

A complete guide to arranging a funeral with Simplicity



Introduction

When someone dies, there are many decisions to be made and arrangements to be taken care of. Organising a funeral is something many people will be unfamiliar with, and can seem overwhelming, especially when you're coping with feelings of grief and loss. At Simplicity, we're dedicated to helping you through this difficult time.

This guide will take you through the key steps of what to do when a loved one dies, including registering the death, arranging a funeral and dealing with the estate. We've included useful contacts that may be able to assist you over the coming weeks.

For more information on arranging a funeral with Simplicity, visit our website www.simplicity.co.uk. Alternatively, you can call us on 0808 296 3127. We're here 24 hours a day, 365 days a year.

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What to do when someone dies

If the death occurs at home

The death was expected

When someone dies at home, you should call their GP immediately. If this is not possible, you should call an ambulance.

If the death was expected, in most instances the doctor will issue a Medical Certificate of Cause of Death as long as they saw your loved one in the last 14 days.

Once your loved one's body has been seen by a doctor and the medical certificate has been issued, you can arrange for a funeral provider to collect them and take them into their care.

The death was unexpected

If the person died unexpectedly, you should call the emergency services immediately. Depending on circumstances, they may send an ambulance and/or police.

The police or paramedics will refer the death to the coroner if the death was unexpected or the person had not seen their GP within 14 days of their death.

The police or paramedics will arrange for the body to be taken to a mortuary – either at the hospital or the coroner's office.

If the death occurs in hospital, care home or hospice

When someone dies in hospital, care home or a hospice, medical staff will be there to advise you on what happens next.

The Medical Certificate of Cause of Death will be issued by the hospital doctor, unless the Coroner needs to be informed.

The hospital will usually keep the body in the mortuary for a short time until you have made arrangements for the funeral.

Organ donation

If the person died in hospital and was a registered organ donor, tell a member of staff as soon as possible. Or call the NHS Organ Donor Register on 0300 123 2323.



Register the death

How long do you have to register a death?

- You must register the death within **five days in England and Wales**.
- You must register the death within **eight days in Scotland**.

Where do I register a death?

You can go to any register office, but if you use the one in the area where the person died you'll be given the documents you'll need on the day.

You can use a different register office if this is more convenient, but be aware the documents will be sent to the office in the area where the person died before they are issued to you. This means you will usually have to wait a few days to receive the documents.

England & Wales – you can find the address of your local Register Office [here](#).

Scotland – you can find a list of Registrar of Birth, Death and Marriages [here](#). The law in Scotland allows a death to be registered in any registration district in Scotland.

You should contact your chosen Register office beforehand as you may need to arrange an appointment. Registering the death will take approximately 30 minutes.

Who should register the death?

A relative should register the death, but if a relative cannot do so, you can do it if you:

- Were present at the time of death
- Are an administrator from the hospital (if the person died in hospital)
- Are responsible for making funeral arrangements

What to take when registering a death

You will need the following information for the person who died:

- Full name including any previous names (e.g. maiden name)
- Date and place of birth
- Last address
- Occupation
- Full name, date of birth and occupation

of their surviving/late spouse or civil partner if they were married

You should also take the following documents belonging to the deceased, if possible:

- Birth certificate
- Marriage or civil partnership certificate
- NHS medical card
- National Insurance number
- Proof of address e.g. utility bill
- Driving license
- Passport
- Medical Certificate of Cause of Death

You should also take identification (e.g. a driving licence) to show your own proof of identity.

Documents you'll get when you register a death

England & Wales

- Certificate for Burial or Cremation (the 'green form') which gives permission for burial or an application for cremation
- Certificate of Registration of Death – you may need to fill this out and return it if the person was receiving a State Pension or benefits).
- Death certificate

Scotland

- Certificate of Registration of Death
- Social security registration or notification of death certificate for use in obtaining or adjusting a pension or benefits
- Death certificate

The cost of a death certificate at the time of registering the death is £11 per copy in England & Wales and £10 in Scotland.

