

# **BEREAVEMENT SUPPORT**

## ***AIREBOROUGH FAMILY PRACTICE***

SILVER LANE SURGERY  
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With many thanks to the Bereavement Service of Wheatfields for  
permitting the copying of parts of their booklet.

*This booklet has been prepared, based on the booklet offered by Wheatfields Hospice, to give you some support and comfort at an extremely difficult time.*

*This booklet has not been written to replace any contact that you may wish with the Doctors of the practice and we would be only too pleased to see you to talk over how you are feeling about the past, present and the future.*

*The first pages of this booklet stress how much we understand the difficulties you face after the death of someone you were fond of. We hope we make it clear to you that there are no rules, no specific order of feeling and, in fact, no simple feelings that you can have at this difficult time. You are an individual and we would hope to treat you as one but there is some practical advice in the second part of this booklet which you might find helpful.*

*The Doctors and Staff of Aireborough Family Practice.*

## THE EXPERIENCE OF BEREAVEMENT

Each person's experience of bereavement is special to them – there really isn't a 'right' or a 'wrong' way to grieve.

### AFTER SOMEONE DIES

Even if you knew that the person was dying, your first reaction when the death occurs is likely to be one of shock. Other experiences may follow:

- ⌘ You may feel cold, numb, empty and unreal for a while. These feelings may last throughout the days leading up to the funeral, and afterwards.
- ⌘ You may experience physical sensations such as tightness in your chest or difficulty in swallowing. You might also feel that there is a knot in your stomach or sinking feeling may come on when you think of the person who has 'gone'.
- ⌘ Your sleep and eating patterns may also be upset for a while.

It is such experiences which show that we are in shock because of an important loss in our life.

### GRIEVING

Grieving is a natural process which will help most people, eventually, to find a way of learning to live with the death and to continue with life, but grieving does not always come naturally. We can be surprised by the range of different feelings, or even the absence of feelings. You may feel that your experience is "strange", that you've never felt like this before and people sometimes feel that they are 'going mad'. Such experiences are perfectly normal in the experience of grieving.

## WHAT COULD HELP?

Here are some suggestions which may help you in the early weeks following the death, although only *you* can judge what could help.

- ⌘ **You need to give yourself time.** At first it may seem that so much needs to be sorted out. But once the practical matters are out of the way, there is not usually any need to decide or do anything in a rush. If you take things gently you will be better able to follow your own thinking and feelings and talk with others about how you are coping. It is so important that you respond in your own personal way to what has happened.
- ⌘ **Take care of yourself.** Your body, mind and spirit need a chance to heal themselves. Try to eat as well as you can. Your body needs nourishment at this time especially. Accept sleep whenever it comes, even if your usual sleeping routine goes for a while.
- ⌘ **It could be helpful** to have a general check up by your GP. Make the GP aware of the recent loss in your life so that they are in a position to support you in the weeks and months ahead.
- ⌘ **Talking about your Loss.** You may or may not feel ready or able to confide in other people but, if you can, find someone you trust with whom you can share your loss. You might have a family member or friend with whom you can talk or, you may find it easier to talk to someone outside your personal network. If so, you are welcome to contact the Practice and discuss this with a doctor.

## FOR PEOPLE WHO HAVE LOST A PARTNER

Below are thoughts shared by people who have had support from the Bereavement Service about what is difficult and what can help when we are bereaved.

### What can help

- ⌘ A need to be busy / keep yourself occupied.
- ⌘ Getting out – being around other people, helps time to pass more quickly.
  
- ⌘ People are really important / having company.
- ⌘ A need to talk things through – about the person, what it's like without them.
  
- ⌘ Helps to just have the TV / radio on as “background noise”.
  
- ⌘ To be with people who have had a similar experience.
  
- ⌘ To actually talk about the life of the person who has died, important to remember.
  
- ⌘ Also need to find things to do – ‘no-one is going to do it for you’
  
- ⌘ Can feel ‘useless’ – so seek ways of feeling useful.
  
- ⌘ Having a belief system – can help with the process of accepting the person's death.
  
- ⌘ Important how we view the person's life – helps if we feel they lived a full life and didn't die ‘before their time’.
  
