

# Arranging a funeral



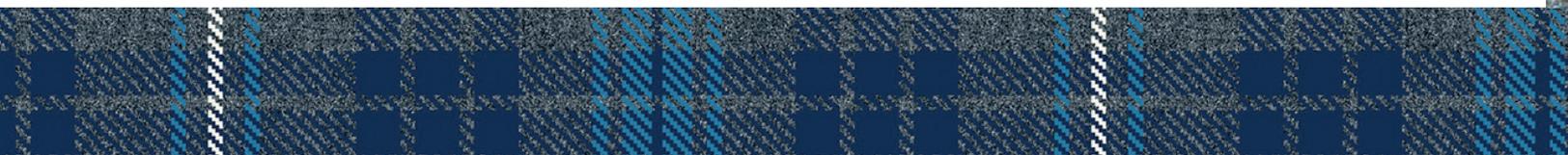
# How we can help arrange a funeral?

**This booklet takes you through all the different things you'll need to think about, decide and do. It goes from what to do when someone dies, through the ceremony, and on to what happens after the funeral.**

The funeral can be exactly the way you want it. Funerals are all different: simple or grand, religious or not. You want the funeral to feel right and to be fitting both for the person who died and for those who are left behind.

That could be as straightforward as choosing a favourite song, hymn or reading for the ceremony. Or it could mean having a theme that runs through all the arrangements, like using a team's colours, or including reminders of something the person loved.

We'll guide you through the options and how much everything costs. We'll explain everything, at every step. If you have any questions, you can call us any day of the week at any time, day or night.



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# What to do when someone dies

**When someone dies, contact us straight away and we can guide you through the next steps. Whether someone dies at home, in a nursing home or in hospital, a doctor will be required to fill in a Medical Certificate of Cause of Death, a Form 11.**

## If the death is sudden

Things are a bit different if the death is unexpected. The emergency doctor or the police will call in the Procurator Fiscal to find out exactly why and how the person died. Contact us as soon as you can. We can explain what's happening and keep in touch with the Procurator Fiscal for you.

## Abroad, or away from home

If the person needs to be brought back to the UK from anywhere else in the world, or brought home from a different part of the UK, then you can get in touch with us straight away. We can help with all the practicalities, like arranging transport.

## If they've already paid for the funeral

If you think the person might have bought a funeral plan, either one of ours or one of our partners, let us know and we can check for you. It would help us if you could bring the person's funeral plan summary or reference number, if you have it, but don't worry it's not essential.

## Getting in touch with us

When you get in touch with us, we'll arrange a time to come and visit us, or for us to visit you, whichever suits you best. If you prefer, we can come to meet you somewhere else, like a friend's house or a solicitor's office. In that conversation, we'll talk about your options and answer any questions you may have.

## Where will they be before the funeral?

We recommend letting us take care of the person, we will prepare them for the funeral and keep them safe, either at our funeral office or one of our specialist mortuaries. Whilst with us, they will be treated with the utmost respect and care. If you'd like, we can bring them to your home immediately before the funeral. Or you can sometimes choose for them to stay in your own home, if it's appropriate to do so.

## What we'll need to know

- The person's full name, address and age.
- Where they are now.
- The name and contact details of their doctor.
- Whether you have the Medical Certificate of Cause of Death yet.

# How to register the death

**Registering the death will give you the documents you need for the funeral, though we can start making arrangements and giving you advice before that.**

## Who registers the death

The person who registers the death is usually a relative of the person who has died. If no relatives are available, then the death can be registered by:

- Anyone who was there when the person died.
- Someone who lives in the place where the person died.
- The person who's taking responsibility for arranging the funeral.

The person who registers the death will need to visit the Registrar, which will mean making an appointment. We will give you their contact details and can assist in making the appointment.

## What you'll need to give to the Registrar

The Registrar will need to know some things about the person who has died.

- Their full name.
- Their place and date of birth.
- Their home address.
- The date of death, and where it happened.
- Their occupation.
- If they had a pension or an allowance from public funds.
- If they were married. (If they were, the Registrar will need to know their living spouse's date of birth).