We recommend you purchase extra copies of the death certificate as you may need them when dealing with your loved one's affairs and finances. Photocopies are generally not accepted by legal, financial or insurance companies.

If you do not purchase additional copies at the register office at the time of registering the death, you can get copies from the General Register Office (England & Wales) or National Records Scotland (Scotland) at a later date.



If the death is unexpected: the role of the Coroner

In England and Wales, a death may be reported to the coroner by the police, doctors or registrars of deaths.

A coroner is a medical or legal professional appointed by a local council to investigate a death if:

- The cause of death is unknown
- The death was sudden, violent or unnatural
- The identity of the person is uncertain or unknown
- A medical certificate of cause of death is not available
- The person who died was not seen by their doctor within 14 days before death or immediately afterwards
- The death took place during surgery or recovery from anaesthetic

It is the coroner's responsibility to identify how, when and where the person died for official records as well as the benefit of the bereaved.

Once a death has been reported to the coroner, a set process will be followed.

If the cause of death is unclear, they will hold a post-mortem.

Post-mortem

The coroner will decide whether a post-mortem is needed to establish the cause of death. This can be done either in a hospital or mortuary.

You cannot object to a post-mortem – but if you have asked for information the coroner must tell you (and the person's GP) where and when the examination will take place.

The coroner will release the body once no further examinations are needed. If the body is released with no inquest, the coroner will send a form '100B' to the registrar stating the cause of death.

They will also send a 'Certificate of Coroner – form Cremation 6' if the body is intended for cremation.

Inquest

An inquest is a legal inquiry into a death. Following the post-mortem, the coroner may then decide

to hold an inquest if the cause of death is still unknown or:

- The person died in prison or police custody
- The death was violent or unnatural

An inquest is usually held at a public court hearing. The inquest will be held as soon as possible (usually within 6 months of the death).

When the inquest is complete, the coroner will come to a conclusion as to how, when and where the death occurred. They will prepare a legal statement which confirms these details.

Registering the death

A death reported to the coroner cannot be registered until the coroner's investigations are complete and a certificate has been issued allowing registration to take place.

This usually means the funeral will also be delayed. Where a post-mortem has also taken place, the coroner must give permission for cremation.

The coroner may, however, be able to provide you with an interim death certificate, which you can use to let organisations know of the death and apply for probate.

What happens in Scotland?

In Scotland, there is no system of coroners' inquests. Instead, sudden or unexpected deaths are reported to the procurator fiscal and dealt with by Fatal Accidental Inquiries.

When a death is reported, the procurator fiscal will investigate the circumstances of the death, attempt to find out the cause of the death and decide whether criminal proceedings or a Fatal Accident Inquiry is required.



Arranging a funeral

Did the person leave any instructions?

A person may leave their wishes or have financial provisions in place for their funeral. If they did not share their funeral wishes with you before they passed, they may have recorded them in:

A funeral plan

They may have planned their own funeral, so you should check to see if they had a funeral plan (or funeral insurance to cover costs) in place.

You can use the Funeral Planning Authority's [Trace Your Plan](#) form which will check whether there is a plan in place with any of its registered providers.

Even if you don't have a copy of the funeral plan to hand, just the name of the designated funeral director or funeral planning company should be enough for you to contact them for more details.

The Will (if they had one)

Although the will is often left unread until after the funeral, many people are unaware of this and will detail their funeral wishes in their will.

A funeral wishes statement

They may have left a document containing their funeral wishes. They may have left this with a friend or family member or with any other paperwork they may have left.

Instructions left with a Funeral Director

Some people leave their funeral wishes with a local Funeral Director that they may have used to arrange someone else's funeral in the past.

Although you are under no obligation to follow your loved one's funeral wishes, most families will honour them.

Who is responsible for arranging the funeral?

