Arranging a Funeral

Provided by

Willows Funeral Service

An independently owned family run business

The first few days following the loss of a loved one seem to consist of an endless succession of decisions, along with a great deal of paperwork. This booklet is intended to help you through the practicalities, with factual information and guidance regarding registration, arranging the funeral and any relevant legal matters.

Our experience has always been that dealing smoothly and conscientiously with the practical aspects of death can be a good way of coming to terms with the loss in the early stages. Bereavement affects people in a great variety of ways, none of them 'right' or 'wrong'. As funeral directors, our primary responsibility is to assist family and friends through the initial tasks that they face, so they can be involved at all stages of any decisions that need to be made.

With this in mind, we have tried to include every alternative at all the points where a decision might be required, as well as giving brief descriptions of all the usual procedures involved.

If you have any further queries about the contents of this booklet, or anything which we have not included, please do feel free to call us on 01323 733354.

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17 Station Parade, Eastbourne, BN21 1BE
Telephone ~ 01323 733354

Our family caring for your family

Registering A Death

The government has recently introduced changes to the death certification process to provide independent scrutiny of deaths in all cases, and give bereaved people a voice. Since 9th September 2024, all deaths in any health setting or in the community that are not investigated by a coroner are reviewed by NHS medical examiners. Medical examiners are senior medical doctors who are contracted to provide independent scrutiny of the causes of deaths not investigated by coroners, outside their usual clinical duties. They are trained in the legal and clinical elements of death certification processes. Medical examiners seek to answer 3 questions:

1. What caused the death of the deceased?
2. Does the coroner need to be notified of the death?
3. Was the care before death appropriate?

Medical examiners answer these by providing independent scrutiny, with 3 elements:

- a proportionate review of relevant medical records
- interaction with the doctor completing the Medical Certificate of Cause of Death (MCCD)
- interaction with a bereaved person, providing an opportunity to ask questions and to raise concerns
- Medical examiners' conclusions can inform learning to improve care for future patients, and in a minority of cases are referred to established clinical governance processes for further review.

If a death has occurred in the community i.e. at Home, or in a Nursing Home/Hospice and was expected, a GP will complete the Medical cause of death certificate, this is then sent to the Medical Examiners office for review as outlined above.

1. Once informed by a Medical Examiner that the necessary documentation has been sent to the Registrars the death should be registered within five days. Registration should usually be made by a Relative, someone who was present at time of death, the occupier of the house where the death occurred or, by the person responsible for arranging a funeral service. The Funeral Director is not usually eligible to do this on your behalf.

2. It is important to check when the Registry office is open, please note that it is always necessary to have pre-booked an appointment.

3. The death must be registered within the district in which it occurred. West Sussex is considered one district this means that the death can be registered in any of the available offices within the County. However, if the death occurred in the Royal Sussex County Hospital, then the death must be registered in Brighton. If the death occurred at East Surrey Hospital registration must take place in Surrey usually at Reigate or Leatherhead. If you cannot personally visit the office because you live too far away, please ask for advice about registration by declaration. We can usually help to make appointments for you if you should wish either online or over the telephone.

4. If the death has been subject to Coronial investigation, there will be no medical cause of death certificate and your appointed Coroner's officer will advise you of when you may register. They will provide the registrar with all relevant documentation prior to your appointment. The Coroner's office will provide you with an "Interim death certificate" to act in place of a death certificate issued by a registrar, once registration has taken place.

5. When attending to register you will be asked questions regarding names, dates, addresses, and places which will feed into the register entry. To assist you with providing accurate information, it would be useful if you could bring supporting documentation with you relating to the deceased and the person registering the death (informant) such as National Health Service (NHS) number/medical card, passport, driving licence, utility bill, birth and marriage/civil partnership certificates. Do not worry if any of these supporting documents are not available as the registrar can still proceed to register the death.

6. Ask for as many copies of the death certificate as you think you will need, you will usually need one certified copy (not photocopy) for each Insurance, bank or pension company you are dealing with. The registrar should be able to help you work out how many copies you will likely need.

Please Note

It is common practice for the funeral director's employees to drive across Britain for people who have died whilst away from home, or who wish their funeral to take place in a different area from that in which they lived. There is no foundation in the commonly held idea that there are legal or financial restrictions or penalties in transporting a body across county boundaries. The only factor is travelling costs.

Burial or Cremation?

Most people have a clear preference about this, of which their family will be aware. It is likely to be the first question the funeral director asks you. There may be a letter or Will which makes the wishes of a loved one clear. There may also be a pre-paid funeral already arranged. If so, the main details will be on record at the funeral director's office.

Burial

Burial in a Churchyard

If a loved one lived or died in the parish of an Anglican church with space available in the churchyard, and was a Christian of any denomination, they have a right to burial in that churchyard. Similarly, if there is already a family grave in the churchyard, with space for another interment, it may be used even if a loved one lived elsewhere. There are, however, some churchyards in this area that have no further space for new burials.

There would usually be a funeral service in the church attached to the churchyard, but other options include a short graveside ceremony, or a service held elsewhere.

It is worth noting that there are currently a number of restrictions on the style and material of headstones and other memorials on graves in churchyards. If you are likely to want a wider choice, you may prefer the less restrictive regulations of a cemetery.

Burial in a Cemetery or Burial Ground

Cemeteries and burial grounds are owned and operated by local authorities or parish councils. Often, rights of burial are sold for a number of years. The fee is normally substantially lower for a resident in the parish or district than for someone from outside the area. Some parish councils restrict burials within their burial grounds to local residents or those with a strong local connection. If the family already own a plot with space for a further burial, there is a scale of fees depending on the conditions of the original purchase.

Many people have a funeral service in their own local church, and then go on to the cemetery for the burial. Others prefer to use the chapel attached to the cemetery, if there is one. A third possibility is to have a brief ceremony beside the grave itself. Your funeral director can advise on the rules and regulations concerning burial in any of these places.

Green Burial

There is increasing demand for 'natural burial' and the nearest green burial site with available space and without extra non-parishioner fees is Clayton Wood, south of Hassocks at the foot of the South Downs. Most natural burial grounds work in the same way as cemeteries, in that a plot will need to be purchased (this can be done in advance). There are more restrictions on the style of the coffin used and specific type of memorial, which are advised of at the time of making arrangements.

Cremation

Our local crematoria in the area are Eastbourne Crematorium, Wealden Crematorium, Horam and Woodvale and The Downs Crematoria in Brighton.

All crematoria require the completion of an 'Application for Cremation' form along with Ashes Instruction. The funeral director will help with these forms, which are usually completed by the next of kin or an executor. Forms must be at the crematorium 2-4 days before the cremation is due to take place, depending on where the service is being held. Further paperwork is required which will vary depending on the circumstance(s) of the death. The funeral director will guide you through this.

Organists can be arranged to play at a service being held in both chapels at Woodvale Crematorium or in the main chapel at the Downs. Eastbourne and Wealden Crematoria do not have Organs within their service areas. All crematoria have facilities for playing recorded music via their media system. The majority of people choosing cremation now have the whole funeral taking place at the crematorium. Some people, however, do choose to have a church service to precede the committal at the crematorium, or a memorial service to be held in church afterwards. There is no requirement that a minister of religion conduct the funeral at a crematorium, if a secular ceremony is preferred.

All religions are given every opportunity to conduct appropriate ceremonies. For those whose faith demands that the actual cremation be witnessed, special arrangements will be made.

Most crematoria have the ability to display a picture of a loved one on a screen in their chapels for the duration of the service. They also provide 'visual tributes', where a selection of photographs provided, can be shown, usually to an accompanying piece of music. This is arranged by the family directly with your Funeral Directors, who will then liaise with the media company on behalf of the family to import the photographs chosen for a loved ones service. Some can also, if requested, record services to be viewed at a later date and/or arrange to broadcast a live service via a Secure internet connection. All of these services may incur additional fees over the standard price of a cremation service.

Date and Time

One of the most important considerations will be when the funeral is to take place, especially if there are mourners travelling from a distance or who have commitments which cannot be altered. The availability of the church, minister, crematorium and/or cemetery are all outside of the funeral director's control. The funeral director is usually able to be most flexible in accommodating the desired date and time. A sensible suggestion is to find out any times when the most important attendees would not be readily available and by working around those times, should enable all parties to find a time which suits everyone. The funeral director should be made aware at the earliest possible opportunity of unsuitable times as well as any preferences. We suggest travel arrangements - especially flights - are not made before the date and time for the funeral is fixed, as alterations can be awkward (and costly) and may make an already difficult time more stressful for those concerned.

Time is booked at regular intervals by most crematoria. In practice this leaves about thirty minutes for the actual service. If a long service is planned, or a funeral with a great many mourners, there is an option of making an extended booking. The cost of this varies depending on the crematorium concerned. There is a variation in amounts and those concerned with costs may find benefit in choosing a different crematorium or asking if earlier times of day attract smaller fees.

Some families' prime concern is to have the funeral take place as soon as is possible (within constraints of practicalities such as cremation paperwork). It should be borne in mind that greater flexibility over the time of day of the service - for example, choosing to have the service earlier in the morning than might be most people's preference - may mean the service could take place sooner than anticipated. The 11am to 2.00pm (approximately) time of day tends to be most popular to enable people to have a reception afterwards, and there seems to be a slight preference for Mondays and Fridays to allow more distant mourners to either travel the day before or after the service.

Cremation Only

Over time, it has become more popular to accede to the wishes of someone who states that they do not want a funeral service at all, and instead to have what is known as a 'cremation only' funeral. A loved one is conveyed directly to the crematorium without use of the chapel or without any formal service having taken place elsewhere first. Some crematoria offer a reduced rate for this service, which is sometimes also known as 'direct cremation'.

In response to this, we have introduced a cremation only option, which starts with the simplest arrangements possible and involves the use of a hearsette and our pallbearers.

We would, however, respectfully offer the following advice: a cremation only funeral is not for everyone and it should be considered carefully. Many people find that the funeral is an essential part of the grieving process as it may help to close the chapter in which one is recently bereaved and start the new phase of life in which one gradually gets used to the person who has died no longer being part of our lives in the same way. In some senses, the funeral is as much for those close to a loved one as it is for a loved one themselves. If you do wish to arrange a cremation only funeral you may like to consider some other way of commemorating the life of a loved one. Perhaps a gathering with friends and family to share memories would be appropriate. Some people do this on the day when the cremation has been arranged, or include the interring of the ashes with this.

We always suggest that everyone discusses funeral arrangements well in advance of their death, so it is known what is wanted, and in these types of conversations, the family should not be afraid to express their own feelings about a loved ones plans. It may be that having a cremation only funeral would be difficult for the next of kin, but that a compromise could be reached. Some people may say they do not want a funeral when they really mean that they would not want a lengthy service in a place of worship, or a large attendance of distant relatives. In these circumstances, a small, private gathering of close family to listen to some favourite music may be more appropriate to meet their needs but may also help with the important function that a funeral service can fulfil for the family.

Other Decisions To Make

The Officiant

The choice of who to officiate at the service is an important one, as it governs the style of the funeral service. You may know a religious officiant or have a friend who you wish to conduct the service - in any instance their availability must be considered when booking the day and time of the funeral. If you do not know an officiant, the funeral director will establish the type of service you would like and engage a suitable officiant for you. Some of the options available to you include:

Church of England Minister

Every residence is part of a Church of England parish which will (unless in a period of transition, called 'interregnum') have an incumbent (or resident) minister. A deceased person has the right to have their funeral conducted by the incumbent minister of the parish in which they resided. It should be remembered that the minister's availability will have to be considered when making funeral arrangements, and that if a service in church is required, the church's commitments will also need to be taken into account. It is not usually possible to have a church service without the incumbent minister officiating, unless at their discretion and with prior consent. It should not be assumed that a previous incumbent minister will be able, or willing, to return to their 'old' parish to officiate at a funeral service.

There is a set Church of England funeral service which the minister needs to follow; the service will therefore include prayers (including the Lord's Prayer), at least one bible reading, and words which will no doubt be familiar to most people who have attended funerals in the past. While there are options for the family or friends to customise the service to an extent (for example, in choice of hymns and music, and in which bible reading(s) are used), it should be borne in mind that no aspect of this service can be excluded. Therefore, if you only wish to include some aspects (for example, The Lord's Prayer, but no other religious parts; or to sing a hymn but otherwise have a secular service), a Church of England minister will not be able to officiate for you.

In the event of the parish church being interregnum, arrangements will usually have been made for a designated alternative minister to be used in that period. If for any reason the family do not wish to use their parish minister, or they are unavailable, the funeral director should be able to call upon retired clergy to fulfil the same role.

Other Religious Denominations

All religions will have their own beliefs surrounding funeral ceremonies. The funeral director is happy to liaise with an officiant of any faith, and will always try to find someone of any denomination to officiate if the family do not know someone appropriate. It may be the case within some faiths, however, that a minister will be reluctant to take a service for someone who was not in their congregation, or non-practising.

Semi– or Non-religious Funerals

Where a loved one and/or family do not have a specific religious belief, you may choose a civil celebrant. These are people whose profession is to carry out funeral and other services. They are not ordained to any faith but are trained in helping the family have what they would like in the service. Note that a civil celebrant differs from a humanist minister. The funeral director can recommend a humanist minister to take the service, but be aware that they will not allow there to be any religious aspect at all to the service. In contrast, a civil celebrant will be happy to accommodate hymns and/or prayers if that is the family's wish.

Choice Of Music And Hymns

You may have set ideas about the hymns and music you would like played during the service. If not, the person officiating at the funeral will guide you. At the crematorium, you may choose to use an organist (there may be an extra charge) or pre-recorded music, or both. During the service, hymns may be sung or music may be listened to. Music can be selected to be played as the congregation enter and exit, as well as at the time of committal. The choice of music can vary hugely, from hymns played by the organist through to modern pop songs on the media system or CD in church. Your funeral director can guide you as to what is possible and will need to know your choices in advance, for them to confirm details with the crematorium. In a church or other place of worship you may be restricted by their guidelines but do check with the minister.

Transport Arrangements

A hearse to transport the coffin to the funeral will usually be provided as a matter of course (although other modes of transport are available), but further cars are optional. The main decisions to be made are whether mourners wish to meet the hearse at the funeral venue or follow it - and if the latter, where from; and whether they wish to use their own transport or the funeral director's limousine(s). Where there is more than one venue, for example a church service followed by cremation, a combination of these arrangements can be made - for example, everyone travelling to the church in their own transport and meeting the hearse there, and then the main mourners using the funeral director's limousine to follow the hearse to the crematorium.

The Chapel Of Rest

Many relatives and friends wish to come and pay a last visit to the person they have lost, in the days before the funeral. There is a quiet chapel for this purpose, where visitors may come for a private spell to use, as they feel they need to.

It is often a difficult decision as to whether to do this and nobody can adequately advise on such an emotional matter. It sometimes helps to think ahead to this time next year, and how you may feel if you have not said goodbye in the way you would wish. Many people do feel they have already done all that was necessary, especially if the death was expected, and took place, for example, in a hospice.

It is important to some people to see a loved one in the hope they will find them more at peace and while this is something which the funeral director will always strive to achieve, regrettably it cannot be guaranteed.

Similarly, there is no easy answer as to whether or not children should be brought to the chapel. Situations and individuals vary, but there are times when adults are afraid to show their distress to their children, which can leave a child quite confused. It is natural to be upset when someone dies, and there is no need to hide this from children, within reasonable bounds.

We may on occasion offer our professional advice when physically seeing a loved one could be particularly distressing for you. As an alternative we might suggest spending time in the Chapel of rest alongside a closed coffin.

It is very common for relatives to wish to put a small token inside the coffin, a flower or photo or farewell note. For burial there are few materials that would raise objections. For cremation, slightly more care is required, but there are rarely any difficulties.

Jewellery

You will be asked by the funeral director whether a loved one is wearing any jewellery, and if so, whether it is to be removed or not. If it is to be removed, it is helpful if it can be collected before the funeral takes place. If this is difficult, jewellery can be given to one of the mourners at the funeral. In either case, it is usual for a receipt to be signed.

Clothing

Many people wish to provide clothes for a loved one to wear. These can be brought in at the time of making the funeral arrangements, or soon afterward. It helps us as we know in good time that clothes are being provided. The alternatives are to use the nightclothes that were worn at the time of passing or we can provide a gown in white, blue or pink, at no extra cost.