## The Registrar will also need to see their:

- Medical Certificate of Cause of Death.
- National Health Service medical card (if you have it).
- Birth Certificate.
- Marriage Certificate (if they were married).

## What the Registrar will do

They'll issue a white certificate of registration of death, a Form 14. We will require this to send onto either the crematorium or cemetery, whichever is appropriate. They will also give you a shorter, known as 'abbreviated', copy of the full death entry made in the National Register. There is no charge for these documents.

Additional certified copies of the entry of death can be obtained from the Registrar for a small charge (these may be needed for legal or financial purposes). Registering a death might work a bit differently if the Procurator Fiscal is looking into the death. If that happens, we can talk to you about it and give you advice.

# Arranging the funeral

**We'll guide you through all the steps and choices you have. We're experienced in arranging funerals for all, regardless of religion, faith or culture.**

One person, our client, needs to take on legal responsibility for the funeral, and will also need to make sure the funeral is paid for. If you're that person, you'll need to give us instructions for the funeral and make the decisions.

We'll also take care of all the practicalities, including sorting out dates and times with whoever takes the service (whether that's a priest, minister, celebrant or someone else) and making arrangements with the crematorium or cemetery. We'll help you with the documents you need to fill in.

Once the decisions have been made, we'll give you a clear summary of exactly what we've agreed to do, with a detailed estimate of how much it will all cost.

## The first things to think about

We'll help you to decide what sort of funeral it will be. Here are some things to consider:

- Will it be a burial or a cremation?
- Where will the funeral take place
- a church, a crematorium, a cemetery chapel, beside the lair, or somewhere else?
- Would you like a minister or civil celebrant to be there?
- Will the funeral be religious or non-religious?
- Non-religious funerals can be conducted by a Humanist, civil celebrant, or by family and friends. They tend to focus on the person's life, personality, and their relationships with other people.

## Burial or cremation?

The choice between burial and cremation may be influenced by many factors such as religion, the wishes of the person who has died or family tradition.

## Burial

People are usually buried in a kirkyard or cemetery, and you can choose between using an existing lair or purchasing a new one.

## Existing lairs

If there's already a family lair you'd like to use, we'll need to see all the documents you have for it. Don't worry if you can't find the paperwork – we can help. Then we'll need to check that there's space in the lair for this burial.

## Fees

There are charges for buying new lairs, opening lairs and replacing headstones. These charges vary by area but we'll tell you exactly how much.

## Headstones

Our experienced stonemason can design and prepare a headstone for a new lair or add an additional inscription to an existing memorial.

## Other kinds of burial

There are other options too, including burial in woodlands, vaults or at sea. At woodland burial grounds, instead of using headstones, people may be commemorated by planting trees or putting up a simple wooden marker.

## Cremation

### A full service or a shorter committal?

All crematoria have chapels. You can either hold the full service there, or just have a short committal at the crematorium after having the main service somewhere else.

### Webcasting or recording the service

Most crematoria have cameras, so that people who can't be at the service can watch it via webcast or later on a DVD. We can advise if this is available locally.

# Personalising the Funeral

Over the next few pages, we'll give you an idea of some of the different ways we can help you personalise the funeral.

## Choosing the coffin

Deciding on a coffin can be difficult when you're grieving. Our trained and experienced colleagues will help you make your choice, we'll explain all the options and answer your questions.

We have a wide range of coffins and caskets. As well as traditional wooden ones, we have wool, cardboard and personalised picture coffins where you can choose a particular image, scene or photograph to be printed on to the coffin. Our woven coffins include Willow, Bamboo, Water Hyacinth and Banana Leaf. You can also decorate the coffin with flowers or flags. While we're looking after the person, you're welcome to put any personal or sentimental items in the coffin; people often like to put in photographs, letters or keepsakes. Crematoria won't allow certain items, but we will talk to you about that.

## Carrying the coffin

We will arrange for our bearers to carry the coffin or you might prefer to have relatives or friends carry the coffin.

## Dressing

We can dress them in their own clothes, this could be a favourite item or outfit, like a football shirt, a uniform or a wedding dress. Crematoria won't allow certain items but we will talk to you about that. We also have gowns which you might find a good alternative.

