



BEREAVEMENT

As we grow older the death of a loved one is something that we all have to face. Many of us have already coped with the death of parents, brothers or sister, and sometimes the death of a child or grandchild. There may also be other problems for the elderly when bereaved. They may be struggling to cope with mobility and health problems, living on their own, living some distance from their family or indeed not having any family. All these factors add to the stress of coping with the death of a partner.

BASIC PREPARATIONS

When a person dies their assets (Income or capital such as property or savings) may be frozen until probate or as in Scotland, confirmation of estate, is granted. Unless you have a joint account with your partner no one would be able to withdraw money from the account. As joint financial commitments still continue the newly bereaved person needs ready cash so it is sensible to make sure there are means for the person who is left to continue to draw cash.

Death at Home

If someone dies at home a doctor must be called to sign a medical certificate verifying the cause of death or to refer the matter to the coroner if this is not possible.

Death in Hospital

If someone dies in hospital the doctor there will issue the death certificate.

Sudden Death

If the death is sudden or unusual your Doctor will report it to the police who in turn will inform the coroner (Procurator Fiscal in Scotland) who call for a post mortem to establish the cause of death.

Things that need to be done

1. The medical certificate must be taken to your local Registrar of Births and Deaths within 5 days of the death. The Registrar will require personal details of the deceased such as their place and date of birth and death, marriage certificate if applicable, and details of any pension or welfare benefits. The registrar will then issue a death certificate and the notification of disposal, which should be given to the funeral director.
2. You will need several copies of the death certificate.
3. You will need a copy of the will for any claims on pension, insurance and investments.
4. The notification of disposal allows your chosen firm of funeral directors to proceed with funeral arrangements. The Funeral Standards Council, the National Association of Funeral Directors and the Society of Allied & Independent Directors all have a code of practice and members of these trade bodies should give you an estimate of costs- their own and those fees they will pay on your behalf and add to the account. It is useful to have this information in advance and also to get quotes from different firms to compare prices and to cut items that you feel are unnecessary or that you do not wish to have. The funeral director can make all the arrangements for the funeral

for whatever you or your partner wished, and also advise you on all the procedures and documents to register the death.

Death Notice

Should you wish your funeral director would also handle any notice that you may wish to put in local or national newspapers regarding funeral arrangements, flowers, and contributions to charities or research. Alternatively if you wish to do this yourself the classified advertisement department of the newspaper will help you with the wording and give an idea of cost.

THE WILL

If there is a will the executors are responsible for ensuring that the requests are carried out.

Everyone should make a will, keep it properly updated and with it keep a location guide to any other relevant personal documents, to ensure that what they have to leave goes to the person that they wish to receive it. There are more problems and disputes within families caused by the lack of a will following a death than any other.

If you make your own will remember:

- (i) Give the full name and address of yourself and those you wish to benefit.
- (ii) Make the bequests clearly and as simple as possible without any legal "jargon".
- (iii) Appoint someone to act as your executor. (This person may also be a beneficiary).
- (iv.) Sign and date the will in the presence of two witnesses who must sign their names, addresses and occupations. Witnesses may not be beneficiaries.

Alternatively a Solicitor may draft the will for you.

OTHER ESSENTIAL STEPS

- i) Arrange your affairs so that they can be easily dealt with.
- (ii) Make sure that your partner knows what the residual settlement to the CAA pension is. This information can be got from the CAA Superannuation Branch.
- (iii) Make sure that life insurance policies are written so that your beneficiaries can be paid without waiting for probate.
- (iv.) Check with the local Social Security office that the surviving spouse is entitled to a full state pension.
- (v) Notify the CAA Superannuation Branch immediately so that the arrangements for the surviving dependant can be implemented.
- (vi.) Notify the Bank, Building Society etc. All will require to see the death certificate. If shares in companies are held they will need a change of ownership to be arranged or cashed. A death certificate is needed for this as photocopies are not valid.
- (vii) Notify the DHSS and:
 - a.) return any allowance books.
 - b.) set wheels in motion to change the status of your state pension.
- (vii) If accommodation is rented get rent book changed to survivors' name.
- (ix) If accommodation is mortgaged arrange for necessary changes.

- (x) Notify local Authority to check for reduction in Council tax.
 - (xi) Inform Inland Revenue.
 - (xii) Return passport to the Passport Office.
 - (xiii) Return Driving Licence to DVLC Swansea.
 - (xiv) Reduce any contributions to BUPA etc to correct levels. The CAA Superannuation Branch will advise on deductions made directly from Pension.
 - (xv) Cancel any club memberships no longer required.
 - (xvi) Return library tickets and any books relating to the deceased.
 - (xvii) If the deceased was the "householder" notify utilities of the new householder.
 - (xviii) if necessary advise hospital/doctor/dentist/optician and cancel any appointments.
 - (xix) If applicable notify Social Services to change meals on wheels, home help or carer requirements.
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HELP FOR DEPENDANTS

If you need help, advice or support outside of the immediate family there are various State and Voluntary Organisations that will help.

- (i) Age Concern
- (ii) Citizens Advice Bureau
- (iii) Cruse Bereavement care
- (iv.) Samaritans
- (v) National Association of Widows /Widowers Advisory Trust.

If you require help from the CAA, contact either your RSA Branch Secretary or a member of the Central Committee.

WHERE MY DOCUMENTS MAY BE FOUND

Name:

Date:

My Deed/Safe box:

The key to Deed/Safe Box:

Key Number:

Birth/Marriage Certificates:

Life assurance & other policies:

Car Insurance and related documents:

Home Insurances:

Investment Certificates etc:

National Insurance No:

Pension Ref No:

Accountant:

Solicitor:

Other Advisor:

Income Tax Office:

My Will is held by:

Bank Accounts:

