

# Bereavement Guide

"Grief is the price we have to pay for love, it is the cost of commitment."



 **Beckfords**  
Funeral Services Ltd

A practical guide following death

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## **Bereavement and what to do when faced with the loss of a loved one.**

Most people at some time will arrange a funeral or will assist in the arrangements. Important decisions will need to be made. The purpose of this booklet is to help you by providing information and suggestions that can guide you to make those decisions wisely and with more confidence. The funeral is a ceremony of proven worth and value for those who mourn the loss of a loved one. It provides an opportunity for the relatives and others who share in the loss to express their love, respect and grief and enables us to face openly and realistically the many problems and questions that death presents. Through the funeral, bereaved relatives, friends and colleagues take that first step towards adjustment to their loss.

Many people find themselves bewildered and perplexed when face to face with bereavement, particularly when the death of a loved one is sudden and unexpected. Questions without immediate answers quickly fill the mind: feelings of panic often cause confusion.

This booklet is designed to help you. It takes nothing for granted. It offers answers that to some may be obvious, but to many may be new. In a society that often seems to shun the reality of death this guide is offered for support and information.



This booklet has been sponsored by Beckfords Funeral Services Limited (Tel: 264202 or via '[www.beckfords.com](http://www.beckfords.com)') as a general guide to funeral arrangements. Beckfords are a member of the National Society of Allied and Independent Funeral Directors ([www.saif.org](http://www.saif.org)). It is meant to be only informative and not a definitive document on the funeral process; neither does it replace the advice you may require from your legal or financial advisor or the questions you should address to your minister.

# **BEREAVEMENT SERVICE**

We would like to continue to support you following your bereavement. If you would like to talk over any worries or problems please contact our

24hr Bereavement Line service  
on  
**251056**



## **WHEN DEATH OCCURS – A STEP BY STEP GUIDE**

- Call your Doctor.
- Notify the other family members.
- Notify the hospital if the deceased carried a donor card and you wish to observe the deceased's wishes.
- Contact your funeral director and if you wish a Minister. You may prefer your Minister to contact the funeral director for you.
- Locate the Will if applicable.

### **What should I do when someone dies?**

When death occurs, call a funeral director as in the step by step guide; they are 'on call' 24 hours a day every day of the year.

### **How do I choose a Funeral Director?**

Usually funeral directors will already be known to you and you will have previously experienced their level of service. Funeral directors will be listed in the Yellow Pages or advertise through the local media on or near the page for death notices. It is advisable to use a firm which is affiliated to a national association and complies to a detailed code of practice which, amongst many other things, means that they have a trading history and qualifications in providing funeral services. They adhere to a formal complaints procedure and comply with regular compliance and audit inspections in order to maintain their affiliation. If in doubt, ask your prospective funeral director for details of their affiliation and website details of the association of which they are a member, which you may wish to review.

### **Who makes the funeral arrangements?**

The funeral director will assist you with making funeral arrangements. These can be made at the funeral director's office or at the family home. If a church is chosen as the place for the funeral service, be assured that the funeral director is familiar with the rites and customs of all denominations. After ascertaining the family's wishes regarding

the funeral, the funeral director will be in contact with the minister about the service, e.g. music, hymns, readings, etc. and the necessary arrangements for burial or cremation.

### **Should we hold a funeral service?**

A funeral acknowledges that death has occurred and also that a life has been lived. Therefore, a funeral can help the bereaved family to accept the loss. However, you do not have to have a funeral but the services of a funeral director are still needed for dealing with the deceased.

### **Should a funeral service be left as a private event?**

It is not usual, but of course possible. However, while you remember your loved one, it is likely others will remember as well. Death touches and affects relatives, friends and others in a variety of ways. The funeral can provide everyone with an opportunity to acknowledge and to respond to the change that death has brought about. Experience indicates this will not be accomplished by getting the funeral over as fast, or as quietly, as possible.

### **Can a funeral service help me?**

The minister can give understanding support to those who mourn and help you in preparing the service. Talking together at this time may enable you to accept the reality of what has happened. This should make the service personal to you and your family and assists you with the grieving process.

### **Can children attend a funeral service?**

This is a question which is often asked. Children of any age can certainly attend funeral services but the child must be prepared so they know what to expect. Time must be given to answer their questions both before and after the funeral. It is important that the child is asked whether they want to attend.

## **What type of clothing is usually worn to a funeral service?**

Most funerals are dignified occasions with elements of formality. This may guide your choice of what to wear.