## Visiting

We have viewing rooms, if you'd like to visit, some people find this comforting, but some people prefer not to view the person at rest. If you'd like, you can put photographs or mementos in the chapel of rest or leave items with us and we'll place them in the coffin for you.

## The procession

The cortege (the traditional funeral procession) takes the person to the place where the service will be. Some mourners prefer to go straight to the service, but some like to be part of the procession, or to follow it in their own cars. You can choose where it begins (often our funeral office or the person's house) and which route it takes. If you'd like, it can take a particular route or go past a special place.

## Choosing the vehicles

You don't have to choose a traditional black hearse, you may prefer a vintage hearse, a horse drawn or a motorbike hearse instead. There are also lots of other ways to make the hearse individual. We've used Land Rovers, lorries, buses, tandem bikes and even a milk float.

We can provide limousines, let us know if you require these and how many. The law says that children younger than 12 have to use a child seat or booster cushion, we'll talk to you about this.



## Mourners' clothes

Some people ask mourners not to wear black, or even ask them to wear bright colours instead. If you would like us to wear bright ties for instance on the funeral to match a colour or theme, we can do this for you. If you don't mention it, most mourners tend to wear smart dark clothes.

## Music

For the service, you could play favourite songs, others prefer traditional organ music, which could be live or recorded. You might like to have a different sort of musician playing at the service such as a piper.

## Eulogies

A eulogy is a few words about the person who has died, said at the service. Some people like to write a short speech, others prefer to read a favourite poem or piece of writing. Eulogies usually last a few minutes and try to say something about what made the person special or what was special to them.

## Service stationery

Funeral stationery includes things like orders of service, attendance cards and condolence books. It's a good way to personalise the funeral, by adding photographs, pictures, messages, readings, hymns or poems. We can help you with how it looks and with the words, so it's all just right and then arrange for them to be printed. There are also memorial cards and bookmarks which can also be given out at the funeral or after the funeral as a keepsake.

## Donations

If you'd prefer, you can ask people not to send flowers and instead give a donation to a charity or other organisation which we can help with the collection of at the end of the service.

## Online Tributes

In partnership with Much Loved we can provide you with an online tribute page, that displays funeral arrangement information and collects donations for your chosen charities, including Gift Aid.

This special memorial website is a place where you can share memories and stories with family and friends, light candles, add music and photos, as well as leave messages.

## Death notices in newspapers (commonly called obituaries)

You can choose to have an obituary notice in a local or national newspaper. This publicly announces the death and lets people know about the funeral arrangements. You can also include some words about the person who's died, we can help you to create and design the notice.

## Keepsakes

It can be comforting to have something to help remind you of the person. We can arrange various mementoes, For example their fingerprint can be captured on a piece of jewellery such as a necklace, bracelet or keyring or their ashes layered within coloured glass to create a beautiful lasting tribute.





## The Reception (Funeral Tea)

After the service, family and friends may have something to eat and drink in a place nearby – a pub, a hotel or someone's house. We can help you with the decisions and we can make the arrangements for you.

It's good to think about:

- The number of people there might be
- Where you'll go
- What you'd like to eat and drink
- Who'll do the catering

## Flowers

We understand the important role flowers can play in helping to say goodbye. We've got a separate brochure for all the different types of flowers you can choose from, or you can see them on our website.

We can work with the florist to create any design that you choose, so that the flowers really say something about your loved one. This might be as personal as an arrangement that spells out 'MUM' or 'DAD' or something simple which has a special meaning for you. We can use flowers to create tributes which represent hobbies or interests which the person loved; we've created animals, cricket bats, cars and even musical instruments out of flowers.

After the funeral, we can save the cards that came with all the flowers, we can also pass on the flowers to places that would be glad to receive them.



## How much will it cost?

Every funeral we arrange is unique and it's the choices that you make that will determine the final cost of the funeral.

We'll guide you through the funeral choices available and give you a clear, written estimate of how much the funeral will cost based on the arrangements you've chosen.

