical certificate of the cause of death is a notice of who can register a death.

One of the people on this notice should take the Doctors Certificate to the registrar's office of Births Deaths and marriages in the sub-district of where the death occurred.

The Registrar's office in the London Borough of Hounslow is located at:
88 Lampton Road, Hounslow. Tel: 020 8583 2089

Please telephone and check when the Registrar is available to register the death. Take with you the Doctors certificate and give it to the Registrar.

The Registrar will ask you some important questions relating to the deceased:

- The date and place of birth (town and county if born in the UK and Country if born abroad)
- The date and place of death
- The deceased's first names and family name (and the maiden name where necessary)
- The deceased's occupation and the name and occupation of the deceased's spouse or civil partner (if appropriate)
- If the deceased was married or in a civil partnership, the date of birth of the surviving widow, widower or civil partner
- The deceased's medical card (you will get this back)

The Registrar will give you a Certificate of Registration of death (known as the green form) depending on what service you have chosen. The Certificate must be given to the Funeral Director, so that arrangements can proceed.

The registrar will also give you a Certificate of Registration of death (form DB8). This white form should be completed after reading the notes on the back and returned to Jobcentre Plus.

The Death Certificate

If you want copies of the certified entry made in the Register of Deaths, these can be purchased for a small fee. You can purchase as many Death Certificates as you require for claims regarding pensions, savings, bank accounts etc.

The Police

If the death occurred suddenly, or the death is unexpected or happened due to an act of violence or accident then the police must be advised. The Coroner will be notified in such cases. The Police or Doctor will do this.

The Coroner

When a death has been reported to the Coroner, this will need to be investigated to establish the actual cause of death. The Coroner may ask for a Post-Mortem to be performed.

The Coroner will hold an inquest in cases where death appeared unnatural, unexplained or due to violence or an accident. For further information about a death, which has been reported to the Coroner, contact the Coroner's Office. You can get the address and telephone number from the Police.

Arranging the funeral

Do not make any funeral arrangements until you are sure that the death does not have to be reported to the Coroner as this may affect the date when the funeral can be held. Find out if there is a will as this may give specific request for arranging a funeral.

If you arrange a funeral you are responsible for paying for the bill. It is a good idea therefore to check how the funeral will be paid for and whether there will be enough to cover the costs.

The funeral director can arrange all aspects of the funeral service you require. Remember to ask for a written estimate of the total cost of the funeral, so that you are clear on what has to be paid and what it is for.

Under the Hounslow Community Funeral Scheme the funeral director has to give you a written estimate within three working days unless you make changes to the funeral.

If the cost of the funeral is likely to cause financial problems this can be discussed with the funeral director. Advice can be given on how to reduce the costs and if applicable to claim assistance from Jobcentre Plus Social Fund for a funeral payment (claim pack SF200).

What to do after a death

Jobcentre Plus Booklet D49 provides detailed information and advice on everything that needs to be done following a death and procedures for administering an estate. The booklet is free of charge and is obtainable from Jobcentre Plus or by calling the Pension Service on **0845 265 265** or the Benefits Enquiry Line on **0800 88 22 00**.

Who can claim?

Funerals are expensive and many people find it difficult meeting all the costs involved. In some situations Jobcentre Plus can help with the cost of the funeral. This leaflet explains who can claim and what help you can get from the Social Fund.

In order to be able to claim help with the cost of a funeral, you need to be getting, or making a claim for, one of the following benefits:

- Income Support or Income based Jobseekers Allowance
- Housing Benefit or Council Tax Benefit
- Child Tax Credit at a rate higher than the family element
- Working Tax Credit to include the disability or severe disability element
- Pension Credit

If you get or have applied for and are eligible for any of these benefits, you can claim help with funeral expenses through the Social Fund. However, the financial help that you can get is limited.