When someone dies

Practical and emotional help at a difficult time
Introduction

All of us are likely to experience a bereavement at some point in our lives.

This booklet provides an overview of the practical and emotional issues that may come up when someone close to you dies. It’s split into sections so you can easily find the information that you need at a time that’s right for you.

If you don’t feel ready to read this information yet, you might decide to come back to it another time. You can also ask someone to look at it with you, like a nurse or bereavement counsellor, so you have their support.

For further information and support, call the Marie Curie Support Line on 0800 090 2309* or visit mariecurie.org.uk/help

* Calls from landlines are free, but there may be a charge if you’re calling from a mobile. Check with your mobile provider for details. Calls from any type of phone will be free from 1 July 2015.
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When someone dies

When death occurs

It’s not always clear when the exact moment of death occurs. When a person dies, you may notice that their face suddenly relaxes and looks peaceful.

There are many different beliefs about what happens after death, but those nearby may sense that consciousness has left.

It’s impossible to predict how you’ll react to the death of someone you care about, even when you know what’s going to happen.

You may go into shock or cry. You may carry on as though nothing has happened – or try to do so. You may go through many different feelings and emotions after a person has died, even in the first few minutes and hours. There’s no right or wrong way to feel and react.

If you’re alone at this time, you may want to ask family and friends, or a faith leader, to come and support you.

If you and your family are at home when someone dies, you may find that when you call the GP they’ll ask what time they died.

Customs or preferences at time of death

If a Marie Curie Nurse or another healthcare professional is present, they’ll check the person’s care plan to see if there are any religious or other customs or preferences that need to be observed. Please tell them if there’s anything they should or shouldn’t do. They’ll respect your wishes and those of the person who has died.

Last offices or laying out the body

Last offices and laying out the body mean different things to different people. Here we refer to care of the person after they’ve died, which may include washing the person’s body, dressing them in clean clothes and arranging their hair or putting on their wig.

You may find it comforting to carry out such tasks. On the other hand, you might find it distressing, or prefer to leave it to others.

If you have a Marie Curie Nurse, you can ask them to help you. You may wish to be present or you may prefer not to be in the room. There’s no right or wrong decision – do whatever you feel comfortable with.

Some religions – or your own preferences – may mean that you don’t want the Marie Curie Nurse to lay out the body. This should be in the care plan but do let the nurse know your wishes.

Any equipment, such as a syringe driver, should be left in place until an appropriate healthcare professional has properly recorded that death has taken place. This is known as formal verification of death (see page 10).

Returning medications

It’s important that any medicines are disposed of safely. Ask the nurse or another healthcare professional about this. They will tell you to return any medications to a pharmacy. The pharmacist will make a note of any controlled drugs like morphine to show that they’ve been returned, before disposing of them.
Verifying and certifying the death

If the person dies at home

Verifying the death
While it may be clear that the person has died, a doctor or other healthcare professional will need to verify the death. They do this by making certain checks to be sure that the person has died. It’s best not to move the body from the home before this has taken place. Usually this will be done by the person’s regular GP who treated them during their illness and visited them in the two weeks before their death.

If there is no Marie Curie Nurse or other healthcare professional there at the time of death, you’ll need to call the GP’s surgery. The surgery, or someone from its partner service, will make arrangements for someone to visit to verify the death and help you. If the person dies between the hours of 6.30pm and 8am, on weekdays and anytime over weekends or bank holidays, call your GP practice and you’ll be given a number to phone for an out-of-hours doctor. Have a pen and paper ready when phoning.

If a Marie Curie Nurse or other healthcare professional is present at the time of death, they will check the person’s care plan to see whether the GP needs to be called or if other arrangements are in place. The Marie Curie Nurse or healthcare professional will ask for permission to call the appropriate person, according to the care plan, and carry out any arrangements you have made with the GP or district nurse. Some Marie Curie Nurses are trained to formally verify a death in a person’s home if this has been agreed by local health services beforehand. But they’ll respect any arrangements you’ve made with the GP or district nurse.

Getting a medical certificate
As well as verifying the death, a registered medical practitioner will need to certify the death. This is usually the person’s regular GP. They’ll complete a medical certificate of cause of death if the death was expected and they’re sure it was from natural causes.

They’ll also give you a notice to informant, which will be attached to the medical certificate of cause of death. It tells you how to register a death. Sometimes a GP will verify and certify the death at the same time, but if a district nurse or an out-of-hours doctor verifies the death, you’ll need to get a medical certificate of cause of death from your GP the next day.

If the person’s regular GP isn’t available, or if their GP has questions about the death, it may need to be reported to the coroner. A death may also be reported to the coroner if someone died from an industrial disease (an illness they have as a result of their work), like mesothelioma. This may result in an investigation to find out why and when the death occurred. This is called an inquest. Try not to worry if the death is reported. If you have concerns, contact the coroner’s office to find out what will happen next.

The medical certificate of cause of death is the document that should be taken to the registrar’s office in the local council where the death occurred. Most register offices ask that you book an appointment in advance, so it’s best to contact them first. Visit the GOV.uk website, National Records of Scotland or nidirect to find details of your local office (see pages 114-115).
**Second certification for cremation**
If you’re planning to have a cremation rather than burial, be prepared for a phone call from another doctor. They may ask you questions about the death. If you find these upsetting, contact the Marie Curie Support Line on 0800 090 2309*, or one of the support organisations listed on pages 104-117.

**If a post-mortem is needed**
A post-mortem is an examination of a body to try to find out the cause of death. You won’t be able to arrange a funeral or cremation until a doctor has decided whether a post-mortem is needed.

If the cause of death was clear or expected, a post-mortem isn’t needed. It may also not be needed if the person who died was seen by their GP within the last 14 days before their death (28 days in Northern Ireland). There may be some exceptions to this. If the death needs to be reported to a coroner, the coroner may decide that a post-mortem is necessary. If this is the case, it will be done by a pathologist working for the coroner’s office (in Scotland this is the procurator fiscal). A pathologist is a doctor who helps to find out the cause of death.

Once the cause of death has been established by the pathologist, the coroner will issue their medical certificate to the local registration service. The death will be registered from this document. In this instance, a medical certificate of cause of death doesn’t need to be collected from the GP or hospital.

**In Scotland**
Each medical certificate of cause of death needs to be independently reviewed by a team of medical reviewers. There is an electronic medical certificate of cause of death form to reduce potential delays in the review process.

For more information please see the Scottish Government website at scotland.gov.uk or speak to your doctor or nurse.
Check if there’s a Will

One of the first things to do following a death is to check whether there’s a Will. This is important because the person who’s died may have left instructions about their funeral arrangements.

The main purpose of the Will is to:
• appoint one or more people (called executors) to carry out the instructions in the Will and the other tasks involved with estate administration
• set out instructions about passing on the estate of the person who’s died (an estate is everything a person owns, less everything they owe)

If you already know who the executor is, they may know where to find the Will. For example, it could be in the financial paperwork of the person who’s died, or it might be stored with a solicitor or bank.

The executor will often take a key role in arranging the funeral. If the person who died had a bank account, the bank will normally allow immediate payment of funeral expenses from the account. The account has to be in credit, and you’ll need to provide a copy of the death certificate (see page 20) and the original funeral invoice.

If there’s no Will

Dying without making or leaving a valid Will is called dying intestate. The estate will still need to be sorted out and the person who takes on this task is called the administrator. Usually this will be the next of kin.

If there’s no Will, the law decides how the person’s estate will be passed on. The law in Scotland and Northern Ireland is different.
Registering the death

It’s a legal requirement to register a death with the registrar for births, deaths and marriages. This must be done within:

- five days in England, Wales and Northern Ireland
- eight days in Scotland

This may differ if the registrar agrees to extend the period, or if the death has been referred to the coroner.

Where to register a death

In England and Wales, it’s best to use the register office closest to where the person died. You can try to use a register office in another area, but the paperwork may take a few days and could delay funeral arrangements.

In Northern Ireland and Scotland, the death can be registered in any district registration office.

If a death has been referred to the coroner, you’ll need to wait for them to give permission before you can register the death. There’s no cost for registering a death.

When you get the medical certificate after the death, ask for the address of the local register office. You can also find your local register office online, or turn to page 114-115 for details.

Many register offices will only see someone by appointment, so it’s best to call in advance to book a time. It usually takes around half an hour to register a death.

If there are problems with the Will or arrangements

If a person leaves a Will but the instructions in it don’t cover the whole estate, then intestacy laws will apply to the bit that’s not covered. This situation is called partial intestacy.

Partial intestacy can also apply if the Will appoints executors who have already died or don’t wish to take on the role, and an administrator needs to take over.

You can find more information about the intestacy rules at GOV.uk or nidirect.gov.uk (Northern Ireland). We also have more information about making a Will on our website at mariecurie.org.uk/makingawill or call the Marie Curie Support Line on 0800 090 2309.*
Who can register the death?
Most deaths are registered by a relative, but the death can be registered by one of the following people:
• Anyone who was present at the death.
• A relative who was present during the person’s final period of illness.
• A relative living in the register office district where the death took place.
• An owner or occupier of the part of the building where the death took place if they were aware of the death.
• The person arranging the funeral, but not the funeral director.
• An occupier from the hospital or hospice where the death occurred.

In Northern Ireland, the death can also be registered by:
• the governor, matron or chief officer of a public building where the death occurred.
• a person finding, or a person taking charge of, the body.
• the executor or administrator of the person’s estate (this applies in Scotland too).

What you’ll need
You must take the medical certificate showing the cause of death with you. You should also try to bring the person’s:
• birth certificate
• NHS medical card
• proof of their address, like a utility bill
• a driving licence
• passport
• marriage or civil partnership certificate

Don’t worry if you can’t find all of these documents – you’ll still be able to register the death without them. The registrar will also want to know:
• the person’s full name (at the time of their death)
• any other names that the person used (eg a maiden name)
• their date and place of birth, including the town and county if they were born in the UK, or just the country if they were born abroad
• their last address
• their occupation or last occupation if now retired
• the full name of their husband, wife or civil partner, if they’ve died
• details of any state pension or other state benefits they were receiving

Important documents

England and Wales
The registrar will give you two documents:
• A Certificate for Burial and Cremation. This is known as the green certificate. This gives permission for the body to be buried or for an application for cremation to be made, and you should give this to the funeral director.
• A Certificate for Registration of Death (form BD8). This is also called a death certificate. You’ll need this to deal with the person’s affairs if they were getting a pension or benefits. There’s a charge for this.