- ⌘ Making the effort to go places, doing things can be hard but after, ‘you're glad you made the effort to go’.

## What can be difficult

- ⌘ You start to be much more aware of, or worry more about your own health.
- ⌘ Really hard to have lost a partner who 'knew who you were, understood your moods'.
- ⌘ Loss of confidence, hard to concentrate on things.
- ⌘ Tough to keep making decisions on your own.
- ⌘ It's hard for others to understand what it's REALLY like.
- ⌘ Wonder 'what's life all about' – searching for meaning / purpose in life now. Left thinking "who am I now?"
- ⌘ Can 'make mountains out of molehills' when things go wrong i.e. washer breaking down, changing a light bulb, dealing with banks, insurance companies, etc.
- ⌘ Difficult to think about what you are doing / doing things on your own.
- ⌘ You CAN learn to live with it – but you don't know how long it takes.
- ⌘ Person's belongings – what should we do with them? How long should you keep them for? Often get advised to 'sort them out' but don't want to. Take your time over this.
- ⌘ Going out with other couples can feel awkward.
- ⌘ Can be hard to cook and shop for yourself – 'can't be bothered'.
- ⌘ Coming back home to an empty house after going out for the day / going away.

# PRACTICAL ADVICE AFTER SOMEONE HAS DIED

## WHAT DO I DO NOW?

After someone has died you may feel in a state of shock and disbelief. It is not unusual when one is feeling like this to find it hard to remember everything that needs to be done. We hope that the following information in this leaflet will help you through the practical things that need to be done soon.

There are some things that need to be attended to immediately. You may not have to do them all and it may be helpful to ask other family members, relatives or friends to accompany or support you as you carry out these important tasks.

### Within the First Few Days

#### Who to contact

- Collect Death Certificate from hospice / doctor / hospital
- Collect deceased's belongings from hospice / hospital.
- Telephone relatives and friends.
- If employed, contact your employer.
- If you have children, contact the school.

#### Registrar's Office

- Contact Registrar's Office to make an appointment to register the death (see next page for more details)
- Collect extra copies of the Death Certificate

#### Contact Undertaker

- Agree cremation / burial service format
- Agree date, place and time of service
- Decide about having flowers or charity donations
- Let family and friends know about date, time and place of service and decision about flowers / charity donations
- Organise flowers from yourself

## After the Service

Think about what you would like to do:

- have people come back to your house
- hire church hall / pub / other venue
- refreshments – think about how many people might come and who will prepare the refreshments.

## REGISTERING A DEATH

You need to register the death within five days at one of the Registrar's Offices in the Leeds area, listed below. Decide which Office is the most suitable for you and then you will need to ring a **central number** to make an **appointment** to register the death at the Office you would prefer.

**The telephone number you need to ring is:**

**0113 222 4408**

It usually takes about 30 minutes to register the death.

## REGISTRAR'S OFFICES AT 'ONE STOP' CENTRES IN LEEDS

<b>ARMLEY</b>	<b>2 Stocks Hill, Armley</b>
<b>RAWDON</b>	<b>Micklefield House, New Road Side, Rawdon</b>
<b>GARFORTH</b>	<b>5 Main Street, Garforth</b>
<b>LEEDS</b>	<b>Register Office, 2 Great George Street, LS2 8BA</b>
<b>MIDDLETON</b>	<b>St George's Road, Middleton</b>
<b>MORLEY</b>	<b>Town Hall, Queen Street,</b>
<b>OTLEY</b>	<b>8 Boroughgate, Otley</b>
<b>PUDSEY</b>	<b>Town Hall, Pudsey</b>
<b>ROTHWELL</b>	<b>Council Offices, Civic Building, Rothwell</b>
<b>WETHERBY</b>	<b>Council Offices, 24 Westgate, Wetherby</b>



### Take with you the following:

- The Medical Certificate of the cause of death and if possible take the deceased's Medical Card and Birth Certificate.
- If possible take any War Pension information about the deceased.