Choice of Coffin Style

Over recent years the availability of different styles of coffin has increased greatly.

A 'traditional style' coffin will either be made of wood veneer or solid wood and will vary from a very simple style through to panelled designs with a raised lid. All are appropriate for burial or cremation though many people prefer to select a solid wood coffin when a loved one is to be buried.

There are also a wide variety of coffins made from non-traditional materials. These include natural materials such as willow, wicker, bamboo and seagrass, which many people feel are an environmentally friendly choice as well as being attractive in appearance. We can also provide painted cardboard or veneered coffins to set or bespoke designs, meaning the coffin can become very personalised if required. The options are far too numerous to detail here but your funeral director can discuss what is available if necessary. It should be noted that, while many people feel that cardboard is a cost-effective alternative to a more traditional coffin, anything but the most simple of designs will in fact usually be more expensive to obtain than our simplest veneered coffin.

People often assume that non-traditional coffins can be obtained at a lower cost, but they are often hand-made, which affects the price at which a funeral director will be able to obtain one. Any coffin which has to be ordered specially may take some days to arrive and this may affect the ability to have a funeral service at very short notice.

Flowers or Donations

Many people feel that it is a needless extravagance for a lot of friends and more distant relatives to buy flowers, especially for a cremation. It can be difficult to know what to do with them following a service. To satisfy the wishes of mourners to contribute something, there is very often a fund in memory of a loved one, usually to an established charity. We can help handle these donations, and forward them to the charity concerned. We also provide a MuchLoved tribute page in memory of a loved one.

Money donated to charity in memory of a loved one is held by the funeral director for at least three weeks after the funeral, and then forwarded to the charity concerned. The amount raised, along with a list of who donated, will be sent to the family. Those wishing to donate should be informed, where possible, that cheques should be made payable to the charity, not to the funeral director.

However, some do feel that a funeral demands a showing of flowers. When a young person dies, many people feel a particular need to send flowers. The usual system is for florists to deliver tributes to our premises in time for the funeral director to make a note of all the names on the flower cards, and to arrange them appropriately in the hearse. If necessary a special car can be provided to transport a very large number of flowers.

We can deliver flowers to a local hospice or nursing home after the funeral service has taken place, if they are suitable. We will remove cards from the tributes after a service and return them back to our office to create a floral tribute booklet for family to keep.

Condolence Books

In the event of a large funeral, it can be very difficult for the family to know exactly who attended the service. Books of Condolence are increasing in popularity as a means of ensuring everyone's message remains in the same place and, unlike the more traditional system of attendance cards, the family do not have to worry about a suitable means of storage. The book itself then becomes an important keepsake for the future. We can help provide these at an additional cost if required.

Order of Service Booklets

A printed Order of Service is becoming increasingly popular both as a memento of the funeral and a help to guide mourners through the service. Words of hymns, readings, photographs and other images can all be included. We offer our printing service and are able to meet most requirements.

Obituary Notice in Newspaper

The local Eastbourne Herald is the usual place for death announcements in the Eastbourne area. Notices can be inserted by the funeral director and the cost added to the final account. The Times or the Daily Telegraph are the customary national newspapers for a notice, however, these are costly in comparison to a local newspaper.

Checklist for Arranging the Funeral

- If you wish for a Burial or Cremation Service?
- Would you like to use a particular Minister or Celebrant?
- Are any limousines required?
- Where you wish the ceremonial cars to meet on the day, if this is at your home address or directly meet at the Church/Crematorium?
- Your music/hymn choices?
- If you wish loved ones to be dressed in their own clothes or a gown provided by us?
- Are Chapel visits required?
- If you wish for floral tributes?
- Do you have a nominated Charity which people can donate to in memory of a loved one?
- Are obituary notices required?
- Are Order of Service booklets required?

A Baby Or Child's Funeral

When a child, at whatever age, dies, their parents are presented with a range of decisions which they have probably not ever considered before. Most of the topics so far covered in this booklet are relevant to a baby or child's funeral, except for the style of coffin. There are an increasing number of special coffins available for babies and children but many parents still prefer a simple white coffin covered in flock material.

All deaths have to be registered, even if the death is that of a child. Unfortunately, in the case of a baby who dies soon after being born, this may mean that both the birth and the death have to be registered at the same time. The hospital where the birth took place will be able to advise on the procedures which need to take place and the paperwork which will be required.