### Services that we provide

These are the things that make up the cost of the funeral:

- Our Professional Charges – Provision of all services including appropriate advice, support and guidance. All personnel necessary to carry out the funeral arrangements. This includes personal supervision of all the arrangements before, during and after the service, liaison with third parties, such as clergy, crematorium, cemetery and florists, use of the funeral office facilities, preparing and attending to all essential documentation and provision of all necessary funeral personnel.
- Caring for the person, bringing them into our care, their preparation and presentation, including the use of a viewing room.
- Provision of a hearse and all necessary personnel.
- The coffin or casket.
- Other costs like limousines and flowers.

### Additional costs for services provided by others

These are often referred to as third party charges or disbursements, and we do ask for a payment towards these when you arrange the funeral.

#### These can include for instance:

- Minister or Officiant's fee

#### Burial:

- Purchase of the lair
- Interment fee (opening the lair)

#### Cremation:

- Crematorium fees

## If it's getting too expensive

We know that finances can be difficult at this time, we can always look for changes we can make to the arrangements to help to tailor costs. If you don't think you have the money to pay for the funeral, please let us know as soon as possible. Our experienced colleagues will be happy to talk through your needs and help you decide on the options that best suit you. We'll then be able to confirm any additional costs that may be incurred.

## Funeral Support Payment

You might be eligible for a Funeral Support Payment, which is provided by the Scottish Government, we can advise you how to make a claim.

Phone:

**0800 182 2222**

Web:

[mygov.scot/funeral-support-payment](http://mygov.scot/funeral-support-payment)

## Simple Funeral

We understand that some families may wish to keep things simple or just keep the cost down which is why we also offer a Simple Funeral.

Our Simple Funeral provides a lower cost funeral option with the comfort of knowing that quality isn't compromised, as we guarantee to provide our usual high levels of care and standards. We understand that while you may want to keep a funeral simple, there may be some traditions or beliefs that you'd like to follow. We can help you with these.

## Fair Funerals Campaign

We take the issue of funeral affordability very seriously and recognise that funerals can be expensive. In 2015 we signed up to the initial Fair Funerals pledge organised by Quaker Social Action and in January 2020 we renewed our pledge to the new campaign.

The Fair Funerals pledge 2020 is a free and voluntary commitment made by UK funeral directors. The pledge is an opportunity for funeral directors to demonstrate that they are fair and are dedicated to meeting the increasing demand for price transparency within the funeral industry.

## Scotmid Co-operative Society Membership

If you're a member of Scotmid Co-operative Society, you'll be able to benefit from member prices when you arrange a funeral or funeral plan with us. Visit [www.scotmidfunerals.coop](http://www.scotmidfunerals.coop) to find out more.

## How to pay for the funeral

You'll need to pay towards the third party costs when you arrange the funeral. For everything else, we'll send you an invoice about seven days after the funeral. The balance is due within 35 days from the date of the funeral. You can pay it at the funeral home by cash, cheque, debit card, or arrange an electronic transfer.

If there's anything in the invoice that you don't understand, please get in touch so we can help. We can send the invoice to your solicitor, if you'd like. Just let us know as early as you can so that we can make a note to do that.

If you're the person who's taken responsibility for the funeral, you're also responsible for paying for it. You may be able to arrange for the funeral to be paid by the person's estate rather than paying for it yourself. But if there isn't enough money in the estate (or if you got a Funeral Support Payment but it was insufficient) then you would owe the rest.



# On the day of the funeral

**Before the funeral, we'll call you to run through all the arrangements so you can be reassured that you will know exactly what will happen on the day.**

## **We'll take care of everything**

We'll make sure that everything happens on time during the funeral, and that it's all done in a dignified way, following the law, and respecting religious and local customs.

## **About the service**

The immediate family can choose to follow the coffin and sit at the front. If it's a cremation, during the committal the coffin can be obscured from sight usually by the closing of curtains. If it's a burial, the coffin is lowered into the lair during the service.

We'll do everything the way you'd expect us to.



# After the Funeral

We'll always contact you after the funeral to make sure that everything was as you expected on the day. After the funeral we are still here to help in any way we can whether that's arranging an acknowledgement notice, a memorial or simply providing further guidance and support over a cup of tea.

## Acknowledgement notice

After a funeral, people sometimes put an acknowledgement notice in a newspaper. It's a way of publicly thanking everyone who came. We can help you design it, and put it in the paper.