A relative or the person dealing with the estate, 'the executor', will usually arrange the funeral. Although no one is technically responsible for arranging the funeral, if you begin to arrange the funeral with a Funeral Director, you will be responsible for the costs. Costs can be claimed back from the deceased estate, see page 9 for more information on paying for a funeral.

There is a lot of flexibility in choosing the best way to say goodbye to a loved one, so the decision maker does not necessarily need to arrange a 'traditional funeral'.

The key decisions that will need to be made before planning the funeral itself are:

- Do you wish to use a Funeral Director?

A funeral can be arranged with or without the assistance of a Funeral Director or funeral service provider, although many people will not have arranged a funeral before, so it helps to have some guidance. For this reason, using the services of a funeral company can make funeral planning a little easier for the family.

- Will it be a burial or a cremation?

A cremation is typically cheaper than burial, although this may differ depending on where you live. The average basic cremation in the UK currently costs £3,885 vs the average basic burial costs £5,033*. Cremation is the most popular option for many families, with over 74% of funerals in the UK resulting in a cremation in 2020.

- Will there be a funeral service or no funeral service?

A funeral service is not compulsory. You can choose to have a cremation or burial with no service at all or opt for a memorial service or celebration of life at a later date. A funeral without a service is referred to as direct cremation or direct burial.

- If there is a service, will it be religious or non-religious?

If you do not intend to hold a funeral service, will it be religious or non-religious?

- Who will conduct the funeral service

The answer to this may depend on if you are holding a religious or non-religious service – if you would like a religious service, you may want to contact the relevant religious figure, if you would like a service with some religious content a civil celebrant may be able to help. A humanist celebrant will lead a completely non-religious service.

You could also ask a family member or friend to lead the service, if this is what you feel is appropriate.

*Source: [SunLife \(2021\), Cost of Dying Report](#)



Arranging a funeral with Simplicity Cremations

A Simplicity Cremation is a low cost funeral option which does not use the services of a traditional Funeral Director. A Simplicity Cremation can be arranged from the comfort of your own home, there will be no need to visit a funeral home. All of our funerals are arranged over the telephone with the help of our team of expert funeral arrangers, allowing us to offer our clients substantial cost savings in comparison to the cost of a traditional funeral.

We will provide all of the essential elements of a cremation including:

- Assistance with the legal paperwork required for the cremation to proceed
- Doctor's fees
- Cremation fees
- A simple wood-effect coffin
- All transportation in a specialised funeral vehicle
- Preparation for cremation in our quality mortuary facilities
- 24/7 support and advice

Unlike a traditional funeral, we do not provide many of the ceremonial elements of a funeral including a procession beforehand, a hearse, limousines or pallbearers. These elements of the funeral are often costly.



We offer three funeral packages, depending on how many people you would like to attend your loved one's funeral. With the practicalities taken care of, this allows you to focus on arranging a fitting celebration of your loved ones life, at the crematorium or a separate location.

- **Direct cremation**

A cremation takes place without a service beforehand, without any mourners present. the **Unattended Funeral** is our lowest cost, and simplest funeral option. We realise attending the crematorium does not suit everyone; some people would prefer to hold a service or celebration of life at a location and time separate from the crematorium.

- **A small funeral**

If you would loved one wanted a small, private funeral, an **Intimate Funeral** could be for you. This option also suits families that would like the opportunity to attend the funeral, but for whatever reason, do not want a funeral service. This option allows up to 12 people to spend a short time in the chapel before the cremation..

- **A funeral with a service arranged by the family**

By choosing an **Attended Funeral**, you will be in control of arranging a service or ceremony, similar to the way you would with a traditional funeral. With the service arranged carefully by you, we can focus on the practical elements of the cremation. We'll be there to ensure everything runs smoothly on the day.

Our funerals are available throughout the whole of mainland Great Britain. Our team are available 24 hours a day, 365 days a year.