Scotland
The registrar will give you:
• A Certificate for Registration of Death (form 14) so the funeral can take place.
You’ll usually need one certified copy (not a photocopy) for each insurance policy or other similar item that you’re claiming for. The cost of a certified copy will vary and depends on the local council. It’s best to try to get them when you register the death as they may be more expensive later on.

**Costs for getting a death certificate**

It generally costs between £10-£15 for each copy of the death certificate.

After the registration has taken place you can get further copies of a death certificate from the local register office where the registration took place or the General Register Office, which is part of HM Passport Office. In Northern Ireland, contact a district registrar. They can also be ordered online from GOV.uk (England and Wales), nidirect.gov.uk (Northern Ireland) or nrscotland.gov.uk (Scotland), depending on where you live.

**Planning the funeral**

Organising a funeral can be difficult when you’re trying to cope with feelings of loss and bereavement. This chapter provides comprehensive information about funeral planning and aims to take the stress out of the process.

For help with your feelings at this difficult time, see section 3.

**Getting started**

Asking yourself a few questions before you start can help you go ahead with confidence and peace of mind.

- Did the person who died tell you what they wanted or leave instructions in their Will? (Funeral instructions are the only part of a Will that aren’t legally binding.)
• Did they want to be buried or cremated? Did they want their ashes in an urn or scattered?
• What kind of coffin did they want? Did they want an eco-friendly funeral?
• How will you pay for the funeral? Did the person who died make their own arrangements? Is there a pre-paid funeral plan or funeral insurance?
• Do relatives and friends have any special wishes?

If there are no formal instructions, the executor named in the Will or the person who is arranging and paying for the funeral will make the decisions. They must also decide if any wishes expressed by the person who died are practical, affordable and acceptable to the family or friends.

**Telling friends and family**

Call, write or email friends and relatives. You can do this in a few different ways:

• Place an announcement about the death in a newspaper. This is a good way to reach people who weren't in regular contact with the person who died. You could also create a social media page in their memory and share it with people they knew.
• If you wish the funeral to be public, include the date, time and place of the funeral and/or memorial event.
• Mention any wishes about flowers or donations to charity.
• For security, avoid including a personal address and arrange for somebody to housesit during the funeral if someone’s home is going to be empty.
• If vulnerable adults or children have been affected, you might want to think about how to include them in the memorial service. See pages 34–36 for more information.

We have more information about telling relatives and friends about a death on pages 67–68, and about telling organisations on pages 42–45.

**Before you go ahead**

Contact several funeral directors in your area to compare prices and available options. Many costs, for example cremation fees, are fixed but charges can vary. A full breakdown of funeral costs is available on page 38.

Ask for a price list or cost breakdown to help you decide which items and services to choose. You might also want to check with other funeral directors if the date you want isn’t available.

Here are some things to think about:

• If you plan to organise part of the funeral yourself check that the funeral director is happy with this. Some may see certain responsibilities as part of their service while others will be more flexible.
• It isn’t always cheaper to do things yourself so check prices before taking anything on.
• Even if you make your own arrangements some funeral directors will provide certain services for a charge. For example, they may deal with documentation, supply a simple coffin, or hire out a hearse or other vehicle. You may also be able to use their mortuary.

**Using a funeral director**

You don’t have to use a funeral director for every part of the service and memorial. Doing so can be the easiest route at an already difficult time, but there are a number of options, including:
Questions to ask a funeral director

- What services do you provide?
- Can we pick and choose from your menu of services and just pay for the ones we choose?
- What do your charges include?
- Are any items included in your quote optional or are there alternatives?
- When do we pay the bill?
- Do we have to pay a deposit?
- Are you comfortable delivering the choices we have discussed?
- Can we buy a coffin or its equivalent from another source?
- Can we provide our own transport?

Choosing a coffin

Traditional coffins

A wide range is available from various places. Check the coffin is suitable for the place of burial or crematorium before buying. Costs can vary widely so check the price list too. Here are some options:

- Buy one from a funeral director (only some manufacturers sell direct to the public).
- Order one from a carpenter.
- Buy one from your local council, cemetery or crematorium.
- Build one yourself (if you have the necessary carpentry skills).

Alternative coffins

If you prefer an alternative coffin there’s a wide range to choose from. You can also decorate these yourself. It’s also possible to just use a shroud, such as a burial sheet, although only some are suitable for crematoria.

Some alternative coffins can cost as much as, or even more than, a traditional coffin so check the price before buying one. They include:

- Buy one from a funeral director (only some manufacturers sell direct to the public).
- Order one from a carpenter.
- Buy one from your local council, cemetery or crematorium.
- Build one yourself (if you have the necessary carpentry skills).
When someone dies

- Wool.
- Woven willow, bamboo, rattan and other natural fibres.
- Cardboard, which is stronger and more attractive than you might imagine. You can drape, decorate or paint these. If someone is to be cremated, check with the crematorium about possible restrictions. Some types of paint may not be allowed because of air pollution rules.

An alternative is to rent a wooden outer coffin for the service, and to buy a cardboard inner coffin. After the service, just the inner coffin is used.

Burial or cremation

Burial
The registrar will give you a form to give to the funeral director (see pages 19–20 for more details). In Scotland you’ll need a medical certificate of the cause of death, in addition to a cremation form if you’re not having a burial.

You’ll need to give this to the funeral director, vicar or land manager if you’re organising the funeral yourself. Afterwards you’ll need to return the relevant part of the form to the registrar.

If the person who died is to be buried:
- Check their papers for a grave deed (Deed of Grant or Exclusive Right of Burial) or other document showing they’re entitled to a grave in a churchyard, cemetery or elsewhere. The funeral director will need a copy.
- If someone else owns the deed to an existing grave and they’ve already died, a legal procedure may be needed to allow the person who has just died to be buried here.
- The cost of a grave may vary depending on whether they lived in the area when they died – if they didn’t, it may cost more.
- Some churchyards are no longer open for burial because there’s no more space.
- Most cemeteries are non-denominational. This means you can hold most types of service in their grounds.
- Alternative burial sites, often referred to as natural burial grounds, include woodland burial sites, nature reserves, meadow burial sites and woodland sections of public cemeteries.
Marking the spot

Whether and how you mark your relative or friend’s grave can vary. Check what is offered or allowed, especially if you want to be able to identify it in future.

If the grave is on private land (such as private woodland or farmland), check its long-term security. This is to make sure there are no plans to use the land for something else, which might disturb the grave.

You can also bury your relative or friend on their own land. There are some rules but not as many as you might think. If this is something you want to find out about, contact the Natural Death Centre (see page 110).

Cremation

If the person who died is being cremated some paperwork is necessary before going ahead. Ask at the crematorium if you’re not sure which forms you need. The procedure is broadly similar in England, Wales, Scotland and Northern Ireland. The forms used most often include:

- **Application for cremation of the body of a person who has died.** The funeral director will help you with this, or you can ask at the crematorium. The crematorium will also usually have its own form requesting instructions for the ashes. The ashes can usually only be given to the person who has signed this form.

- **Doctors’ forms.** These include a form to be filled in by the doctor who certified the death and a second form to be filled in by another doctor not involved in looking after the person who died. You have to pay for these forms. If you’re using a funeral director, the cost will be part of their disbursements (these are the payments they make to others for you).

- **Coroner/procurator fiscal’s (Scotland) certificate.** If there has been a post-mortem examination this replaces the green form from the registrar.

- **Authorisation of cremation of person who has died** by medical referee. The crematorium doctor issues this form, which allows the cremation to proceed.

What next?

- Send the required forms to the crematorium at least 24 hours before the service. The crematorium staff will then review the forms and authorise cremation.
- Check the deadline with the crematorium if you’re organising the funeral. If you’re using a funeral director, they’ll do this.
- There are restrictions on what you can put in the coffin of someone who is being cremated because some items can cause air pollution. Prohibited items include clothing made of artificial fibres, rubber-soled shoes and items such as soft toys. The funeral director or crematorium staff can advise.
- If the person who died had a pacemaker or other type of implant this may need to be removed before cremation. The funeral director or crematorium staff can advise. Some implants require deactivation before removal, so you may also need medical help.

What to do with the ashes

The person who died may have said what they wanted done with their ashes. If not, or it’s difficult to carry out their wishes, you have a few choices:
When someone dies

• Scatter them in the grounds at the crematorium, also called the Garden of Remembrance. If there are no instructions for the ashes this is usually what will happen.
• Scatter them in a meaningful place, eg a garden, the sea, or somewhere you visited together (check whether you need approval).
• Arrange for the ashes to be buried in a churchyard or family plot in a cemetery, or kept in a mausoleum.
• Keep them at home in a casket or urn.

The ceremony
You might want to start by thinking about what the person might have wanted, and asking family and friends:
• Did the person who died talk about the sort of ceremony they wanted or leave written guidance?
• Did they have favourite songs, poems, prayers, hymns or readings that you could include?
• Was the person who died from a different culture or religion? If so, are there any special requirements you need to think about?

If it’s not clear what the person wanted then family, friends, faith leaders or funeral directors may have ideas. You may also find suggestions in books, on websites and at local libraries.

Choosing the time
Think about whether to have the burial or cremation at the same time as the memorial service. Such events can provide a chance to reflect and say goodbye. But only you know what’s right – for you and for the person who died. Here are some options:
• Have the burial or cremation as soon as possible – some religions require this.
• Keep the burial or cremation as a private event, and arrange a memorial or other event for a wider range of people at a later date.
• Have the burial or cremation with the funeral and a more celebratory event another time.
• If someone was cremated, bury or scatter their ashes at a later date.
• If someone was buried, be there or have a ceremony when the headstone is put up.
• Create a memory of the person in some other way, for example plant a tree or dedicate a park bench to them. Check if you need permission from the council or landowner.

Choosing the location
A memorial and funeral service (although not the actual burial or cremation) can be held anywhere. You might want to have this somewhere the person enjoyed spending time, such as your home, garden or local community centre.

Most crematoria include the use of the prayer room in their costs. The room will be suitable for all religions and for people with no religious belief.

Talk to crematorium staff beforehand (or ask the funeral director to do so), to ensure the setting is appropriate on the day, particularly if you have special requests.

Hearses and transport
If you’re organising the funeral yourself you may be able to rent a hearse or other suitable vehicle from a funeral director to transport the coffin to the funeral. You don’t have to use a hearse – lorries, tractors and other vehicles have been used in the past.
Gifts in memory
A gift to a charity in memory of a relative or friend is one way to remember them and to make a real difference in their name. Some people choose to make a donation instead of having flowers at a funeral. You can arrange the collection yourself or ask your funeral director to help you organise one.

Music
Music is usually an important part of a funeral service or ceremony. You can have people sing hymns or play a recording:
- as friends and family arrive
- when the coffin leaves the church (burial) or the sight of the mourners (cremation)
- when people leave the ceremony
- between readings or speeches

You may have your own ideas or the funeral director can advise. For other suggestions ask family or friends, especially if music was particularly important to the person.

You may be asked to choose downloadable music rather than CDs. If you want music that’s not available online, such as a personal composition or an old record, ask how this may best be arranged. Many crematoria have music download systems and can search for rare tracks.

Readings
Like the music, the readings at a funeral are an opportunity to reflect the person’s interests or character and help people remember them. If you can’t think of any specific book extracts or poems they might have liked, you could ask someone to write something personal for them.

Religious or secular services
If you’re still unsure what’s appropriate or allowed after checking the person’s last wishes and asking family and friends, here is some guidance around faith and secular services:

- Religious setting (eg church, synagogue, mosque). There may be certain requirements, which the minister or other faith leader can tell you about. They can also give guidance about the content and order of prayers and/or the service.
- Non-religious setting (eg crematorium). There may also be guidelines but these are usually fairly relaxed.

Who will lead the ceremony?
If you’re having a religious ceremony this will usually be the faith leader.

If you’re not religious or don’t regularly attend worship, the funeral director (if you’re using one) may suggest a secular or civil celebrant.

To pick your own celebrant, contact the Institute of Civil Funerals, the British Humanist Association, the Humanist Society in Scotland or Humani (Northern Ireland). If you want to do it yourself, see if the Natural Death Centre can help. See pages 104-117 for contact details.
When someone dies

Alternative options
More and more people are choosing to have completely non-religious (secular) ceremonies or to combine religious or traditional elements with more informal and personal contributions. There are a couple of options:
- You lead the ceremony – you choose the music and you and/or relative(s) or friend(s) provide a few carefully chosen words.
- You ask a faith leader or secular celebrant to start and end the service, and lead the mourners in prayer or reflection. You can then leave the middle bit of the ceremony for family and/or friends to make contributions.

Including vulnerable people
You may want to think about how to include people who could find the day particularly difficult or confusing.

Including children
Involving children in the funeral arrangements and service can help them feel included and give them a chance to grieve. If you’re happy for them to be there, here are some things you may want to bear in mind:
- Give them plenty of time to choose whether and how they want to be involved in the funeral.
- Explain what will happen and who will be with them on the day.
- Arrange to have someone to support them in case they or you become upset and/or wish to leave the funeral.
- They may find it comforting to put something in the coffin for example a card, a toy, a drawing, photo or letter. The funeral director or crematorium staff can tell you what items may or may not be included if the person who died is being cremated or being buried in a natural burial ground.

Don’t worry if they see you’re upset – it helps them understand the importance of what is happening.

We have more information about supporting children in section 4.

Including someone with dementia, a learning difficulty or mental health problems
The death of a relative or friend can be especially hard for someone with dementia, learning difficulties or a mental health problem. They may process the bereavement quite differently or struggle to understand that someone they care about has died.

Dementia
If someone has dementia:
- They may forget that you have told them about the death meaning that you have to repeat yourself again and again.
- If this becomes too distressing, try not to feel guilty if you want to avoid the issue.
- You might still be able to encourage their memories without needing to remind them the person has died.

Learning difficulties
If you need to explain the death to someone with a learning difficulty:
- It’s best to do this in stages, over time. This will allow you to build on what they already understand each time you give them a new piece of information.
- Encourage them to ask lots of questions to ensure they understand what has happened.
- Be guided by what they say and ask. If they’re asking after the person who died, you’ll need to say something to explain why they’re absent. For example, you could reassure them that the person who died is safe without actually saying they’re dead.
Paying for the funeral
The person who died may have had a prepaid funeral plan, insurance or other money set aside.

Funeral costs usually come out of the person’s estate and need to be paid after most other debts and bequests (gifts) are sorted out. If there isn’t enough money to cover costs, the organiser of the funeral must meet the difference.

Unless an estate is quite small, you cannot access funds from it until probate (England, Wales and Northern Ireland) or confirmation of the estate (Scotland) is granted. This can take several months. Most large banks and building societies, however, will release funds from the person’s accounts to pay the bill on sight of a certified copy of the death certificate (see page 20). Some funeral directors ask for a deposit to cover third-party costs payable in advance of the funeral (disbursements). The final bill is usually sent soon after the funeral.

Average funeral costs
Funeral costs in the UK have increased in the last few years, so it’s worth having an idea of what to expect. Burials are more expensive than cremations, but you won’t have to arrange a headstone until six months after the burial to allow time for the ground to settle.

The amounts on the next page are approximate – actual costs may vary.
If there isn’t enough money

The Money Advice Service (see page 115) has some useful advice on ways of reducing funeral costs. It’s worth noting that it’s not always cheaper to do things yourself. Other things to consider include:

- A funeral director may agree to accept payment by instalments.
- There are a few charities that will help with funeral expenses, such as the Child Funeral Charity (see page 113).
- If the person died in hospital (England, Wales and Northern Ireland) contact the bereavement service or equivalent at the hospital to arrange a public health funeral. This is a basic but respectful cremation service that the hospital (or local council) must provide if there’s no one available to pay for the funeral.
- If someone died at home or elsewhere (and in hospital in Scotland) contact the bereavement service at the local council to arrange a public health funeral.
- The British Gas Energy Trust (see page 113) has a grant that can be used for funeral expenses.

Getting a Funeral Payment from the government

If you’re on a low income or getting certain benefits, you may be entitled to claim a **Funeral Payment** from the government to contribute to costs. The claim period runs from the date of death to up to three months after the funeral.

Generally, you won’t qualify for a Funeral Payment if the person who died had a close relative who isn’t getting benefits. A close relative is the daughter, son, parent, brother or sister, by blood or marriage, of the person who died – or the relative’s partner.

Funeral Payments are different to Bereavement Benefits (formerly known as Widow’s Pension), which can also be used to help with funeral costs. Contact Citizens Advice to see if you qualify (see page 113).

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### Essential costs

<table>
<thead>
<tr>
<th>Item</th>
<th>Approximate cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funeral director (if you use one)</td>
<td>£2,000-£3,000</td>
</tr>
<tr>
<td>Doctor’s cremation authorisation forms</td>
<td>£165</td>
</tr>
<tr>
<td>Cremation fee</td>
<td>£500-£700</td>
</tr>
<tr>
<td>Burial fee</td>
<td>£800-£1,500</td>
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</tbody>
</table>
| Minister fees (if holding a religious ceremony) | £160 (these are voluntary in Scotland). | There can be additional charges if you’re holding the service in a church.

### Non-essential costs

Check whether the person’s estate has provided for catering after the funeral or a gravestone. If not, check that any individuals or organisations due to get a share of the estate agree on how the money is used. If they don’t, you may have to find the money elsewhere. The following items usually add up to around £1,500:

- funeral flowers
- death notice or obituary
- funeral notice announcing the time and place of the funeral
- additional limousine
- order sheets
- catering for a wake
- venue hire for a wake/reception
- memorial
If your only source of money is a Funeral Payment, tell the funeral director before you commit to any arrangements. They can advise you on what to do next.

How much can I expect?
The exact amount depends on whether there’s any other money available, for example from an insurance policy or the estate. The maximum payment, however, won’t cover the cost of even a simple funeral. If you absolutely can’t meet the costs then you may need to have a public health funeral. This is arranged through the local council.

Paying back the funds
The government will reclaim the funeral payment if funds are found in the estate at a later date.

We have more information about benefits and financial help on our website at mariecurie.org.uk/help
Telling organisations about a death

It can help to make a list of the people and organisations you may need to tell about the death. Here are a few examples:

- employers and colleagues
- government departments
- the person’s GP
- any bank, credit card and mortgage companies
  (to close accounts or change the details)
- insurance companies
- utility companies, such as gas, water, electricity, telephone
- the landlord if there is one
- the person’s accountant and solicitor, and any executors appointed in the Will (see below)

You may want to close down the person’s online accounts, like Facebook. We have more information about this on our website at mariecurie.org.uk/online-accounts

Executors

Telling people or organisations that someone has died is different from being able to deal with their estate and probate. Dealing with the estate is done by the executors, who are responsible for sorting out what was owned and owed. See pages 46-50 for more information.

Government departments

Tell Us Once service

Tell Us Once is a service offered by most local councils. It saves you contacting each government department individually.

This service isn’t available in Northern Ireland, but the Bereavement Service (see page 116) is a single point of contact for the Social Security Agency, which will save a bit of time.

Departments covered by Tell Us Once include:

- Local councils
  - Housing benefit office and council housing
  - Council tax payments and benefits office
- Libraries
- Blue Badge
- Adult social care
- HM Passport Office
- Driver and Vehicle Licensing Agency
- Department for Work and Pensions
  - Jobcentre Plus
- Ministry of Defence
  - War pensions scheme
- HM Revenue & Customs

If your local register office offers the Tell Us Once service, you’ll usually be told when you register the death. Ask them if it’s not mentioned. The registrar will give you a unique reference number that will allow you to access the service online if you don’t want to make another appointment, or you can tell someone over the phone. Call the Department for Work and Pensions on 0800 085 7308 to use the phone service.
You’ll need to register the death before using the Tell Us Once service, unless there’s an inquest. If this happens, the coroner may give you an interim death certificate. However, not all local councils will allow this.