## Questionnaire

We will send you a questionnaire a few weeks after the funeral, asking how things went and giving you the opportunity to make comments and suggestions. If you would prefer not receive this please let us know.

## Headstones

Our experienced stonemason can design and prepare a headstone for a new lair or add an additional inscription to an existing memorial.

## Stationery

Designed to fit inside a wallet or purse, Memorial Cards provide a small keepsake which can be treasured by family and friends. These can be personalised with poems, readings, photos and personal messages. Memorial cards and bookmarks are available in a range of designs and can also be designed to match the chosen style of Order of Service.

## Service of Remembrance

We hold an annual service in memory of all those whose funerals we have carried out during the year, we will arrange for you to be sent an invitation.

## Memorial Christmas Tree

Throughout December we host a tree in each of our offices so as to allow family and friends an opportunity to write a personal message and place it on the tree.





# Who needs to be informed

Following the death of a family member there are some services and organisations that you may be required to inform. This list is not exhaustive, but hopefully it will be a helpful reminder.

## Financial

- Accountant.....
- Banks.....
- Building Societies.....
- Car Insurance.....
- Credit Card Providers.....
- Credit Union.....
- Investment/Share Companies.....
- Life Insurance Companies.....
- Loan Companies.....
- Private Pension Plan.....
- Revenue Authorities.....
- Social Welfare.....
- State Pension.....
- Store Cards.....
- Tax Office.....

## Household

- Council Tax.....
- Electricity.....
- Gas.....
- Heating Oil Suppliers.....
- Household Insurance.....
- Landlord.....

## Household (continued)

- Maintenance Contracts (eg. Alarm).....
- Milk Delivery.....
- TV and Internet Provider.....
- Water Supply.....
- Window Cleaner.....

## Health

- Dentist.....
- Doctor.....
- Optician.....
- Private Medical Insurance.....
- Therapists  
(eg. Chiropractor, Chiropodist).....

## Membership

- Gym.....
- Library.....
- Sports Clubs.....

## Subscriptions

- Charities.....
- Magazine Subscriptions.....
- Mail Order Companies.....
- Trade Union.....

# Useful Contacts

We're here to help in any way we can, please contact us at anytime, before or after the funeral.

We'd like to know if there are any ways in which we can improve our service. If you can, it would really help if you can complete the short questionnaire that will be sent to you following the funeral.

## Find your local funeral office

0800 996 1927

[www.scotmidfunerals.coop](http://www.scotmidfunerals.coop)

## To find out about a pre-paid funeral plan

0800 996 1927

[funeralplans@scotmidfunerals.coop](mailto:funeralplans@scotmidfunerals.coop)

If you're a member of Scotmid Co-operative Society, you'll be able to benefit from member prices when you arrange a funeral or funeral plan with us. Visit [www.scotmidfunerals.coop](http://www.scotmidfunerals.coop) to find out more.

## To get in touch with our legal services partners at Gilson Gray

0131 516 5354

[www.gilsongray.co.uk](http://www.gilsongray.co.uk)

## Contact the National Association of Funeral Directors

NAFD, 618 Warwick Road, Solihull, West Midlands B91 1AA

0121 711 1343

[www.nafd.org.uk](http://www.nafd.org.uk)

## Find out about the Funeral Support Payment

If eligible Funeral Support Payment helps pay for funeral costs if you live in Scotland.

0800 182 2222

[mygov.scot/funeral-support-payment](http://mygov.scot/funeral-support-payment)

## Cruse Scotland Bereavement Care

0845 600 2227

[www.crusescotland.org.uk](http://www.crusescotland.org.uk)

## Good Life, Good Death, Good Grief

[www.goodlifedeathgrief.org.uk](http://www.goodlifedeathgrief.org.uk)

## Fair Funerals 2020

[www.fairfuneralscampaign.org.uk](http://www.fairfuneralscampaign.org.uk)

## Good Funeral Guide

An independent funeral resource.

[www.goodfuneralguide.co.uk](http://www.goodfuneralguide.co.uk)

## Tell Us Once

A service that lets you report a death to most government organisations in one go.

[www.gov.uk/tell-us-once](http://www.gov.uk/tell-us-once)