### You should tell the Registrar:

- the date and place of death.
- the deceased's last usual address.
- the deceased's full name and surname (and maiden name where appropriate).
- the deceased's date and place of birth (town and county, and country if born abroad).
- the deceased's occupation and the name and occupation of his / her spouse (where appropriate).
- whether the deceased was getting a pension or allowance from public funds, e.g. civil service or army pension.
- if the deceased was married, the date of birth of the surviving widow or widower.

### The registrar will give you:

- A certificate for burial or cremation (known as the green form) which you should give to the funeral director.
- A certificate of registration of death, which is called the BD8 form. You should fill in the back of the form if any of it applied and send it to your local Jobcentre Plus Office or Pension Centre.

If you want copies of the death certificate there is a charge of £3.50 for each copy. You may need copies if you are going to have to inform banks and insurance companies of the death. It is advisable to ask for extra copies straight away as there is a higher charge of £7.00 if you have to come back at a later date.

## PLANNING THE FUNERAL

Taking time to plan the funeral that you really want will help you to arrange something that is really fitting for the person and is the way you wish to say goodbye to them. Remember there is no hurry, take your time to plan what you want. If possible it usually helps to have someone who can help and support you through this process.

Most of us have little idea what funeral directors will do or charge for specific services and quotes can vary significantly. It may help to ask someone less involved to obtain maybe three estimates for you. Funeral Directors must fully itemise their estimated charges as part of their industry code of conduct and you are within your rights to choose only the parts of their services that you want. Remember that the cost of a funeral is not a measure of how much you loved the person. Once it is clear who is undertaking the practical arrangements, a date can be set for the funeral, which will allow for planning the event.

This does not always need to be done in a rush, although an early decision will need to be made about whether it is to be a cremation or burial. If at all possible invite close family and friends to share the planning of the funeral.

Decisions need to be made about the type of funeral that is most fitting for the person who has died.

- Will it be a burial or cremation
- Where will the funeral take place
- Who will conduct the funeral
- Who will be asked to the funeral
- How the funeral will be publicised so that those people who want to can attend.

If the person who has died had a faith then you may want to make contact with their **faith leader** who will help with the conducting of the funeral.

It is not necessary to have a religious leader for the funeral. You can do it yourself, ask a friend, or you could approach The Humanist Association to ask them to provide someone to lead the funeral. To get the number for a local person telephone the national number **020 7079 3580**.

## FUNERAL COSTS

Funerals can be very costly. A funeral can be paid for out of the estate if there are sufficient funds. Sometimes people have **insurance cover** or a **Pre-Payment Plan**, check for this in the deceased's personal papers. If the person arranging the funeral is on any of the following benefits:

- **Pension Credit**
- **Income Support**
- **Income Based Job Seekers Allowance**
- **Housing Benefit**
- **Council Tax Benefit**
- **Child Tax Credit / Working Tax Credit**

a proportion **may** be paid by the Department for Work and Pensions Contact number 0845 606 0265. If you ring them they will check your entitlement to any benefits including your eligibility for any Social Fund payment towards funeral costs. These claims can be dealt with over the telephone. They can also arrange to stop any benefit payments that the deceased was receiving.

**Coffins:** There are a wide variety of coffins from the traditional wooden casket to those made from more environmentally friendly materials. Funeral Directors will supply different types of coffins so ask what choices they have available.

## THE WILL

If the person has made a will someone may be named as the person to manage their estate and that person is referred to as the Executor. Also the will could contain the person's preference for their funeral and information about any pre-paid funeral plans.

If there are no financial assets or property, there is nothing that needs to be done. If there is no will but there is a bank account, or house left, then it is necessary to apply for '**Letters of Administration**' at the:

**Probate Office,  
Second Floor  
York House,  
Leeds LS1 2BA**  
**Telephone number: 0113 389 6133**  
**Open Monday to Friday 9.30am to 4.00pm.**

This office covers the West Yorkshire area. If you need information about other areas they will give it to you if you ring. You will need to request an application form. When you return it to them they will then send you an appointment.

### **CIVIL PARTNERSHIPS**

The Civil Partnership Act, which became law in December 2005, gives civil partners the same rights as married couples. This includes recognition if your partner dies without leaving a will, inheritance of a tenancy agreement and access to fatal accident compensation. As legal next of kin, you are exempt from Inheritance Tax on your partner's estate.