For more information on our funeral services, please visit our website, www.simplicity.co.uk.

Helpful links to arrange a funeral service

We've put together a number of online guides to help you arrange a funeral service in honour of your loved one. Click the title of the guide you'd like to read:

- [How to organise a funeral service](#)
- [Who can perform a funeral service](#)
- [How to write a eulogy](#)
- [Popular funeral readings](#)
- [Popular funeral songs](#)
- [How to prepare an order of service](#)



Paying for the funeral

Average funeral costs

The cost of a funeral can vary depending on where you live and the kind of funeral your loved one wanted. The average cost of a basic funeral in the UK in 2020 was £4,184^{**}, with burial typically costing more than a cremation.

Every Funeral provider will have a different way of breaking down funeral costs, although they can generally be summarised as the following:

Funeral Director fees

Funeral Director fees are often the most expensive part of the funeral, although this will often include help with any required paperwork, the collection of your loved one from their place of rest, care in their mortuary and transportation in a hearse on the day of the funeral. The majority of UK funerals are arranged by a Funeral Director, although this is not a legal requirement.

Third party fees (also referred to as disbursements)

Cremation or burial fees are unavoidable. Specific charges will depend on where you live. For example, doctor's fees for cremation do not apply in Scotland.

Additional funeral costs

There are many additional funeral costs and services available, although not all are compulsory. This includes:

- A coffin or an upgrade on the coffin already provided
- Viewing in the chapel of rest
- Embalming
- Limousines for the family
- Pallbearers
- A minister or celebrant to perform a service
- Death or funeral notices in a newspaper
- Flowers
- Venue hire and catering for a wake
- Headstones or cremation urns

Many of the 'additional funeral costs' referred to above may be included in the funeral package you choose. However, if the extras are chargeable, you should consider which you feel are necessary if you are trying to reduce funeral costs.

You could also reduce funeral costs by up to 76% or £3,189^{} by choosing a Simplicity Cremation.**

A Simplicity Cremation is arranged without a traditional Funeral Director, allowing us to provide substantial cost savings in comparison to the cost of a traditional funeral. We provide all of the practical and essential elements of a funeral, without the obligation to pay for traditional ceremonial elements you may not want.

Our services are available throughout the whole of mainland Great Britain. Unlike many funeral providers who may charge extra mileage fees or an increased rate outside of a certain radius, the cost of our funerals remains the same, regardless of where you live.

See page 7 for more information on our low cost funeral options.

Funeral Expenses Payment

You could get a Funeral Expenses Payment if you get certain benefits and need help to pay for a funeral you are arranging.

Who qualifies?

In order to qualify, all of the following must apply:

- You get certain benefits or tax credits
- Meet the rules on your relationship with the deceased
- Arrange a funeral in the UK, the European Economic Area or Switzerland

Click [here](#) for the full eligibility information or visit the GOV.UK website.

^{**} Source: [SunLife \(2021\), Cost of Dying Report](#) – the average basic funeral in the UK in 2020 cost £4,184.



What you'll get

How much you'll get will depend on your circumstances, although it is unlikely a Funeral Expense Payment will cover all funeral costs. The payment can help to pay for some of the costs of the following:

- Burial fees for a particular plot
- Cremation fees (including the cost of a doctor's certificate)
- Travel to arrange and attend the funeral
- The cost of moving the body within the UK (if it's being moved more than 50 miles)
- Death certificate and any other legal documents required

You can also get up to £700 towards other funeral expenses such as Funeral Director fees, flowers or a coffin.

How to make a claim

- Call the Bereavement Service Helpline on **0800 731 0469**
- Download a claim form from the [GOV.UK](https://www.gov.uk) website and send the completed form by post

You must apply for the payment within six months of the funeral date. You can also claim before the funeral if you have an invoice from the funeral provider. You cannot claim before the funeral if you have only been given an estimate of funeral costs.