You can see which local register offices provide the Tell Us Once service using the GOV.uk search tool.

**You can complete the Tell Us Once process at any point within 28 days of first signing up. This time frame applies whether you’re using the service online, in person or over the phone.**

**What you’ll need when using the Tell Us Once service**

You’ll need to have the following information to hand:

- The National Insurance number and date of birth of the person who has died.
- Their passport or passport number (you’ll need to know the country and town where they were born).
- Their driving licence number.
- Details of their state pension and any other benefits they may have been getting.
- Details of any local council services they were getting, like a Blue Badge.
- Their death certificate if you didn’t attend the interview when you registered the death.
- The unique reference number given to you by the registrar.

You may also need to provide details of:

- the next of kin
- the surviving husband, wife or civil partner
- the person dealing with the estate (the executor or administrator)
- your own National Insurance number if you’re the next of kin, as your own benefits entitlement may change

If you can’t find all the documents, you can still use the Tell Us Once service but not all organisations will be informed. You’ll have to make contact with them individually as and when you find the information.

**Redirecting post**

You can get the Post Office to redirect the mail of the person who’s died. The service costs from £24.99 for three months if you’re redirecting to another UK address. You may be asked for proof that you have the right to redirect the mail in the form of a death certificate or a written statement. Read more at postoffice.co.uk/redirection

You can also stop junk mail being sent to the person who has died by registering the death with the Bereavement Register (see page 104). This may not stop all junk mail, however.

For more information about sorting out someone’s benefits, pension, insurance or tax matters, please turn to pages 50-52. Some of these matters may be organised by the executor, so it’s a good idea to speak to them about who you need to contact.
If you’re dealing with a person’s estate

Your role as executor or administrator
You may be the sole executor or administrator, or there may be more of you. You don’t all have to take an active part in sorting out the estate, and can instead have ‘power reserved’ to you to act as executor or administrator at a later date.

There’s usually nothing complicated about being an executor but it can be time consuming. You can claim any reasonable out of pocket expenses you incur from the estate. You can’t charge for your time, unless the Will gives permission for this.

You can handle the whole job yourself or you may decide to pass some or all of it to a solicitor. The estate pays the solicitor’s fees.

Your role as executor or administrator is to:
• trace everything the person who died owned (assets). This may include: bank accounts, savings and investments, property, cars, jewellery, other valuables, furniture, personal possessions, and debts owed to the person who died – for example, overpaid tax
• trace every debt the person who died had (liabilities). This will include any mortgage, personal loans, credit card balances, unpaid household bills, unpaid income tax, and so on
• create an accounts file for the estate. List all the assets and then take off all the liabilities and reasonable funeral expenses, to work out the total value of the estate
• complete an inheritance tax form and pay any inheritance tax due. The tax must be paid before probate can be granted. The tax due on property can be paid in instalments
• apply for probate or letters of administration (called confirmation in Scotland). This is a formal process to recognise the validity of the Will (if there is one) and to confirm your power to distribute the estate as directed by the Will or the intestacy laws
• take control of the assets (using the grant of probate or confirmation)
• pay the debts of the estate. These are normally paid from the estate
• trace all the people, charities and other organisations that are to inherit (called the beneficiaries) and distribute their inheritances to them
Getting started
Here are some suggestions to make your job easier:

- The government guide *What to do after a death* outlines all the steps you will need to take, where to get help, and a list of who needs to be told about the death. There are versions available for England and Wales, Scotland and Northern Ireland, which are available through the government websites listed on pages 104-117.

- If you haven’t already, order multiple copies of the death certificate. You’ll need to tell every organisation that the person who died had dealings with about the death. Most will need to see an original death certificate. It speeds up the process if you can send out several certificates at the same time. Multiple copies can be provided later, but it’s cheaper to order them when the death is first registered.

- Open an executor’s bank account. Normally, assets won’t be released to you until you have applied for a grant of probate or letters of administration (called confirmation in Scotland) from the probate court.

You can find your local probate court or tribunal on GOV.uk
In Northern Ireland, see nidirect.gov.uk Applying for a grant of probate is a formal process to recognise the validity of the Will (if there is one) and to confirm your power to sort out the estate. But some money, such as a tax refund and pensions owed, may be available to the estate before then. You’ll also have expenses, eg for certificates and postage. You’ll have to pay any inheritance tax due before the assets are released. You may need to ask the bank for an overdraft to cover these costs in the meantime, or you may be able to make a loan to the estate.

If the person who died had a bank account, the bank will usually allow funeral expenses and any inheritance tax that may be due.

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**Words you may hear**

**Will**
This is a legally-binding document which explains what the person who died wanted done with their assets and possessions. It should also include details of who should sort out their affairs after death. These people are called the executors.

**Probate**
This is the process of proving the Will is valid and sorting out the person’s estate according to their last wishes. This is usually done by a lawyer and or the executors (or administrators, if there’s no Will).

**Inheritance**
This is when someone receives money, property or another personal possession from the person who has died. This can either happen when they’re mentioned in the Will (in this case it’s also called a legacy), or because the person who died didn’t make a Will and they’re the next closest relative.

**Intestacy**
This is when someone dies without making a valid Will – it’s also called dying intestate. The estate will still need to be sorted out and the person who takes on this task is called the administrator. Usually this will be the next of kin.

**Deceased (the)**
This is how the person who has died will be described in most legal documents.
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to be paid from their account before you get a grant of probate or letters of administration. Talk to the bank about how to arrange this.

**Professional help**

Even if you’ve decided to take on the role of executor or administrator without a solicitor, you may still want advice on a particular aspect of sorting out the estate. See page 114 for a list of organisations that can help you find a solicitor and give you further advice.

If the task starts to become too complicated, you can always change your mind and hire a solicitor to take over. Their fees would be paid from the estate.

**Dealing with benefits, pensions or insurance**

If the person who died was getting a state pension or other benefits, you’ll need to tell the Department for Work and Pensions Bereavement Service (see page 113). If you used the Tell Us Once service, this should already have happened.

In Northern Ireland, call the Social Security Agency (see page 116). These services will pay any pension or benefits owed, stop future payments and advise on whether any surviving family are now eligible for benefits themselves.

If the person who died belonged to a workplace pension scheme or personal scheme, you need to contact each pension provider. This is so that:

- any amount outstanding can be paid to any beneficiary nominated by the person who died or their estate
- any future pension payments can be stopped
- arrangements can be made for the payment of any lump sum or survivors’ pensions

If you’re having problems tracking down these pension schemes, the Pension Tracking Service (see page 116) may be able to help.

If you find any life insurance policies, contact the insurance company for guidance on how to make a claim.

For detailed information about pensions and insurance, visit mariecurie.org.uk/help or call the Marie Curie Support Line on 0800 090 2309.

**Dealing with tax matters**

The person probably died part-way through a tax year (which runs from 6 April to the following 5 April), so you’ll need to finalise their tax affairs for the year. HM Revenue & Customs (HMRC) should have been informed about the death by the registrar and will normally contact you within six weeks to tell you what to do.

You may have to complete a tax return detailing all the sources of income of the person who died and claiming any tax relief. If they were self-employed, there may be some outstanding National Insurance to pay.

There might also be some capital gains tax due. This is a tax on the increase in value of an item during the time a person has owned it. However, nearly everyone is entitled to £11,000 in profits each year (in 2014-15) before the tax applies.
You can find out more about capital gains tax on the Marie Curie website at mariecurie.org.uk/help

Receiving and making changes to an inheritance
You may have been left money, property, investments or other things by the person who died.

Normally, inheritance tax will have been sorted out by the executor or administrator and paid from the estate before you get any inheritance.

Occasionally, a Will may state that an inheritance is to bear its own tax. This means that your inheritance will be reduced by the amount of tax due. That’s simple if you’re inheriting money but can be a problem otherwise. The item you inherit may need to be sold to raise the money to pay the tax or you’ll have to find the money from somewhere else.

Sometimes, when you’ve been left money, the executor or administrator may ask if you’d like to accept some assets instead. You don’t have to agree to this if you don’t want to. This could be a house, or some antiques, depending on what’s in the estate.

Making changes
You don’t have to accept an inheritance if you don’t want to. If you refuse it, the executor or administrator decides who gets it instead. It’s possible to override a Will and change the way part or all of an estate is inherited. To do this, you need a deed of variation. This can be complex, so it’s best to get advice from a solicitor (see page 114). The variation must be made within two years of the death.

Entitlements and benefits

Property entitlements
If you were living with the person who has died, you may be worried about whether you can carry on living in the same home. If you shared a home with them, your right to stay on depends on how you owned or rented the home and what your relationship was.

Different ways to own property
People can either own a property as tenants in common (common owners in Scotland), which means there are distinct shares that don’t have to be equal. They can also be joint tenants (joint owners in Scotland). This means that each owner has equal rights to the property.

Most married couples and civil partners choose to own their home as joint tenants, which means the share of the person who has died passes automatically to the surviving partner.

If you’re not married and not a joint tenant, you’ll only inherit the property if the other person leaves their share of the house to you in their Will. There may be some inheritance tax to pay depending on the value of the property.

You’ll have no automatic right to the home if it was only in your partner’s name. The same applies if you owned the property jointly as tenants in common.

If you’re renting
If you’re renting jointly from a private landlord or local council, housing association or housing corporation and one of you dies, the other automatically has the right to continue renting the
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property. If you’re renting from a social housing landlord, contact Shelter for more information (see page 116). The rules for social housing are complex and differ between nations.

If you’re worried that you may lose your home, or you don’t automatically inherit, contact a solicitor, housing advice centre or Citizens Advice. See pages 113-116 for contact details.

We have more information about property entitlements on our website at mariecurie.org.uk/property-rights

Your entitlement to benefits and other support

Bereavement benefits
You may qualify for benefits after someone dies. These include:
• Bereavement Allowance (previously Widow’s Pension)
• Bereavement Payment
• Child Benefit if a child or parent has died
• Funeral Payments (see page 39 for more information)
• Guardian’s Allowance
• War Widow(er) Pension
• Widowed Parent’s Allowance

Contact Citizens Advice for more information about these and whether you qualify. See page 113 for details.