The Lesbian and Gay Bereavement Helpline can offer support and practical information. Telephone: 0207 837 3337 (Tuesdays, 7.30pm to 9.30pm). Website: [www.londonfriend.org.uk](http://www.londonfriend.org.uk).

### **FINANCIAL CONCERNS?**

If you need financial advice about matters relating to the death, funeral or other practical issues, you can ring:

**The Welfare Rights Unit**  
**0113 376 0452**

They will visit you at home if you cannot travel to their office.

## **BEREAVEMENT BENEFITS FOR SPOUSES AND CIVIL PARTNERS**

The Widow's Pension no longer exists for those widowed after April 2001, but you may be eligible for other benefits. Please be aware if your partner dies and you were not married you will not be entitled to any of the following benefits.

**Bereavement Payment** – if you are under state pension age, you may get a bereavement payment. This is a one-off, tax-free sum based on your partner's National Insurance contributions.

**Bereavement Allowance** – You may be entitled to bereavement allowance if you were 45 or over but below state pension age when your spouse or civil partner died. The amount depends on your age and your partner's National Insurance contributions. If you are 55 or over, you will get the full rate; if you are under 55, you will get less. These weekly payments last for one year and stop if you reach retirement age before the end of that time.

**Widowed Parent's Allowance** – you may be entitled to this if you are under pensionable age and bringing up at least one child for whom you receive child benefit. The total amount will depend on your partner's earnings and National Insurance record. These payments stop when the youngest child reaches 19 or leaves education.

A guide to the above allowances, 'Benefits and Bereavement', is available on the Citizen's Advice Bureau website, [www.adviceguide.org.uk](http://www.adviceguide.org.uk). Go to the 'Benefits' section. If you want or need any further advice, please contact the Practice and we will put you in contact with a trained Benefits Advisor.

# THINGS TO DO WITHIN THE FIRST FEW WEEKS

## Who to contact

- Insurance company – phone with policy numbers and ask them to write with their requirements
- Solicitor and start probate, if required
- Department for Work and Pensions re any benefits that need to be reviewed or stopped
- Local Authority – recalculating Council Tax
- Tax Office

## Bank

- details of direct debits or standing orders – cancel any relating to deceased
- change of account details
- request new cheque book and credit card if it was a joint account
- destroy/return any cards or bank books held by deceased

## Building Society

- visit branch with copy of death certificate
- change any mortgage / savings account details
- destroy/return any cards or building society books held by deceased

## Membership or Organisations/Publications

- contact any organisations the deceased was a member of and cancel any publication subscriptions.

## Mail

- contact the Mailing Preference Service to register with the Bereavement Register: The Bereavement Register, Freepost SEA8240, Sevenoaks TN13 1XR or ring 0870 600 7222.  
Website: [www.the-bereavement-register.org.uk](http://www.the-bereavement-register.org.uk)

## Others

Examples: passport office, driving licence office, car insurance, dentist, optician.

## REMEMBRANCE

There are a number of ways in which you and others may wish to record the death, in remembrance. One way is to record the person's name in a Book of Remembrance at the crematorium, cemetery or church.

**If a cremation takes place**, you will be asked to decide where you would like the ashes to be buried or scattered. It can happen at the crematorium or a place of your choice. There is no hurry to decide what to do with the ashes. They can be kept by the undertaker, at the crematorium, or by you. If you decide to bury the ashes it is possible to put a headstone on the place where they are buried.

If you do not bury the ashes, you may still feel that you would like a specific place to go to remember the person who has died. You might plant a tree, a bush or some bulbs, buy a bench to be put in a particular place or buy something to give to an organisation in memory of the person.

**If a burial takes place** then there is the place of burial to visit in the future, and you could put a headstone on the grave.

## **USEFUL WEBSITES : ADULTS**

[www.crusebereavementcare.org.uk](http://www.crusebereavementcare.org.uk) – a national organisation which promotes the well-being of bereaved people and help them to understand and cope with grief.