Your Funeral Expenses Payment will be deducted from any money you get from the deceased's estate.

Bereavement Support Payment

You may be able to get a Bereavement Support Payment if your husband, wife or civil partner died on or after 6th April 2017.

Who qualifies?

You could be eligible if your partner:

- Paid National Insurance contributions for at least 25 weeks
- Died because of an accident at work or a disease caused by work

When they died you must have been:

- Under State Pension age
- Living in the UK or a country that pays bereavement benefits

Visit the [GOV.UK](https://www.gov.uk) website for full eligibility criteria.

What you'll get

You'll get a first payment of up to £3,500 and then up to 18 monthly payments. If you are entitled to Child Benefit you'll get the higher rate. If you are not entitled to Child Benefit, you'll get the lower rate unless you were pregnant when your husband, wife or civil partner died.

How to claim

- Download a Bereavement Support Payment pack from [GOV.UK](https://www.gov.uk) and take the completed form to your local Jobcentre Plus or return by post
- Call the Bereavement Service Helpline on **0800 731 0469**

You must claim within 3 months of your husband, wife or civil partner's death to get the full amount.

Other bereavement benefits

If you're husband, wife or civil partner died before 6th April 2017, you may be able to get one or more of the following:

- Bereavement Payment (a one-off payment)
- Bereavement Allowance (monthly payments)
- Widowed Parent's Allowance (if you're bringing up children)

Visit the [GOV.UK](https://www.gov.uk) website for more information.



Dealing with the estate

Everything owned by a person who has died is known as their estate. The estate includes:

- Money (both cash and money in a bank or building society account)
- Money owed to the person who has died
- Shares
- Property
- Personal possessions (e.g. their car, jewellery)

If the deceased left a will, this should specify how their estate is to be distributed. You should look for a copy of their will in their home or contact their solicitor, accountant or bank to see if they hold their will.

If there was a Will

If there is a will, it should state an 'executor'. This is the person who has the responsibility of dealing with the deceased's estate. In some cases, there may be more than one executor named. The executor's role is to locate all assets, pay off taxes and debts and distribute the estate in accordance with the instructions in the will.

The executor may need to apply for a 'grant of probate'.

If there was not a Will

If the deceased did not leave a will, they have died 'intestate'. There are laws, known as intestacy rules, governing how their estate should be distributed.

The person dealing with the estate when there is not a will is called an 'administrator'. This is usually a close relative, although there are restrictions on who can do this. An administrator may need to apply for 'letters of administration' instead of a grant of probate. This will allow the administrator to value the estate, pay any debts and distribute the estate according to intestacy rules. Sorting out

an estate without a will often be more complicated than an estate with a will, so may take more time.

This also applies if the will does not state an executor, the executor has died or is unwilling or unable to act.

When do you need to apply for probate or administration?

Applying for the legal right to deal with someone's estate is called 'applying for probate'. If the person left a will, you will receive a 'grant of probate', if the person did not leave a will, you'll get 'letters of administration'.

You can apply for probate yourself, or pay a solicitor or probate specialist to do it for you. Depending on the value of the estate, there may be an application fee. Visit the [GOV.UK](https://www.gov.uk) website for more information. The process can be summarised in two steps:

1. Complete a probate application form – to complete this form, you will need to value the estate
2. Complete an inheritance tax form – once you have valued the estate and know the value of any debts the deceased had, you will need to work out the Inheritance Tax due.

The process of applying for probate and letters of administration is very similar, so we will refer to the process as 'probate' throughout this guide.

The legal authorisation to manage someone's estate is sometimes referred to as 'grant of representation', instead of 'probate' and 'letters of administration'.

Providing there are no complications, it usually takes between four and eight weeks to get a grant of probate after you've submitted the application.



When is probate not required?

You may not need to apply for probate if the person who died:

- Only had jointly owned land, property, shares or money – these will automatically pass to the surviving owners
- Only had savings or premium bonds
- Only had a 'small estate' - if all of the assets held by the person who died are worth less than £5,000, this will be considered a 'small estate'. There will often be no requirement for probate for a small estate, if it includes no land, property or shares.

In cases where a grant of probate is not required, you will usually need to provide a copy of the death certificate and proof of your own identity to gain access to accounts and settle the estate.

What to do when probate has been granted

Once you have probate, you can start dealing with the deceased's estate.

Close bank accounts

You will need to contact any financial institutions with which the deceased had an account with. Banks, mortgage brokers and insurance firms will usually refuse to release funds without the document.

Pay debts and outstanding bills

Debts are owed from the deceased's estate, not passed onto family.

Before money, possessions and property can be distributed to inheritors, any debts and tax need to be paid. It is the executor or administrator's duty to ensure this happens.

Distribute the estate

Once all debts and taxes have been paid, you can distribute the estate as detailed:

- In the will
- By intestacy law, if there is no will

The Grant of Probate also allows the sale of property to proceed.

Claim any life insurance plans

Many life insurance policies require the grant of probate to have been obtained before the money can be claimed.

Life insurance usually pays a lump sum to the spouse or family after the insured person dies. If the deceased had a life insurance policy or mortgage insurance policy, call the provider to start the claims process.

If you do not have access to the policy details, the provider should still be able to trace details of the insurance plan through the policyholder's name, date of birth and address. You will likely need a copy of the death certificate to validate the claim.



Tell organisations that need to know

When someone dies there are many organisations you may need to tell about the death.

Government departments

You can notify several government offices in one go using the [Tell Us Once service](#). This is a free service available in most areas of England, Wales and Scotland.

When you register the death, the registrar will give you a unique reference number to use online or by phone. After you register the death, you must use this service within 28 days.

Tell Us Once will notify:

- HM Revenues and Customs (HMRC) – to deal with personal tax
- Department for Work and Pensions (DWP) – to cancel benefits
- Passport Office – to cancel a British passport
- Driver and Vehicle Licensing Agency (DVLA) – to cancel a licence
- The local council – to cancel housing benefit, council tax support, a blue badge, inform council housing services and remove the person from the electoral register
- Veterans UK – to cancel Armed Forces Compensation Scheme payments

If this service isn't available in your area, you will need to contact the relevant departments directly.

Financial organisations

- Banks or building societies

It's important to inform banks and other financial providers of a death. The [Death Notification Service](#) is the simplest way to do this as it notifies a number of banks and building societies at the same time. You should also notify:

- Savings providers
- Mortgage, loan providers, credit or store card companies

- Insurance companies (medical, travel, life, car)
- Pension companies
- Student loans company
- Any other companies the deceased has a rental, hire purchase or loan with

Property and utilities

You need to inform these companies where the person was the named account holder. It is helpful to have the address of the property and account number to hand when contacting the following providers:

- Utility companies (gas, electricity, water)
- Landlord, housing association or local authority if they rented a property
- Communications companies (mobile phone, broadband, digital TV)
- Building and contents insurance – it is important to continue this cover, especially if the property will be unoccupied

Other

- The deceased's employer or place of education
- Social groups and clubs
- Dentist
- Optician
- Other health professionals

Redirecting post after someone's death

You can redirect the post of someone who has died by filling in a [special circumstances form](#) and taking it to your local Post Office. The Post Office will need to see a death certificate or proof of power of attorney.

You'll have to pay a fee to redirect the post. You can find out how much it will cost on the [Royal Mail](#) website.



Stop receiving unwanted mail

You can stop unsolicited post being sent to someone who has died by registering with the Mailing Preference Service and The Bereavement Register for free.

You can sign up to the [Mailing Preference Service](#) online.

You can sign up to [The Bereavement Register](#) by filling in their registration form and then sending it through the post.

You will need to get in touch with companies directly to stop receiving post that the person who has died asked for.