Pensions and insurance
If you’re living alone and are of state pension age (between 61 and 68, depending on when you were born) there are several relief schemes available to make paying for your property easier. These include lone pensioner allowance and Rate Relief (Northern Ireland only).

If you and your husband, wife or civil partner were getting the basic pension when they died, you may be able to use their National Insurance contributions to get extra basic pension. Contact a benefits adviser for more information (see page 113 for details). If the person who died had life insurance, contact their provider to find out what to do next.

We have more information about pensions and insurance on our website at mariecurie.org.uk/help

Arranging time off (compassionate leave)
Compassionate leave is paid or unpaid time off work in particularly difficult circumstances, such as when you’ve been bereaved. Most companies have a policy for compassionate leave, so it’s a good idea to check your employment contract or staff handbook. This will tell you whether there is a set amount of time granted, and whether any time off will be paid or unpaid.
When someone dies

There’s no legal obligation for your employer to grant you compassionate leave unless it’s in your employment contract. However, it’s rare for employers to refuse compassionate leave, so talk to them as soon as you can. The amount of time that you’re given is up to your employer. This could be as little as a few days or several months (long term compassionate leave).

While there is no law about compassionate leave in the UK, there is some relevant legislation which allows you to take time off in an emergency (such as a funeral). This includes the Employment Rights Act 1996 which applies to England, Wales and Scotland and the Employment Rights (Northern Ireland) Order 1996. This law only covers emergencies involving dependants, and you should tell your employer as soon as possible.

Dependants are defined as your husband, wife or civil partner, children, parents, or someone living with you who isn’t your tenant, lodger, boarder or employee. In some cases it can also mean someone who relies on you for care, such as an older neighbour. The amount of time you can take by law is only defined as ‘a reasonable amount’. In some cases this is only a couple of days – and your employer doesn’t have to pay you for the time off.

If the person who died is not your dependant, your employer may still grant you compassionate leave, although this is up to them. They may make a decision after checking which other employees were given time off in similar circumstances. This is so they can be consistent with what they’ve done before.

If you’re refused leave or unfairly treated
If you’ve made a reasonable request it’s unlikely that you’ll be refused leave. But if this happens, you can use your holidays. If you’re struggling to cope and it’s affecting your health, speak with your GP.

They may give you a certificate so that you can be signed off as unfit for work. Please check your contract or staff handbook to see whether this kind of leave will be paid.

If you’re given compassionate leave but miss out on a promotion, training or other benefits as a result, speak to your local Citizens Advice about your rights (see page 113).

Long term compassionate leave
Your employer might agree to let you have several months off. In most cases this will be unpaid. If you’re on long term compassionate leave and don’t feel able to go back to work, make an appointment with your GP. They may give you a doctor’s note saying you’re not fit to work because of the bereavement, which may help you make a case for longer leave with your employer.

If you need bereavement support to help you cope with your grief, we have a list of useful organisations that can help on pages 104-117.

Changes to your situation
If new caring responsibilities emerge – for example, the bereavement has given you care of children or an older parent – you can talk to your employer about flexible working options. Provided you’ve worked for your employer for at least 26 weeks, you have a legal right to make a flexible working request, although your employer doesn’t have to agree to it.

Above all, always try to communicate regularly with your employer and let them know how you’re feeling. Employers can be very supportive and will do what they can to help.
Some larger employers also have employee assistance programmes. Check with your employer to see what support is available. This is usually a confidential service, which means that your employer won’t be given any information about what you say.

**Time off school for children and teenagers**

There are no policies or laws that say how much time off school bereaved children and teenagers can take. Compassionate leave for children and teenagers is usually the head teacher’s decision. Get in touch with the school as soon as you can. Most schools have support systems in place so talk to them about how they can help you. See section 4 for more information on supporting children.

If you need more guidance or support on financial, legal or practical matters when someone dies, please visit [mariecurie.org.uk/help](http://mariecurie.org.uk/help) or call the Marie Curie Support Line on 0800 090 2309.*
Coping with grief

No one experiences grief in the same way. Whatever you’re feeling, try to remember that it’s normal and there are people who can support you if you need it.

Grieving in your own way

Grief is a natural response to losing someone you care about. There’s no right or wrong way to grieve. The important thing is to let yourself grieve and mourn as much and as long as you need to.

Although grieving is painful, in time these feelings begin to change as you adapt to a different way of life. Grief can never be fixed, diminished or taken away. It becomes part of us, and shapes the rest of our lives.

How you might feel

Counsellors sometimes talk about grieving or mourning in terms of stages or tasks that are worked through. Some people find these helpful but don’t worry if they’re not right for you. Here are some common emotions experienced by people who are grieving:

• **Denial**: This can’t be happening to me.
• **Anger**: Why is this happening to me? Who caused this to happen?
• **Bargaining**: From now on, I promise to go church/visit my sick neighbour every day, and everything will be OK again.
• **Depression**: What is the point of it all?
• **Acceptance**: This has really happened.

These are sometimes called the five stages of grief. Some people have all of these feelings, while others may not experience any, or experience them in a different order.

If you’re unable to move through your grief, or are concerned about the welfare of someone who isn’t coping well, seek help, or encourage them to contact a specialist service such as the Bereavement Advice Centre, Cruse Bereavement Care or Cruse Bereavement Care Scotland. It’s Good to Talk also has a directory of counsellors across the UK. Contact details for these and other useful organisations can be found on pages 104-117.

Not everyone experiences grief

For some people, the death of a close friend or relative is a relief, especially if the person who died suffered or had a drawn-out death. Try not to assume how someone is feeling.

First of all, check with the person. Ask them how they’re coping with the death of their relative or friend. This allows the person to tell you how they’re grieving, or whether they’re OK.

You may not feel comfortable with their response, but it’s important to let the person cope in their own way. Knowing how they’re coping can open up more honest conversations.

Marie Curie Community

Share experiences and find support by talking to people in a similar situation. Visit [community.mariecurie.org.uk](http://community.mariecurie.org.uk) – it’s safe, easy to use and available 24 hours a day.

When someone dies

You think you’re ready but the end comes very quickly. There’s a great relief that they’re no longer suffering but the selfish side of you wants them to stay with you forever.

Natalie, family member
Looking after yourself

When someone close to us dies, our lives can quickly change, and we have no time to adapt to the new roles we’re given.

For the first few days or even weeks, you may be too preoccupied to think about the change in your circumstances. However, after the funeral, when everyone else’s lives seem to go back to normal, you may be left wondering how you’re going to cope.

There’s no single solution. Everyone’s situation is different and each person grieves differently. Here are some ways to cope that may be helpful.

Eating well

Even though it can be hard to make the effort, try to eat as healthily as you can. This will give you the energy to get things done. There is lots of information about healthy eating on the NHS website at nhs.uk/livewell/healthy-eating

Relationships and socialising

There’s no reason for your relationship with the person who has died to end. If you’re used to sharing your day with them, or emailing them your news, then perhaps continue to do this.

Many people continue to have conversations with the person who has died. Although this may sound strange, it’s more natural than being expected to abruptly end the relationship. If you’re not comfortable with appearing to talk to no one, then write down what you want to say.

If you’ve been bereaved, people around you might not know how to act and could keep their distance. A call from you, or a text or email to say “are you free for coffee” will gently remind them that you need company. Although it can be an effort to be proactive, it’s usually better than spending too much time alone. If you’re able to, take the time to decide how much you want to be around others.

Perhaps suggest a meeting at your house for lunch or dinner. You can ask everyone to bring a dish so you’re not forced to do all the preparation at a time when your energy and motivation may be low.
If you’re a cat or dog lover, you could contact the Cinnamon Trust (www.cinnamon.org.uk) to see if there’s an older or unwell person nearby who needs someone to walk their dog or help look after their cat.

If you’re not very mobile because of a disability, contact Scope (see page 107). It has a range of services that will support you to get out and be more independent.

For older people who feel isolated
It may be worth looking at voluntary organisations that have a befriending service.
- Both Friends of the Elderly (England only) and Age UK (see pages 104-117) have a telephone befriending service as well as a face-to-face visiting service depending on where you live.
- If you’ve got a dog, contact the Cinnamon Trust to see if it has anyone who can help you. Dogs and cats are wonderful companions but need care and attention.
- It’s also worth contacting your local church, community group or religious organisation, if you have one. Many have weekly or monthly meetings and may be able to arrange for someone to bring you to the meeting or visit you in your own home.
days, weeks, months or years after the death, if you feel like crying, try not to question it. Your body is telling you that you need the release.

The same applies if you’re supporting someone else in their grieving process. It’s important to let them cry and not try to cheer them up. If you’d like to help but are unsure how, speak to one of the specialist charities on pages 104-109 or see Dying Matters’ leaflet, Being there.

Supporting others

Telling others about someone’s death

If you have to tell others about the death of a friend or relative, the following information may help.

- Try to remember that the way bad news is delivered will stay with the person. Therefore, it’s best to break the news face-to-face. Even when this isn’t possible – relatives may, for example, be overseas – be sensitive to the impact that the news may have on the person at the other end of the telephone.
- It may help to prepare yourself by rehearsing what you’re going to say, especially when speaking to someone who may have learning difficulties.
- You might also want to think of simpler wording when speaking to someone who doesn’t share the same first language.
- The health of older people also needs to be taken into account.
- Give yourself plenty of time when you’re with the person. Make sure that, where possible, you’re in a safe and confidential setting.
- If possible, make sure there are no interruptions. Switch off mobile phones and telephones, and turn off radios and televisions.
- Use plain, simple language, and don’t bring in unrelated issues as it can cause confusion.

Understanding your feelings

Strange behaviour is normal in a difficult situation. Some people find that this is something that’s worth writing on a piece of paper and placing somewhere rarely out of sight.