## **Who issues the Death Certificates?**

H.M. Greffier issues the formal death certificates but the funeral director usually organises the ordering of the certificates, gathering all the respective information from the doctors and family.

## **Why would a post-mortem be necessary?**

If the cause of death is not clear a post-mortem examination may be carried out. This is a detailed examination of the body to establish more accurately what caused the death.

## **What is and when would an inquest be necessary?**

An inquest is an enquiry into the medical cause and circumstances of the death. It is held in public. H.M. Procureur decides whether there will be an inquest and the police arrange the date and time with H.M. Greffier.

Reasons for an inquest – if the death was violent or unnatural, caused by industrial diseases, or if the cause of death remains uncertain after post-mortem examination.

As the inquest is public, relatives can attend. If the death follows an accident or circumstances which may lead to compensation, it is advisable to have legal representation. Permission may be given for burial or cremation before the inquest is concluded if it is likely to take some time.



## **What about embalming?**

The body must be embalmed for transporting to any destination outside of the Bailiwick of Guernsey. This is to satisfy transport legislation.

## **What procedure should be followed if a death occurs away from home (i.e. abroad)?**

Arrangements to repatriate the deceased can be complex, but are usually handled by your funeral director.

## **If a family has no church affiliation, who will officiate at the service?**

The funeral director would normally use your local minister but if you require a non-religious service your funeral director can advise you in making the appropriate arrangements in accordance with your wishes.

## **Is there a fee for the person leading the funeral, such as the minister, or the use of the church or place of funeral?**

Yes. These are included in the total cost of the funeral billed by the funeral director. The funeral director will advise you of these costs during the arrangements.

## **Can a Roman Catholic be cremated?**

Yes. Catholics are encouraged to take part in a Funeral Mass before the deceased is cremated.

## **What is done with cremated remains?**

Cremated remains may be left with the crematorium for scattering or burial or may be returned to the next-of-kin. However, many families choose to have the cremated remains buried, may be after suitable prayers, in a family plot or specially designated sections of a cemetery or churchyard. Some families also prefer to retain all or some cremated remains in an urn or appropriate container. Your funeral director will be able to explain the various options available to you.

The funeral director will hold the cremated remains for a time until the family has made a decision.

## **Is it necessary to have a coffin for cremation?**

Yes. Most Authorities require that the body must be placed in a combustible coffin, which is cremated.

## **Does anyone have to witness the cremation?**

A witness is not necessary but it can be arranged if requested.

## **Bringing back cremated remains for burial.**

The ashes of a cremated person who died in the U.K. may be interred in Guernsey without the services of a funeral director, although you might value this expertise.

## **A cremation certificate must accompany the ashes.**

The gravedigger of the cemetery concerned must be informed in advance. There is a small charge for opening a family grave. Permission must be sought by the relevant cemetery committee.

## **How can I express sympathy?**

### **Flowers:**

The presence of flowers is helpful during the funeral when the sorrows of one become the sorrows of all. The memory of flowers often remains for days or even weeks with the family. They also add something to the service itself. The sending of flowers is a way of expressing sympathy. Some families give friends the choice of sending flowers or making a charitable donation. Alternatively some families prefer flowers from close relatives only.

Cut flowers or flower arrangements can if requested by the family be sent to a hospital, hospice, home or relative after the funeral. Traditional wreaths have to be placed on a grave or within a garden of rest.

### **Memorial Donations:**

To some families, the idea of a contribution to a specific cause or charity is as much appreciated as flowers. Remember requests can be misinterpreted as dictating to friends the manner in which they should express their sympathy. Your funeral director can assist you with the

wording to be used in the newspaper notice, which will express your preferences with tact.

### **What is a memorial service?**

A service conducted by a minister or lay person in a church or chapel where the deceased person's body is not present. The family is usually present at this service which is customarily held sometime after the funeral.

### **What are the funeral arrangements for a stillborn or newly born baby?**

The parents can, if they wish, arrange the funeral with a funeral director to meet their own beliefs. The charges will then depend on the services required, but fees and charges are often reduced and sometimes waived. The majority of churches do not make a charge for the funeral of a child under 12 months.

If a child prior to 24 weeks into pregnancy is stillborn the Law stipulates that a miscarriage has occurred, but regardless of this fact the child / foetus is still termed as human remains and therefore a funeral can be arranged. A garden of remembrance is designated for this at Le Foulon.

### **Can funeral arrangements be made in advance?**

Yes. This facility has been offered by funeral directors for many years. Instructions, as given to the funeral director, are filed with the funeral director until required. Most will also prepay the funds necessary to carry out the terms of the agreement through a national prepaid funeral plan available through your funeral director. When using a funeral director who belongs to a national association the funds are held in trust to remain secure from any loss.

This arrangement gives the person the freedom to choose the style and format of the funeral, demonstrating their thoughtfulness and care for their family and friends by not only easing the burden of funeral costs but removing the stress of making the arrangements. This ensures that their wishes are adhered to.

## **What does an average funeral cost?**

A quoted average can be misleading and does not give all the answers. You should ask the funeral director about all the relevant charges and receive a full explanation of all their services.

## **How to pay for the funeral?**

Normally, the funeral expenses are met from the estate of the deceased. If there are insufficient funds the States Social Security Authority, Supplementary Benefit Section should be contacted by the family at Edward T. Wheadon House, for help.

If the deceased was born after 1906 and was an insured man or woman, then the widow, widower or children will be entitled to claim a death grant, which will help with some of the expenses. The application form is normally sent automatically by the States Social Security Authority. More information is detailed in Leaflet 49 Death Grant, obtainable from Edward T. Wheadon House.

## **Is a will involved?**

It is considered a good idea to make a will. It is not necessary to have a will, but if a house or land is owned, Guernsey Law requires two wills to be made, one covering your house and land (the realty) and the other covering your money and personal possessions (the personality). Appropriate legal advice is advisable.

When seeking the deceased's will, bear in mind that many people leave their wills with their advocates' firm or bank.

## **What does the executor do?**

If there is a will the executor or administrator specified in the will may need to obtain a grant of probate or letters of administration to carry out the winding up of an estate. In the majority of cases the personal representative will need professional help from an advocate, but if the estate is small they may decide to undertake it themselves, in which case they may apply direct to the Ecclesiastical Court at St. Peter Port Constables Office – Tel: 721732.

In all but the smallest of estates, banks or insurance companies will require to see either a grant of probate if there is a will, or letters of

administration if there is no will. They will then hand over the contents of a bank account or the sums payable under insurance policies to the representative of the deceased.

### **What happens to the debts (liabilities) and assets?**

Normally debts are paid out of the deceased's estate. Relatives do not have to pay them out of their own income or savings. Before paying debts or sharing out the money or possessions, it may be necessary for the personal representative to take the precaution of advertising for creditors, allowing a specific time in which claims can be made. The deceased's bank account will be frozen unless it is a joint account.

Check the deceased's papers for any life assurance or insurance policies and other assets such as bank accounts, investments, saving certificates, premium bonds, stocks and shares etc.

If you are sorting out the deceased's estate without legal advice or the authority of a grant of probate or letters of administration, you should take particular care, as you could be liable to an aggrieved heir if you make a mistake and distribute the estate wrongly. It is advisable that legal advice is sought.

### **What if there is no will?**

If there is no will, the residue of the estate after all debts are paid is divided amongst the persons entitled according to Guernsey law of inheritance.

## **BENEFITS WHICH MAY BE CLAIMED**

- The death grant if the deceased was born after 1906. (Please note that a time limit to claim applies)
- Widow's benefit.
- Widow's pension.

Please refer to the States Social Security Department for more details, which may be applicable to your personal circumstances.

We have deliberately omitted details of benefits available from the States Social Security Department relative to death. To reproduce them here would not be possible. However, all the necessary booklets are freely available at Edward T. Wheadon House, Le Truchot, St. Peter Port, Tel: 732500 (office hours) or from the Citizens' Advice Bureau on The Bridge, St. Sampsons. Tel: 242266

## **DEPARTMENTS WHICH SHOULD BE NOTIFIED OF A DEATH BY THE FAMILY.**

- States Housing Authority to alter tenancy or loan agreement if applicable. Tel: 717000
- States Social Security Department in order to claim/alter any benefits/pensions. Tel: 732500
- The Bank Manager – joint accounts, mortgages etc.
- The Employer – if applicable, especially in regard to occupational pensions.
- Motor Tax – to change ownership of car. Tel: 243400
- Water Board (Tel: 724552), Gas Company (Tel: 724811), States Electricity (Tel: 200700), Cable & Wireless (Tel: 700700), and Cadastre (Tel: 721239) – to change name of account or to disconnect.
- Insurance Companies – life assurance, car insurance, and personal items.
- The Income Tax Authority. Tel: 724711
- The School Head Teacher if someone close to a child has died.
- Trade Unions, clubs or associations to which the deceased may have belonged.

## THINGS TO SEND BACK

- Pension books (local and UK), credit cards, library books.

## DEALING WITH BEREAVEMENT

*Most of us, at some time in our lives, will be faced with the death of someone we care about deeply. Although each of us reacts to loss in different ways, we list below some of the feelings and experiences most frequently felt by bereaved people. Mourning is the process of adapting to loss. We must grieve for those who have died so that we can go on living.*

## Accepting the loss

### Unreality

At first you may not be able to absorb the painful truth, and cannot take in what has happened. In this early stage of grief is a feeling of numbness during which you may also feel calm, detached or confused. This feeling gradually begins to wear off as you begin to be able to absorb the pain. The deep feeling of unreality, however, may recur at different moments throughout the whole grief process.

### Yearning

You may look for your loved one in a crowd, or in his/her favourite chair. Perhaps you will answer the telephone and expect your loved one to be on the other end.

### Reality

Gradually the pain of your loss and the reality of the absence of your loved one will become more acute. Sometimes feelings of anger toward the loved one are experienced, followed by feelings of guilt at having such feelings. It is important to talk these through. This is the stage when grief will express itself with weeping from deep within, which may feel endless. Crying does not exhaust the grief, but the grief exhausts you. All kinds of symptoms can occur which are quite normal – you may feel tired, unable to sleep, eat or concentrate properly. You may even feel dizzy and experience pains you do not normally have.



Feelings of anxiety, helplessness, tremendous loneliness and even despair may overcome you. This is normal. It is at this time of grief when you need the support of family or friends, who are able to just listen without criticism or comment, as you express your feelings of sorrow, guilt or fear.

### **Wanting to escape**

You may feel that you would cope better if you moved house and disposed of everything that reminded you of your deceased loved one. However you are, actually, unable to think clearly and objectively and you should not take any major decisions at this time.

### **Adjustment**

Slowly you will move forward adjusting to your loss. The process of "letting go" began with the funeral. Part of this process, includes tasks like cleaning out a wardrobe, or a room. Every time an anniversary or after a special day passes you will be learning to let go a little more.

## **Moving on – Beginning to live again**

In time you will become aware that you are beginning to have good hours and days. You will find that you can remember something about your loved one without feeling so sad. Gradually, you will begin to take up new interests and renew some of your old ones.

## **Helping yourself**

The length of time the journey of grief takes varies from person to person. Grief is individual and each of us reacts to it differently. No one can completely understand another person's grief, although this is an experience that most of us go through. There are people who are willing to listen and will understand as much as they are able. If you have feelings of guilt, panic, anger, fear or self-pity, do not try to hide them – they are part of your grief and should be shared with an understanding listener.

***If friends seem to be avoiding you, they may be embarrassed because they "don't know what to say". They may also be grieving.***

***Allow yourself to express your feelings. Give yourself permission to cry.***

***Allow yourself to experience the pain of loss in order to work through it.***

***Be aware that grieving is natural and you can only do it in your own way.***

***Find others to listen and understand.***

A wide selection of books on grief and bereavement are available at the Guille-Alles Library. The library staff will be happy assist you.

## **SOME ORGANISATIONS IN GUERNSEY WHICH CAN HELP YOU**

- Les Bourgs Hospice, Rue du Tertre, Castel. Tel: 251111
- 24 hour bereavement line Tel: 251056
- The Samaritans, 2 Forest Lane, St. Peter Port. Tel: 715515
- Citizens' Advice Bureau, The Bridge, St. Sampsons Tel: 242266
- Barbara Quesnel - Health Visitor (The Stillborn and Neo-Natal Deaths) – for parents whose child died soon after birth or was stillborn. (m) 07781 126137 / (w)725241 ext.5275
- Victim Support Scheme. Tel: 713000
- Guernsey Parent Support Group Tel: 256301
- Age Concern: Tel: 267660
- Sunflower Trust - Supporting families and children, including liaison with schools. Tel: 725241 Ext 5260
- Information Exchange Tel: 707470
- Clergy – Telephone numbers of the main denominations are available in the Telephone Directory.

This is not a comprehensive list of all available organisations who are willing to help. Consult the telephone directory or contact the Citizens' Advice Bureau for current numbers and other agencies - telephone number 242266.

Should you have any questions or concerns that have not been covered within this booklet, please telephone your funeral director.

24hr  
Bereavement  
Line service  
on  
**251056**