Email and social media

Unfortunately there is no easy way to shut down all social media accounts in one go.

When someone dies, there are often three options for how to deal with the account. In some cases your loved one may have left their wishes in their will. You may be able to:

- Memorialise the account
- Delete the account
- Leave the account open (if you choose to take no action and leave the account open, some platforms have rules on how long an account can remain inactive while staying on the site)

The options available will differ by platform, as will the instructions of how to do so. We would recommend you visit each site your loved one had an account with for more information.

We have listed common social media platforms below to help you form a list of the sites you will need to contact. Visit www.simplicity.co.uk/advice/grief-and-loss/social-media-after-death for detailed instructions on how to deal with an account on each platform:

- Facebook
- Twitter
- Instagram
- LinkedIn
- Snapchat
- Pinterest
- YouTube
- WhatsApp

Before you do anything, we'd advise you download and save any photos you'd like to keep from your loved one's accounts.

If your loved one had an email account, you will need to check which email service they used. Each company will have different processes for dealing with the person's account so you will need to contact the provider for more information.

The most common email account providers are:

- Gmail
- Yahoo
- Microsoft (Hotmail, Live, MSN or Outlook)



Scattering ashes / memorials

After a cremation, there are many things you can do with your loved one's ashes. One of the most common choices in the UK is to scatter ashes.

Scattering ashes

You may decide to scatter the ashes in a place that has special significance or happy memories, perhaps during a small ceremony with close friends and family.

Scattering ashes in the UK is legally allowed as long as you get the permission from the landowner. Of course you can also scatter the ashes on your own land, although you should consider how long the garden or land will be in the family's possession for visiting purposes.

Royal parks, some sports grounds and some historical sites explicitly state that they do not allow the scattering of ashes. Football grounds have varying policies on this.

You can scatter ashes at sea, over a river or on a lake without a licence or permission. However, the Environmental Agency does have some guidelines to follow:

- Stay at least a kilometre upstream of any water collection points, and far from marinas, buildings, and places where people swim or bathe.
- Scatter the ashes on a calm day and hold the urn very close to the water as you empty it, so the ashes don't blow about and impact people who live or work close by.

Most crematoria will have an area designated for ashes to be scattered. This is called a Garden of Remembrance.

Interment of ashes

Another popular option to consider is the interment of ashes, for example on the site of a relative's grave in a cemetery or churchyard. Permission will be needed and costs may apply.

There are also designated woodland and green burial sites that offer the opportunity to inter ashes, or you could bury them in your own garden.

Similar to scattering ashes, burying ashes in your own garden is perfectly acceptable, but it is important to consider how long the property or land will remain in the family.

Some crematoria will also allow for the burial of ashes in their Gardens of Remembrance. You may choose to mark the location with a cremation plaque or memorial headstone.

Keep them in an urn

You do not have to do anything with your loved one's cremations ashes. You could keep the ashes of a loved one in a cremation urn. There are plenty of decorative styles to choose from online if you would like a special container.

Divide the ashes between family members

Ashes can be divided amongst family members, which is often a good choice if you cannot agree on a location for scattering or single use for the ashes. There is no law that states you cannot do this.

Unique things to do with cremation ashes

There are also a lot of other unique and creative things you can do with a loved one's ashes, we've listed a few ideas below:

- Turn them into jewellery
- Get a tattoo with cremation ashes in the ink
- Plant the ashes with a tree or scatter them at the ashes of a memorial tree planted in their honour
- Create a vinyl record
- Turn them into pieces of art
- Purchase a memorial bench with ashes inside



Arranging a memorial service

A memorial service is held after, or sometimes instead of a funeral service. You may choose to hold a memorial service on a specific date such as your loved one's birthday or the anniversary of their death, or at any other time following their funeral. There is no requirement for a memorial service to take place, but it can be helpful to some families during the grieving process.