Whatever you’re feeling or thinking is probably quite normal considering the unusual set of circumstances. Emotions or lack of emotions, sleeplessness, a constant sense of unreality, and a feeling of guilt, are all very common. If you’re afraid of your thoughts, don’t hesitate to get help from your doctor or a counsellor. These organisations can help:

- The Samaritans helpline (see page 107) is available to anyone who is in severe emotional distress.
- Cruse Bereavement Care and Cruse Bereavement Care Scotland have trained bereavement support volunteers. There may be a waiting list depending on your area so it’s worth getting in touch with your local office sooner rather than later. See page 105 for details.

Having a good cry

Crying is the body’s way of expressing and reducing stress. It’s a natural reaction to someone’s death. It doesn’t matter whether it’s
When someone dies

• In the majority of cases, people who hear bad news will only be able to take in a small amount of what’s being said. So check that they understand what has happened and encourage them to express their feelings. Gently correct them if necessary, and be prepared to repeat yourself.
• Don’t give the person too much information straight away – check whether they’re ready to hear more.
• The person may need physical space to take in what you’ve said. So leave it up to them if they want to be touched or held.
• Don’t promise anything that you can’t deliver. This will damage the person’s trust.
• If someone becomes very distressed, and you’re unable to stay with them, you may need to ask about someone you can contact on their behalf. This might be a neighbour or friend, or family member who lives close by and can stay with them.
• You may find that delivering bad news stays with you afterwards. If it starts to cause you distress, find someone to talk to about it.

Talking to children
Knowing what to say to children and young people when someone they care about has died can be hard. Children tend to grieve differently from adults, depending on their age and stage of development. Remember that a parent knows their own child and how best to talk to and comfort them.

See section 4 for more information about supporting children.

Talking to teenagers
We have lots of information written especially for grieving teenagers. You can find this on our website at mariecurie.org.uk/teen-bereavement

Section 3: Coping with grief and supporting those around you

Supporting a grieving friend or relative
It can be tempting to avoid a friend or family member when someone close to them has died. This can be because you’re worried about saying the wrong thing and making things worse, or unsure what to say at all. But the social support of friends or relatives is crucial to helping someone cope with bereavement.

Dying Matters has also produced Being there, a useful guide to supporting grieving people. It can be downloaded from dyingmatters.org

Different ways of communicating
• If at first you find it hard to talk to your friend or relative face-to-face, you could write them a letter, text message or email to let them know you’re thinking about them.
• Try to avoid clichés about time being a healer or saying you know how they feel. Everyone grieves differently and should be allowed to express this. This communication should be about their experiences and not your own. There may be opportunities later for you to share what you’ve found helpful if you have been through a similar experience.
• If you make promises, stick to them. The death might already have left your friend or relative feeling abandoned.
• If you knew the person who died, include an anecdote or story about them. This will encourage your friend or relative to open up and may tell them something about the person who has died which they didn’t know. This is especially helpful if the funeral has not yet taken place.
• Try to get in touch even if you didn’t know the person. You may be able to express something about how important they were to your relative or friend.
Someone who doesn’t drive will appreciate being given lifts for important appointments.

**Be patient**
In the first few weeks and days, the person will probably have lots of practical things to distract them from the reality of the death. This is also when most family and friends make themselves available for support. However, there’s no time limit on grieving and your friend or relative might need to cry or talk about their loss for many months or years afterwards. You might also want to make a note of any dates or anniversaries that are likely to be particularly difficult, and get in touch.

It can be very difficult for a grieving person to ask for help when they’re already feeling vulnerable. Let them know you’re there for them and be sensitive to any changes in their mood. The reality is that bereaved people experience lots of difficult emotions which can sometimes be hard to be around. Try not to take any anger personally, and give them space.

**Listen rather than talk**
Talking about the person who died can really help someone start to cope with their grief. If your relative or friend starts to talk about the person, don’t try to change the subject, even if it makes you uncomfortable. Listen to what they have to say. Sometimes just having you in the same room and sitting together quietly can be reassuring.

**Let them express their emotions**
Try to create an environment where your friend or relative feels safe and can express what they’re feeling. These emotions can range from sadness, to more unexpected emotions like anger. Also, try not to offer advice or cheer them up – it’s important that they feel in control of what they choose to share with you.

Remember to keep anything that is shared with you confidential unless you have permission to share it more widely. At times your friend or relative may want to talk about something unrelated to the person who has died. Don’t avoid referring to the person who has died if it’s relevant to the conversation, but don’t steer the conversation in that direction either. It’s important that a bereaved person can ‘take a break’ from grieving if they need to without feeling that you’ll be critical of them.

**Be specific**
Practical offers of help are often more useful than general ones. For example, you could offer to cook dinner, answer the phone or do their shopping. Be honest about the fact you want to help but are unsure how. Ask them what they need. Cleaning the bathroom and making sure there’s enough toilet paper can be very helpful if there’s a gathering after the funeral at your relative or friend’s home.
**Suggest an activity**

Weekends can be particularly difficult for bereaved people. Perhaps after some time has passed and you feel they’re up to it, you could offer to watch a film together or go for a walk. You could also do things which remind them of the person who died. This could be visiting a special place or looking through old pictures together. Remember, you don’t have to talk while you’re doing this. Just having you there will be reassuring.

**Getting support**

You don’t have to go through bereavement alone. There are lots of ways of getting support at this time, whether you prefer to talk to someone in person or join an online community.

**Written information and guidance**

There are several organisations and charities with bereavement information online and in print, including:
- Cruse Bereavement Care
- Cruse Bereavement Care Scotland
- healthtalk.org
- NHS Choices

You can find contact details for these organisations on pages 104-117. There’s a list of books about grief and bereavement on pages 99-103.

**Online communities**

If you’re not comfortable with face-to-face support, but would like to interact with others, there are several online communities where you can discuss what you’re going through in a confidential and safe environment. Lots of charities, including Marie Curie, have one of these. They’re free and easy to use but you might have to create a user name and password to join.

If you’re not comfortable contributing to discussions straight away, just reading what other people have written might be helpful.

**Marie Curie Community**

You can share experiences and find support by talking to people in a similar situation at community.mariecurie.org.uk – it’s safe, easy to use and available 24 hours a day.
Telephone helplines
If you’d like to talk to someone but aren’t able to or don’t want to leave the house, there are several telephone helplines you can call. These are usually charged at local call rates, although many are free, and include:

- Cruse Bereavement Care (0844 477 9400).
- Cruse Bereavement Care Scotland (0845 600 2227).
- Lifeline (Northern Ireland) (0808 808 8000).
- London Lesbian and Gay Switchboard (0300 330 0630).
- Samaritans (0845 790 9090).
- Supportline (01708 765 200).

Individual support
Counselling and psychotherapy
Although some people are generally more comfortable talking to friends and family about their loss, many benefit from talking to a professional counsellor or psychotherapist.

If you’d like to find out more about professional grief counselling, try one of the following:

- Some GP surgeries offer a free counselling service, although the number of sessions is usually limited. Ask your GP for information about local counselling services.
- Local counselling services often have charitable status, and have a pay what you can afford policy.
- Many companies run an employee assistance programme which entitles employees to a set number of free counselling sessions. Ask your manager or human resources department for information.
- To find registered psychotherapists and counsellors in your area, search the It’s Good to Talk online directory (see page 106). Costs will vary. Many therapists have their own websites explaining how they work and what to expect.

Free bereavement support
You could also contact a support charity, such as the Bereavement Advice Centre, Cruse Bereavement Care, which offers support in England, Wales and Northern Ireland, or Cruse Bereavement Care Scotland (see pages 104-109 for contact details). All three organisations have bereavement support volunteers. They aren’t accredited counsellors, but they’re trained to support people trying to cope with grief.

Support is designed to work around you and is available face to face, over the phone or via email.

The downside of free bereavement support is that there’s sometimes a longer waiting time.

Group support
Some people have found that talking as part of a group of other bereaved people helps them come to terms with their own feelings.

Many charities (such as Cruse Bereavement Care) will be able to help you find a bereavement support group if they don’t run one themselves. You could also search online for a group in your local area.

When someone dies

After Graham died I went to see the bereavement counsellors in the hospice. The lady I saw was lovely. She listened to me and didn’t judge or compare me to anyone else. It was just about me and how I felt.

Marilyn, family member
Going back to work
Some people find that the routine of work is a welcome distraction after someone dies. Supportive colleagues and a job to focus on can help, especially if they’ve been spending a lot of time on their own. Others need longer to adjust to the reality of life without a family member or friend. If you can, try to take things at your own pace and only go back when you feel ready.

Making the decision to go back to work also depends on the kind of work you do. If you usually need to make big decisions or work in a high pressure environment, it’s worth seeing if there are other more basic tasks you could do, at least for the first few weeks.

Your GP can help you with this by giving you a fit note (formerly called a sick note). After discussing your concerns, they’ll either say that you:
• are not fit to work
• may be fit to work

If they decide you may be fit to work, they can include details of the kind of work you might be able to do. For example, they might suggest:
• a gradual return to work so that you do fewer hours at first
• easier duties for the first few weeks
• support with certain tasks from colleagues

Talking to your employer about how you’re feeling might also help relieve some of the worry you’re feeling about going back. You may find that they’re happy for you to take things at your own pace, for the first few weeks or months.

For more information about compassionate leave see page 55.

Section 4: Supporting children

How grief may affect children 78
Helping children say goodbye 84
Questions children may ask 88
Children can tell when adults are upset, so it’s best to be honest with them about what’s happened as soon as you can. If you’re supporting a bereaved teenager, you can find information and support at mariecurie.org.uk/teen-bereavement

How grief may affect children

Grief is a process that takes time. Some children seem fine, at least initially, and may even behave better than they did before the death. For example, they may become quieter and calmer. This can be a sign that they’re hiding their feelings, putting on a brave face or simply trying not to upset others.

<table>
<thead>
<tr>
<th>Age and understanding of death</th>
<th>Common reactions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>0-2 years</strong></td>
<td></td>
</tr>
<tr>
<td>• No concept of death.</td>
<td>• Will notice the absence of a parent between 4-7 months.</td>
</tr>
<tr>
<td>• Anxious about separating from parent.</td>
<td>• Anxious about separating from parent.</td>
</tr>
<tr>
<td>• Acts in ways they did when they were younger (regressive behaviour).</td>
<td>• Acts in ways they did when they were younger (regressive behaviour).</td>
</tr>
<tr>
<td>• Feeding and sleeping difficulties.</td>
<td>• Feeding and sleeping difficulties.</td>
</tr>
<tr>
<td><strong>2-5 years</strong></td>
<td></td>
</tr>
<tr>
<td>• Sees death as reversible.</td>
<td>• Fears abandonment and separation.</td>
</tr>
<tr>
<td>• May feel they have caused the death.</td>
<td>• Despair.</td>
</tr>
<tr>
<td>• May make up fantasies to fill gaps in knowledge.</td>
<td>• Angry about changes to their daily routine.</td>
</tr>
<tr>
<td>• Complains such as tummy aches.</td>
<td>• Sleep problems.</td>
</tr>
<tr>
<td>• Regressive behaviour, eg sucking a thumb or wetting the bed.</td>
<td>• Complaints such as tummy aches.</td>
</tr>
<tr>
<td>• Takes explanations literally.</td>
<td>• Regressive behaviour, eg sucking a thumb or wetting the bed.</td>
</tr>
<tr>
<td><strong>5-11 years</strong></td>
<td></td>
</tr>
<tr>
<td>• Starts to understand the finality of death at about eight years old.</td>
<td>• Withdrawal, sadness, loneliness.</td>
</tr>
<tr>
<td>• Tries to be the perfect child.</td>
<td>• Gets angry more often, difficulty concentrating at school.</td>
</tr>
<tr>
<td>• Regressive behaviour.</td>
<td>• Tries to be the perfect child.</td>
</tr>
<tr>
<td>• Tries to be brave and control things.</td>
<td>• Regressive behaviour.</td>
</tr>
<tr>
<td>• Feels different to their peers, struggles to express him/herself verbally.</td>
<td>• Feels different to their peers, struggles to express him/herself verbally.</td>
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</table>
Changes in behaviour
At times children may seem unaffected by the death and play happily as if nothing has happened. But watch out for any changes in their behaviour, which could be their way of expressing feelings they can’t talk about. These could include:

- **Clinginess.** Refusing to be left or clinging to you or someone else can be how your child expresses the need for reassurance that you aren’t going to die and leave them too.
- **Distance.** Some children can put up a barrier with remaining members of the family because they’re scared of getting hurt again. They might want to spend more time away from home, with friends or at school.
- **Aggression.** This may be the child’s way of expressing helplessness in the face of loss.
- **Regression.** How children respond to death can vary a lot from day to day. Acting like a younger child can be a sign of insecurity. Young children may start wetting or soiling themselves, or want a long-forgotten bottle or dummy. They may become more prone to illness or even lose weight.
- **Lack of concentration.** The child may find it hard to concentrate at school and fall behind with their work.
- **Sleep problems.** The child may find it hard to sleep and become afraid of the dark.

These are all natural reactions and will pass. However, if you have any concerns, there are people you can talk to – turn to pages 104-117 for a list of useful organisations.

Talking about death
Although you may wish to protect a child from unhappiness, avoiding talking about the person who died isn’t helpful and can cause problems in later life. Talking about death can be difficult, even for people who are familiar with it. You may worry that you will frighten the child or say the wrong thing. But it’s important to be open and to answer any questions they have as honestly as you can. What children imagine can be far worse than the reality.

- Try to avoid telling the child not to worry or be sad. It’s healthy to get attached to people. And, like you, the child might find it hard to control their feelings.
- Don’t try to hide your pain, either – it’s alright to cry in front of a child. It can help to let them know why you’re crying.
- Be sure to give the child plenty of reassurance. Let them know they’re loved and that there are still people who will be there for them. A cuddle can make a big difference and make them feel cared for. It’s also a good idea to stick to a routine, if you can. This can help the child feel more secure.

Sometimes it might seem as though they haven’t heard what you’ve said or aren’t affected by it. They could also seem to move in and out of their grief – being upset at some times and not at others. This is just their way of coping and they’ll deal with what they’ve been told in their own time.

Child Bereavement UK (see page 108) has a useful information sheet for explaining death to children. Here are some other things that may help.

**Be honest**
Children need to know what happened to the person that died. Try to explain in clear, simple language that’s right for their age and level of experience. You might also try giving them information in small amounts at a time, especially young children, as this can help them understand. Once you’ve explained that someone has died, the details can follow.
Use plain language
Talking around the subject doesn’t help and may lead to misunderstandings. Avoid explanations such as the person has ‘gone to sleep’ or ‘gone away’. These may make the child frightened to go to sleep or worry when you leave the house in case you don’t come back. Even if you believe the person who died has gone to heaven, this can be confusing and worrying for a small child.

Encourage questions
Be prepared for the child to be curious and to ask the same questions again and again. This can be distressing but remember it’s a part of their need for reassurance and helps them process the information.

It’s not easy, even for adults, to understand death and dying. A child’s understanding will depend on their age, gender, stage of development, family background, personality and previous experience. Think about what to say and give the same answers each time. Be led by what they want to know and don’t be afraid to tell them you don’t know the answer to something.

Reassure them
It’s common for children to feel that the person has died as a result of something they may have said or done. Explain simply how and why they’re not to blame.

Ask them to tell their story
Asking children to tell their story of the death and experience of grief will let them know they are important and that their relationship with the person who died has been recognised. It can help you to understand what they know about what happened and correct anything that’s not quite accurate. It can also help children to discover that the way they see things changes with time.

Listening to their story will also help you better understand the child’s grief. Avoid comparing it to what you think they should be feeling or overusing words like ‘time’ as a way of trying to reassure them.

What people want more than anything, whether child or adult, is control over grief, feelings, and needs. Immediate comfort, the ability to express their feelings about the loved one and stability are all important in helping someone cope.

People who can help
Each person’s grief is as individual as the person who’s been bereaved and it can sometimes be easier to deny feelings than to acknowledge them. How children respond will depend on many things including:

- their age
- their stage of development
- what they’ve read or seen on TV
- their understanding of death and dying

Sometimes two children from the same family might need completely different types of support. The relationship that the child had with the person who died can also affect how they grieve.

Take things one day at a time. If at any time you feel unable to cope remember you’re not alone. Friends, family, healthcare professionals, teachers at your child’s school and others can all help. There may also be specialist child bereavement services that you can use – see pages 108-109 for contact details.

Alternatively there may be a local children’s bereavement service in your area – ask your GP or search online.
Helping children say goodbye

For adults, ritual – anything from a traditional funeral to scattering ashes in a special place – is an important part of saying goodbye to a loved one. Bereaved children may also benefit from the chance to remember loved ones in this way. It can help them express their grief and share it with others.

The funeral

It may seem difficult to have a child around when you have to cope with your own feelings of loss. But it can help children to express their sorrow if they’re with family and friends. Do what feels right for you and them.

• **Prepare them.** Tell the child what’s going to happen at the funeral so they have some idea of what to expect. This might include explaining about the dead person and their body. Try to find your own words for this.

• **Give them a choice.** You might want to protect the child by keeping them away from the funeral. But later in life bereaved children often express disappointment that they weren’t allowed to attend the memorial. Children often feel positive about having gone to the funeral.

• **Have an alternative ceremony.** If the child doesn’t want to go, is there something you could do together at home to celebrate the person’s memory? This could be letting off some balloons with messages written on them, or planting a tree.

• **Provide support.** If the child doesn’t want to go, you should respect their wishes. But if they do, it’s a good idea for a close adult to be with them to offer support and leave the service together if it gets too much.

• **Help them understand.** You may want to help the child separate the person they knew from the body being buried or cremated.

Depending on the child’s age you could tell them that the person who died doesn’t need their body any more. It can no longer move, eat, speak or think. It can’t be mended and won’t do the things it used to do – but it won’t feel hurt, cold or pain any more, either. Read more about questions children ask on page 88.

There is more information about involving children in the funeral on page 34. Child Bereavement UK also has a useful information sheet (see page 108).

Should they see the body?

For some families, viewing the body of a loved one is an important part of coming to terms with their death. Children too can find this helps them to say goodbye or gain reassurance that the person is no longer suffering. Allow them to choose if they want to do this, and prepare them for what to expect. If the child doesn’t want to view the body, respect their wishes and help them find their own ways of saying goodbye.

Keeping memories alive

There are many ways of helping children celebrate the life of their loved one. These suggestions may help:

• Let them keep something that belonged to the person who died, such as an item of clothing.

• If the child is finding it hard to go to school, decorate a handkerchief with your fingerprints or handprints on it, and maybe even spray it with scent. This can help them feel that their carer is close to them and safe.

• Make a memory box where your child can keep all the special items that remind them of the person.

• Share happy stories about the person who has died.

• Look through old photographs or videos.
They need to know that it’s OK to move on with life when they’re ready and that they shouldn’t feel guilty about it. Let them know that everyone comes to terms with death in their own way, at their own pace. Some days will be tougher than others but they’ll eventually adjust.

Returning to school
Some children may want to return to school immediately after a loved one has died, others may need some time off. School can also be an outlet for children, helping them to feel ‘normal’ and happy.

Talk to the child and see what they feel they can manage. For example, they might be able to cope with school if they go for fewer hours a day for a while. They may also refuse to go at all, fearing you won’t be there when they get back. However, because stability is important, too much time off could have the opposite effect.

• Tell the school that you’ve had a bereavement. They may offer support. The child might also find it helpful to talk to a teacher about how they’re feeling.
• Tell the school what’s happened and ask them to let you know how the child is coping.
• Ask the child what they’d like you to tell their school so they feel involved and have a say. This is especially important with older children.
• Make sure they know what you’ve said and to whom, and check that their teacher has received your message.
• Some schools have time out cards or may allow the child to take breaks to phone home.

Next steps
Bereavement takes place over time and, unlike adults, children may grieve in cycles rather than all at once. This means that, although a child’s grief may seem shorter than an adult’s, it may in fact last longer. People who are bereaved as children may revisit their grief at significant milestones such as starting a new school, going to university, starting a job, getting married or having children of their own.
Questions children may ask

Children’s understanding of death can vary. You can adjust your answers to the child’s age, stage of development and their previous experience of death. It can also be useful to ask the child what they think before answering. This lets the child know that their opinions are important and helps you better understand the question. Above all, try to be honest. Children find dishonesty far more difficult to deal with.

