



The Scottish
Government
Riaghaltas na h-Alba

Arranging a Funeral?

Here's some ideas about what to do and who can help

The death of a partner, relative or friend is a painful loss. It is a difficult and worrying time and it is natural to want to do the best we can to show them our love and respect.

Funerals are an important part of the bereavement process, which includes acknowledging our loss and expressing our sadness.

This leaflet provides some advice about arranging a funeral in Scotland and informs you about useful contacts and where you can get more information.

Where can I get help to arrange a funeral?

Funerals can take many different forms. They can be religious or non-religious; traditional or non-traditional; formal or informal. You should arrange whatever suits you best.

Most people use a funeral director, and you can discuss what you would like with them. They have a lot of experience of organising different types of funeral and can suggest ideas for you to consider.

A funeral director will usually deal directly with the cemetery or crematorium for you so you won't have to.

You can find the names of local funeral directors either online or in the telephone directory. Many are members of the National Association of Funeral Directors or the Society of Allied and Independent Funeral Directors.

You can contact the National Association of Funeral Directors by phoning 0845 230 1343 (local call rate), or 0121 711 1343 (or online at www.nafd.org.uk/) or the Society of Allied and Independent Funeral Directors by phoning 0845 230 6777 (local call rate) or 01279 726 777 (or online at www.saif.org.uk).

Funeral directors should give you a written quote for the costs, which may include a deposit. As they charge different amounts you may wish to get quotes from more than one firm to compare prices.

Want to do it yourself?

You don't need to use a funeral director if you don't want to – you can make all the arrangements yourself.

DIY funerals can be more personal and less expensive, but remember that you will have more to organise, including making arrangements with the cemetery or crematorium. These are usually managed by local authorities – if you don't know where yours is, contacting your local council is a good place to start.

You can find a list of local council websites at <http://www.gov.scot/About/Government/councils> or <http://www.cosla.gov.uk/scottish-local-government>.

You can buy a coffin from an undertaker or have one specially made. Some funeral directors will help with a DIY funeral by supplying a coffin and dealing with the paperwork. If you are arranging a cremation yourself, you should make sure that the coffin is suitable as not all materials are appropriate.

You can find out more at <http://comparethecoffin.com/> or <http://coffincompany.co.uk>.

Some things to think about

Check if there is a will which might include the person's wishes (such as whether they wanted to be buried or cremated). The will and other relevant papers may be at home, in a bank, with lawyers or with other relatives.

Check if there is a pre-paid funeral plan, life insurance or savings to cover the costs, including whether a lair (burial plot) has already been paid for in a churchyard or cemetery. You could look among papers at home or discuss with other relatives who may know.

If you don't know the person's wishes, ask yourself or others if they had a favourite piece of music, hymn, poem or reading. These could be included in the service, but don't worry if you don't know. Just pick what feels right to you. Your funeral director or the person who will lead the service can help with suggestions if there is no one else you can discuss this with.

What will I need to do?

That will differ slightly depending on whether the person is being buried or cremated.

If they are to be buried but there is no lair, you will have to buy one. Fees will vary depending on where it is. If you are using a

funeral director, they will be able to advise you about this, and will usually make the arrangements for you.

You must give your funeral director the Certificate of Registration of Death (Form 14) before the funeral can take place, which you will get when you register the death at the Registrar's office.

You can get the address of the local registrar from a funeral director, the hospital, the doctor, the telephone book (under 'Registration of Births, Death and Marriages') or from the following website:
<http://www.nrscotland.gov.uk/registration/registering-a-death>.

You will probably have to complete a burial form as well – which will include where the person is to be buried. You will be given this form by the funeral director, who will get it directly from the relevant burial authority.

If the person is to be cremated, you will need to give your funeral director the Certificate of Registration of Death (Form 14) and a cremation application form (Form A). You will be given this form by the funeral director. The funeral director can give you advice about completing Form A but you must fill it in yourself. When you have completed it the funeral director will take it to the crematorium on your behalf.

Form A will ask for some medical details, such as whether the person has a pacemaker or other similar device. These normally have to be removed before cremation – but your funeral director will ask you about this in any case.

You can choose what you want to happen with the ashes after a cremation. Your funeral director or the crematorium staff can explain to you what choices are available.

Worried about the cost?

Funerals can be expensive and while we all want to do the best for our loved ones, we also have to be aware of how much it will cost and what we can afford.

You should make sure you know exactly how much it will cost. Flowers, cars to take family members to the funeral, death notices for the local paper, fees for whoever leads the service, lair or crematorium costs and the funeral director's fees can all add up.

The funeral director might ask for a deposit before the funeral takes place. They will discuss this with you.

You may be able to get help with the costs of a funeral from the DWP's Social Fund if you are on a low income and are getting Income Support or other means-tested benefits.

A claim can be made by phone (0345 606 0265) or on form SF200 Funeral Payments from the Social Fund (you can get this form from your local DWP office). **You must apply within three months of the funeral**, and can only claim if you have an invoice from the funeral director. An estimate will not be accepted.

Any money you receive will have to be repaid from the person's estate (if there is one).

You can find advice about this on the UK Government's website (<https://www.gov.uk/funeral-payments>). The Bereavement Service will also be able to offer advice on other bereavement benefits that you might be entitled to or you can consult Citizens Advice about money worries or other benefits issues. For example, your entitlement to benefits may change because you have lost a family member or someone you have cared for. You can find your nearest Bureau at <https://www.citizensadvice.org.uk/scotland/>.

More information

There are some excellent publications which can help such as:

'Arranging a Funeral' (2013) (Age Scotland)

<http://www.ageuk.org.uk/documents/en-gb-sc/2015%20factsheets%20-%20scotland/factsheet%2027s%20-%20arranging%20a%20funeral.pdf?dtrk=true>

'Talking about Bereavement' (2015) (NHS Health Scotland)

<http://www.healthscotland.com/uploads/documents/1030-Talking%20About%20Bereavement.pdf>

'What to do after a death in Scotland' (2013) (Scottish Government)

<http://www.gov.scot/resource/0041/00417212.pdf>

'When Someone has Died: information and Support for Relatives and Friends' (2012) (NHS Lothian)

<http://www.nhsllothian.scot.nhs.uk/Services/A-Z/BereavementService/Pages/Resources.aspx>

Useful contacts

Here are some places where you can get help and advice:

Age Scotland

<http://www.ageuk.org.uk/scotland/>

Cruse Bereavement Scotland

0845 600 2227

www.crusescotland.org.uk/

Department of Work and Pensions: Information on claiming Funeral payments

<https://www.gov.uk/funeral-payments/how-to-claim>

Good Life, Good Death, Good Grief

<http://www.goodlifedeathgrief.org.uk/>

Lesbian and Gay Bereavement Project

0131 556 4049/0141 847 0447

www.tht.org.uk/

Natural Death Centre

01962 712 690

<http://www.naturaldeath.org.uk/>

Samaritans in Scotland

116 123

<http://www.samaritans.org/your-community/samaritans-work-scotland>

Quaker Social Action Down to Earth Project (provides support for people struggling with the costs of a funeral)

<http://www.quakersocialaction.org.uk/Pages/Category/down-to-earth>

The Good Funeral Guide (offers an overview of your options)

<http://www.goodfuneralguide.co.uk/>

If you require a copy of this leaflet in any other format or a different language please contact Ian Glover at ian.glover@gov.scot or 0300 244 4000 (ask for Ian Glover) or Text Relay Service: 18001+ 0300 244 4000 (service for deaf people).

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