A baby who is stillborn after 24 weeks gestation must be registered and a burial or cremation must take place. The parents do not need to arrange this; the hospital will be able to explain what other arrangements are possible. Before 24 weeks, none of this is necessary if the parents decide it is not in their wishes.

Whether the baby is stillborn or dies after being alive, the funeral choices are the same. It is recommended that any decisions are made carefully to ensure the parents' wishes are fully carried out.

For a child's funeral, the family will often prefer that a hearse not be used at all. A lighter-coloured vehicle is available if required. There are many ways the funeral director can help the parents in remembering a baby or child after their death, such as taking hand or footprints or bringing the coffin home for a short while. As with all funerals, the parents should feel free to discuss their requirements and the funeral director will do their best to facilitate those arrangements.

Organisations such as The Stillbirth and Neonatal Death Society (SANDS); the Foundation for the Study of Infant Deaths; Oscar's Wish; or the Compassionate Friends can offer useful support and information.

The Funeral Itself

Sometimes mourners follow the coffin into the church or chapel, but families might well prefer to be seated before the coffin is carried in, especially in winter, or if there are elderly or infirm relatives to be considered. The funeral will be organised throughout by a senior member of staff (usually referred to as the 'conductor') who will take charge of every detail. The conductor will indicate to mourners the appropriate time to go into the church or chapel and direct them to their seats; guide them on when to leave, and will be aware of exactly what has been arranged regarding music, flowers, transport and other elements of the funeral. Crematorium or church staff will provide music as required. Pallbearers will be provided to carry the coffin. If the family wish to be pallbearers themselves, this can be arranged.

In the case of a cremation, a family will also have the choice as to whether, at the end of the service, they would like curtains to close around the coffin or to remain open. There is no possibility of a loved ones ashes from more than one cremation becoming mixed together because ashes are carefully removed after every one. Arrangements can be made for a witness to be present at the cremation, if this is a religious requirement or otherwise requested.

Flowers will be laid out in a special area outside the chapel for mourners to see. They will remain within the flower cloisters all day. After a few days floral tributes will be removed. Please advise your funeral director if you wish flowers to be returned home, or donated to a local nursing home where they will, if suitable, appreciate these.

With a burial in a churchyard or cemetery, after the service has taken place in the church, the usual procedure is for the coffin to be carried out to the grave, with the officiant and family members, where the interment takes place.

The grave will be filled in immediately the mourners have left. Flowers may remain on the grave.

Sometimes, attendees may assume that the burial part of the service is private or only for immediate family, as was once traditional. This is particularly the case in those instances where the burial is not in the same place as the service e.g. if it is in a cemetery or burial ground after a church service. It is useful to make your wishes in this respect clear to the funeral director and officiant, who can then ensure the wider circle of mourners know whether or not they are welcome or expected to attend.

If you are having a printed order of service, appropriate wording can also be used to convey your wishes. Please ask for more assistance.

Afterwards
The Cremated Remains (Ashes)

Once a cremation has taken place there are a number of options regarding the cremated remains. If the family wish them to remain at the crematorium, they will probably be contacted directly about the range of memorials and services available. Different crematoria offer different selections.

If a member of the family has previously been cremated at the same crematorium, there will be a record of the position of the cremated remains, whether scattered or interred, and the two sets of remains can usually be reunited.

If the family wish to scatter cremated remains privately, or to have them interred in a family grave, or in a new cremation plot, they will be collected from the crematorium by the funeral director on our next visit, or by another person, as nominated by the cremation applicant. If required, the funeral director will liaise with a church minister and arrange for an interment ceremony, with or without relatives present.

Many cemeteries have cremation plots which are supplied under similar terms to plots for burial. Precise details vary between cemeteries. Such plots can be marked with stone tablets. Most churchyards have a Garden of Remembrance, which is specifically designated for the burial of cremated remains.

The funeral director can provide a casket suitable for the interment of cremated remains. These are usually wooden with the name of a loved one engraved on a small plaque on the lid. A choice of styles is available. Please note that unless requested otherwise, cremated remains will be returned in the urn from the crematorium. Some churches or cemeteries will request the remains are interred loose or in a specific type of casket, e.g. biodegradable. Please check that the casket you have selected will be suitable for the final resting place of the cremated remains.