If you would like to arrange a memorial service, you may need to:

- Choose a location
- Choose a date
- Invite those you would like to attend
- Choose a theme
- Decide who will lead the service
- Decide on the order of service
- Create a photo memorial

For more advice on arranging a memorial service, visit www.simplicity.co.uk/advice/grief-and-loss/arrange-a-memorial-service.



Coping with grief and loss

Grief is a natural response to losing someone that's important to you.

It is important to remember that there is no right or wrong way to feel. Grieving is highly individual experience. How you grieve depends on many factors including your relationship with the deceased, your beliefs and religion, your age and your mental or physical health.

Emotional symptoms

It's impossible to predict how you'll react to the death of someone you care about, even when the death is expected.

You might feel a number of emotions all at once and it can be overwhelming. You may experience all kinds of difficult and unexpected emotions, from shock or anger, guilt, disbelief and profound sadness.

Feelings like these are a natural part of the grieving process. It's important to know they'll pass.

Physical signs

We often think of grief as a strictly emotional process, but grief often involves physical symptoms too. Bereaved people may suffer different aches and pains, fatigue and lowered immune system, experience changes in their appetite or weight or have trouble sleeping. Most of the physical signs of grief are caused by increased stress and the trauma of losing a close friend or family member.

If you feel like your emotional or physical symptoms are interfering with your daily life, talking to a GP can help.

The grieving process

There is no time frame on grief, how long you take and how you grieve is different for everyone, although it's often best not to do it alone. Grief can cause us to want to withdraw from others, but having face-to-face support from other people is important. Comfort can also come from being around people that care about you. It is important not to isolate yourself.

Healing happens naturally; it cannot be forced or hurried. You will gradually find your feelings of grief aren't there all the time and aren't as difficult to cope with. At times, such as anniversaries, birthdays or when visiting places which may have been special to your loved one, these feelings may still feel stronger.

It's important to be patient with yourself and allow the process to naturally unfold. Grieving can be an exhausting process, both emotionally and physically, so it is important to try and maintain a healthy lifestyle, by eating a balanced diet, being physically active and trying to get enough sleep.

GriefChat

GriefChat connects bereaved people directly to a trained bereavement counsellor through a live chat programme. GriefChat is hosted on the [Grief Support](#) page, on the Simplicity website.



Contacts for help & support

Cruse Bereavement Care (England and Wales)

Cruse can help anyone who has lost someone they love.

Call: 0844 477 9400

www.crusebereavement.org.uk

helpline@cruse.org.uk

Young persons helpline: 0808 808 1677

Young persons website: www.hopeagain.org.uk

Cruse Bereavement Care Scotland

Call: 0845 600 2227

www.crusescotland.org.uk

info@crusescotland.org.uk

Samaritans

Samaritans offer a 24 hour support helpline

Call: 116 123

www.samaritans.org

jo@samaritans.org

The Compassionate Friends

They offer help for parents whose children have died

Call: 0845 123 2304

www.tcf.org.uk

helpline@tcf.org.uk

The Child Death Helpline

Call: 0800 282 986

(Monday to Friday 10am – 1pm, Tuesday and Wednesday 1pm – 4pm and every evening 7pm to 10pm.

www.childdeathhelpline.org.uk

Winston's Wish

Gives support for those caring for children affected by the death of a parent or sibling, and to the children themselves

Call: 08088 020021

www.winstonswish.org.uk

Dying Matters

A group of individual and organisations members, aiming to help people talk more openly about dying, death and bereavement, and to make plans for the end of life.

www.dyingmatters.org

PRACTICAL ISSUES

Citizens Advice

This is a good source of practical help and advice, particularly helpful with financial or legal problems

www.citizensadvice.org

GOV.UK

For information on government services.

www.gov.uk

Money Advice Service

Clear, unbiased information on legal and financial issues

Call: 0800 138 7777

www.moneyadviceservice.org.uk

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