[www.tcf.org.uk](http://www.tcf.org.uk) – (The Compassionate Friends) – Support for bereaved parents and siblings.

[www.wayfoundation.org.uk](http://www.wayfoundation.org.uk) – For men and women under 50 who have lost a partner, providing social and support network.

[www.the-bereavement-register.org.uk](http://www.the-bereavement-register.org.uk) – Helps to reduce the amount of direct mail sent to those who have died.

[www.lbforum.org.uk/index.htm](http://www.lbforum.org.uk/index.htm) - Leeds Bereavement Forum

The Leeds Bereavement Forum supports the need in society to express grief and to come to terms with loss. The Forum is a city-wide network of organisations and individuals who offer services to bereaved people and these are all listed in a directory on the website.

[www.inheritanceissues.co.uk](http://www.inheritanceissues.co.uk) – Advice about Inheritance Tax.

[www.direct.gov.uk/en/rightsandresponsibilities](http://www.direct.gov.uk/en/rightsandresponsibilities) - Go to the 'Death and Bereavement' section for information on what to do immediately after a death, benefits, money and property.

[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) – Financial and benefit information. Go to 'Want to make a claim?' or visit your local benefits agency, post office of Jobcentre Plus.

***Probate and Inheritance Tax helpline*** – Telephone 0845 302 0900



## Contact details of Bereavement Services -

### Catalyst Bereavement Service

(Non-NHS Service – contact to discuss fees)

Catalyst Bereavement Service can support you at any stage in your journey through grief. It recognises that after a bereavement you may find different kinds of support helpful and your needs may change over time. So it provides the options of 1-2-1 counselling sessions or bereavement support groups to offer you choices to meet your needs. 1-2-1 counselling sessions are available to support you through the sometimes overwhelming and unpredictable impact that grief can have on your life. Clients have found it really helped to talk with a counsellor who is not involved in the bereavement; has no expectation that 'you should be over it by now' and has an insight into what is 'normal' and 'common' to experience in grief.

### Catalyst Bereavement Support Groups

If you would like to meet other people who are grieving and share experiences; reflections and ways of coping in an informal and welcoming setting then there is the option of joining a Catalyst bereavement support group.

The bereavement support groups have a maximum of 10 members.

They run for 6 sessions held once a fortnight with a daytime or evening group available.

They are held at Vicars Café Community Centre in Saltaire. It is located very close to Saltaire Station with parking available opposite. Each group session lasts two hours.

### Catalyst 'Walk & Talk' Groups

The aim of the 'Walk & Talk' group is to provide an opportunity for group discussion; support; socialising and exercise all in one meeting. It is held at the Nell Bank Centre in Ilkley which is set in an idyllic and stunning location that provides access to many different walks in the lovely surrounding countryside.

The group is held once a month from 10:00am to 2:30pm with a group discussion held in the morning and a walk in the afternoon.

Further information is available at the Catalyst Counselling website [www.catalystcounselling.co.uk](http://www.catalystcounselling.co.uk) and if you would like to ask any questions or are interested in either booking a counselling session or joining a group then please phone or email Sally Wambold at the following contact details:

Catalyst Counselling Service

Tel: 07880 548238

Email: [sally@catalystcounselling.co.uk](mailto:sally@catalystcounselling.co.uk)

## Children and Young People: -

Bereavement is particularly a difficult time for children and we strongly recommend showing them 'Badger's Parting Gifts' by Susan Varley which is easily available through local Libraries and all good book shops. Please remember that any of the Doctors of the Practice are available to discuss and help you in support of any child/children involved.

[www.winstonswish.org.uk](http://www.winstonswish.org.uk) – Telephone 01242 515157.

Helpline: 0845 2030405. Practical support and guidance to families with a bereaved child.

[www.crusebereavementcare.org.uk](http://www.crusebereavementcare.org.uk) - a national organisation which promotes the well-being of bereaved people and help them to understand and cope with grief.

[www.ncb.org.uk](http://www.ncb.org.uk) – Childhood bereavement network.

[www.rd4u.org.uk](http://www.rd4u.org.uk) - Designed for young people by young people. Part of Cruse Bereavement Care.