It sometimes happens that a decision cannot immediately be made regarding the cremated remains, in which case they may either be temporarily left at the crematorium or at the funeral director's premises. After a month the crematorium will wish to know what is to be done, while the funeral director may offer a longer period of time before the choice is made.

Payment and Legal Responsibility

A breakdown of the different expenses will be provided in the form of a full estimate for the cost of the funeral. This will also include other fees and disbursements made to the crematorium, minister and any others. This estimate is compiled at the time the funeral arrangements are made, and any financial complications or difficulties should be discussed then.

The individual who makes the funeral arrangements becomes responsible for the costs. It is generally quite acceptable for all financial matters to be handled by a solicitor, and the funeral director will be happy to send the account directly to the solicitor.

Monies are available to contribute towards the cost of funeral arrangements where the relative making the arrangements can satisfy the Social Fund that they meet the criteria for this assistance. Please note, this is based on the circumstances of the living relative, not the deceased. Claims should be made via Bereavement Service helpline. All details can be found at www.gov.uk/funeral-payments. It should not be assumed that funding will be granted, and it is certain that even a maximum award will not cover the full cost of even the most simple funeral.

It is usual for the funeral director to request a deposit where the account is not being dealt with by a solicitor or a pre-payment scheme. This will usually be to cover the costs incurred through carrying out the funeral e.g. crematorium or cemetery fees, newspaper notices and so on. Payment is requested before the funeral takes place and can be made by credit or debit card, BACS, cash, cheque or banker's draft. If there are concerns about the ability to pay for the funeral arrangements, please express these to the funeral director as soon as possible.

All of the above are matters to be discussed and decided upon when making arrangements for the funeral during a visit to the funeral director's office. If required, a home visit by a member of staff can be arranged.

We can provide an invoice to the bank if funds are available and they will usually pay by Bacs or issue a cheque.

Pre-Paid Funerals

We work exclusively with Golden Charter, one of the largest providers of funeral plans in UK.

As funeral plans are now regulated by the Financial Conduct Authority some of our team members have completed additional training, enabling them to talk through your requirements and answer any questions that you may have. They will explain your payment options so that you can choose which of the options available to you, best suits your circumstances. You can be sure that when the time comes, we'll deliver the funeral as set out in your plan.

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Memorials

Many people feel the funeral is not completed until there is a permanent marker on the grave or ashes grave.

If a headstone has been removed from a grave for a second burial, we would advise families to get back in touch with us within six months to start organising the additional inscription and works to add to the existing memorial. If it is a new burial or a cremation plot, appropriate memorials can be supplied. A grave needs to be left to settle for at least six months before a stone can be affixed (and this may be longer dependent on ground conditions or regulations of the burial place in question). A memorial can take up to three to four months to complete. If this is the case there need only be a short interval before thinking about the memorial stone.

As has been mentioned throughout, not every memorial will be appropriate for every place of rest. All churchyards and most cemeteries will have rules and regulations covering various aspects of what they allow such as materials which can be used or accepted sizes. We will work with you to ensure the memorial not only represents a fitting tribute to a loved one but also that all these rules are met so that the memorial is appropriate to its final setting.

A special consideration with a memorial for an ashes plot will be the order in where the interment of the ashes and the placing of the memorial is carried out. An interment can be carried out in a relatively short time following the funeral while, as mentioned above, a memorial can take some weeks to produce. A decision will need to be made as to whether the ashes should be interred at an early opportunity and the plot left unmarked (Willows Funeral Service can, at an additional cost, supply a temporary marker) while the memorial work is completed, or whether the ashes should be retained in the care of the funeral director or a family member until the stone is ready, to enable it to be placed immediately after the interment. Either option is equally feasible so it is a personal choice dependent on how the family feels about having the resting place of the ashes.

The Grieving Process

It often happens that not until the funeral is behind them do people really become aware of what they have lost. In fact, one of the most positive aspects of a funeral is that it carries the newly bereaved through the first distressing days and gives them something practical to do. The rituals of death have always served this same purpose of easing the transition into the new phase of life for those left behind whilst at the same time acknowledging that a unique individual has gone forever.

However, it must be borne in mind that making decisions may be difficult in the light of the bereavement. It must be stressed that there is no necessity to have the funeral at any specific length of time after the death. Indeed it may be unhelpful to 'rush through' the arrangements and the funeral itself and realise later the whole period was something of a blur. The most important thing is to proceed at a pace that seems suitable.

One of the most important things for many people at this time is to talk about their experiences and emotions of the recent days or weeks. There is often a fear that a loved one will be forgotten, and talking about them, remembering episodes and habits from the life now ended can be very consoling. Particularly if there are children in the bereaved family, it is important for them to feel they can freely refer to Granny or Grandad, or whoever it may be, without a sense that this is unacceptable. This becomes even more important if they have lost a parent or sibling.

Many people in our culture regard it as undesirable to show strong emotion in front of children. Although this has the protection of children in mind, it can also lead to serious anxiety and confusion in the child. At the extreme, if there is no visible sign of grief, the logical conclusion the child may draw is that there is no justification for sadness, and their own feelings then become hidden and denied.

Equally, at the other extreme, small children do need to feel that life goes on, and that death is an unavoidable part of our overall experience, so there can be difficulties if a close relative is severely incapacitated by grief for any length of time. The charity, Winston's Wish, was set up with the aim of helping children who have suffered bereavement of a close family member and they can assist you further. Their telephone number is 08088 020021 and their email address is ask@winstonswish.org.

Different individuals respond to loss in different ways. It is very common indeed for there to be an element of relief, for example, mixed with the sadness. This may be readily understood when a very ill or old person dies, but it can also be a prominent emotion in other circumstances. It is important to remember that there are distinct positive aspects to death, alongside the obviously painful ones. There is often a tendency to feel guilty about this, and to believe that any show of humour or optimism is misplaced around the time of a death. This is unfortunate for a number of reasons - not least because guilt can lead to a disabling degree of depression and an interruption of the healthier process of working through grief and sadness.

Loneliness is probably the greatest enemy at this time. Even if there are other people around, there is unlikely to be anyone who can replace a lost spouse or parent effectively, at least in the early days and weeks. Each time someone close to us dies, we lose that facet of ourselves which only that individual know. Shared memories, pet names, day-to-day habits, are all gone forever. This can be true of more distant relatives, as well. An elderly brother or sister will take many childhood memories with them, as will aunts and uncles, sometimes too. Worst of all, if a child dies, so do all our hopes and expectations for that life, and all that we inevitably invest in our own offspring. There is no real 'cure' for this, simply a resolve to come to terms with it. For most people there will be new friendships and interest in time to help fill the gap.

Local provision of support groups will vary by area but most GP's will be able to offer advice. Some national charities, for example CRUSE Bereavement Care, are set up to offer help and advice at a time of bereavement. They have a daytime helpline, 0808 8081677 which may prove useful. There are counselling services available on the NHS (which may have long waiting lists) as well as privately run services. Please ensure any private counsellor is suitably accredited.

Groups formed for the purpose of helping with bereavement will often concentrate initially on giving considerable time and space to the expression of the more personal aspects of the loss. Then,

little by little, members of the group are encouraged to look forward, and move into the new phase of their life. People very often need some help in doing this, especially if they have devoted much of their own time and attention to caring for the person who has now died. The sudden absence of such a demanding focus can result in a sense of floundering and purposelessness which is hard to deal with.

The greatest long-term benefit of such a group is probably the bonds which grow between the group members, which may continue long after the initial sessions with a leader. It is quite usual for people to continue to meet informally and to offer friendship and understanding to each other over many months and years.

Further Resources

For more information, please feel free to contact us on: 01323 733354

Our website below maybe useful if you have access to the internet; it contains links to many useful websites:
www.willowsfuneralservices.co.uk

Willows Funeral Service is proud to be a member of the Society of Allied and Independent Funeral Directors (SAIF). This is our regulatory body who can provide you with further information and their details are listed below:

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SAIF
Telephone: 0845 230 6777
01279 726777
www.saif.org.uk

Our Fleet

Willows Funeral Service
17 Station Parade, Eastbourne, BN21 1BE
Telephone ~ 01323 733354

Our family caring for your family