If you have specific religious or spiritual beliefs, you may need to adjust some of the answers as appropriate.

Questions about death

What is death?
Death happens when someone’s body stops working. They no longer breathe, eat or drink. Their body goes cold and stays very still.

Why do people die?
Someone’s body might have been damaged by a bad accident or they might have had a very serious illness or disease that doctors couldn’t make better.

When do people die?
Most people die because they’re very old and their body is worn out. But not everyone who dies is very old.

Is death forever?
Yes. When someone dies nothing can bring them back to life.

Questions about what happens after death

How you answer these types of questions will depend on your spiritual beliefs. It’s alright not to know all the answers, but try to be as honest as you can and face any difficult issues that your child wants to raise.

What happens after death?
No one knows for certain what happens after someone dies. Different people have different ideas and beliefs although many share some of the same ones.

Do people have a soul? What is a soul?
As well as a physical body, some people believe that we have a soul or spirit, which makes us who we are. They believe the soul is always there, even when our body is dead.

Where do you go when you die?
Some people believe that a person’s soul or spirit goes to heaven or somewhere similar like jannah or paradise. In heaven their body is free from pain and they’re no longer ill. Other people believe that when you’re dead there’s nothing more.

If (the person who died) is in heaven/jannah/paradise, why are they buried?
Their body, which is the physical part that doesn’t work anymore, is buried. It’s their soul that is in heaven.

Can (the person who died) see me from heaven/jannah/paradise?
Some people believe (the person who died) is watching and looking after them from above.
Can I telephone heaven/jannah/paradise? Why can’t I put up an extra long ladder to heaven?
Heaven is not like places here on earth – you cannot phone it or go there.

Why did God/Allah/Jehovah let (the person who died) die?
This is a question that many grown-ups can’t answer either. People who believe in God believe that everything happens for a reason. This means there’s a bigger plan to everything that happens that only God knows about. This can be difficult for people to understand, especially when it’s so painful. Other people find it comforting.

Questions about funerals
If your child is going to the funeral talk to them about it beforehand, especially if they’ve never been to one before. This will give them an idea of what to expect. Be aware of how you explain cremation to children as they can find the idea of fire frightening.

For more suggestions, see Child Bereavement UK’s information about explaining funerals, burials and cremation to children (see page 108).

What is a funeral?
Funerals are special ceremonies which give family and friends who cared about the person who died a chance to come together to remember them, to say goodbye and to celebrate their life. A funeral may be at a religious building such as a chapel, church, temple, synagogue or mosque. Sometimes they’re at a place called a crematorium.

What happens at a funeral?
The body of the person who died is usually put in a special box called a coffin. Music is often played and people usually speak about the person who died. The body of the person who died may be buried in the ground. Sometimes instead of being buried people are cremated. This is when the body is turned into soft ashes.

What do people wear to funerals?
People sometimes wear black or dark clothes to go to a Christian funeral. However some people don’t like to do this. And sometimes the person who died may have said that they didn’t want people to wear dark clothes. In different cultures, different colours can be worn. For example, Hindus wear white to funerals.

Why do people dress up?
People dress up as a mark of respect to the person who has died.

How long does the funeral last?
There’s no set time. It depends on how many hymns or songs there are and how many people speak.

Will people cry at the funeral?
Many people cry at funerals because they feel sad. However, there can also be happier moments when people remember the person who died and things they did together.

Can I go to the funeral?
(If you’re OK with them going) Of course you can go to the funeral but you don’t have to.
Questions about how they’ll be affected
The child may be frightened that they’re going to die too. Knowing why someone died may help to take away some of that fear. They may also think that if only they hadn’t been naughty or made so much noise, had helped more or loved the person more, they wouldn’t have died. They may have felt angry with the person who died and wished that they weren’t there or didn’t take up so much time.

It’s important for them to know that there’s nothing they could have done to stop the person dying. It can help to concentrate on talking about good memories and happy experiences.

Will I die?
One day. We all die, usually when we are old. You won’t die just because someone you know has died.

Can I catch cancer?/Will I have a heart attack?/Could I die of (whatever the person died of)?
You can’t catch cancer or a heart attack. But some diseases are genetic – this means they can be passed down from parents to children. This is not always the case, however.

Was it my fault?
It’s not your fault that (the person who died) died. Being naughty doesn’t make someone die. And being kind and loving can’t stop someone from dying either – nor do wishes and thoughts. Everyone says and does things that later they wish they hadn’t.
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Questions about who will take care of them

Again, there are no set answers. When a parent or other close family member dies there often are major changes. It’s best to be honest about these. The child may not like what they hear but dealing with reality is better than dealing with a fantasy.

Most children prefer to have something real to deal with rather than to guess and worry about what might happen. It may be that the news is better than they expect.

If the child is afraid to go to school, contact their teacher. They might allow extra phone calls during the day so that the child feels more in control.

(If a parent died) Will my Mum/Dad die too?

When a parent dies, children often fear that the other parent or carer will die too – especially if the other person becomes ill. Young children may believe that all illnesses have the same outcome and need to be reassured that most don’t end in death.

Will we have to move/change school/have enough money?

The child may worry about how the family will manage financially or whether they'll need to move house or school.

Questions about the future

It’s important that the child doesn’t feel that they’re betraying the person who has died by getting on with their life. It can help to find a special way to mark anniversaries, perhaps once a month at first and then every year. The child might like to make a card or pick a flower to take to the place where the person has been laid to rest.

Will my sad feelings go away?

Sad feelings don’t last forever. If something reminds you of the person who died, you may feel sad again for a while.

Will I ever feel happy again?

People do feel happy again, although they never forget the person who died. It’s OK if you laugh and have fun.

Will I forget my Mum/Dad/person who died?

You will never forget the person who has died. As time goes by you’re likely to start to feel less upset than you do now and to find a way of giving the person who died a new place in your life and your memories.
Other questions children may ask
The following questions are also sometimes asked. You might like to think about these and other questions just in case a child brings them up.
• Will we still go on holiday?
• Will I still get pocket money?
• Who will help me with my homework?
• Can I go to the cemetery?
• Can I make a special card to take to the cemetery?
• Will we be together when I die?

Further support
Sometimes children need further support to cope with their grief. Signs to look out for include:
• changes in eating patterns
• low moods
• self-harming
• talking about wanting to be with their special person
• significant changes in behaviour and feeling angry

You can contact the Marie Curie Support Line on 0800 090 2309* for information and details of support in your area. Or see the list on pages 104-117.

*Calls from landlines are free, but there may be a charge if you’re calling from a mobile. Check with your mobile provider for details. Calls from any type of phone will be free from 1 July 2015.
How we can help

We help everyone affected by a terminal illness get the information and support they need. We can also help you find bereavement support in your local area.

Marie Curie Support Line
0800 090 2309*

Ask questions and find support. Open 9am to 5pm Monday to Friday. (Your call may be recorded for training and monitoring purposes.)

* Calls from landlines are free, but there may be a charge if you’re calling from a mobile. Check with your mobile provider for details. Calls from any type of phone will be free from 1 July 2015.

Marie Curie Community
community.mariecurie.org.uk

For anyone affected by terminal illness to share experiences and support each other. Available 24 hours a day.

More information and further support
We have an extensive range of information materials available to view online or in print, including information written especially for teenagers who are coping with grief. Visit mariecurie.org.uk/help

Marie Curie Hospices
Our hospices provide bereavement support for people whose partner or family member has died in a Marie Curie Hospice. Contact your local hospice for details or visit mariecurie.org.uk/hospices

Books for adults

The grief book (2012)
Debbie Moore and Carolyn Cowperthwaite (CreateSpace Independent Publishing Platform, £4.99)

A workbook aimed at helping you work through your own grief process. Written by a nurse with over 20 years’ experience in helping bereaved families and friends, it’s full of exercises to help you understand and come to terms with your grief.

A grief observed (2013)
C.S.Lewis (Faber & Faber, £7.99)

This is a very personal and simply written account of the author’s loss following the death of his wife. You may find this book particularly helpful if you have spiritual beliefs.
Books for and about children

When someone has a very serious illness: children can learn to cope with loss and change (1991)
Marge Heegaard (Woodland Press, USA, £5.99)
A book that was created to help children understand the changes when someone in their family has a serious illness. Each section of text has a blank space underneath for children to illustrate and show their own feelings about what’s happened.

When someone very special dies: children can learn to cope with grief (1988)
Marge Heegaard (Woodland Press, USA, £5.99)
This book helps children come to terms with their grief by drawing what they’re feeling.

What does dead mean?: a book for young children to help explain death and dying (2012)
Caroline Jay and Jenni Thomas (Jessica Kingsley Publishers, UK, £9.99)
This book guides children through questions they often ask about death and dying. It’s suitable for children aged four and above and is an ideal book for parents and carers to read with their children. It’s also suitable for teachers, therapists and counsellors working with young children.

A grief workbook for skeptics: surviving loss without religion (2014)
Carol Fiore (Flying Kea press, £5.50)
If you aren’t religious it can be difficult to cope with grief when so much written information contains religious references. This book finds a way through grief without religion, including celebrating the importance of pets, volunteering, and the power of nature.

Dying to know (2010)
Andrew Anastasios (Hardie Grant Books, £9.99)
Dying to know was written after many conversations with doctors, people with terminal illness, the funeral industry, religious leaders, and those who’d lost a friend or family member. It gives illustrated ideas and advice.

Bereavement: studies of grief in adult life (2010, 4th edition)
Collin Murray Parkes (Penguin, £10.99)
This book was written for professionals as well as people who’ve recently lost a friend or family member. It recognises that there’s no single way to grieve and includes lots of first-hand accounts of bereaved people’s experiences of grief.

‘You’ll get over it’: the rage of bereavement (2010)
Virginia Ironside (Penguin, £10.99)
A direct account of grief and the many difficult emotions it brings. The author also gets angry about awkward and unhelpful attempts to deal with grief by family and friends – hence the title.

Joyce C. Mills (Magination Press, USA, £8.95)
Written for children who may not survive their illness or for the children who know them, this tale helps address feelings of disbelief, anger, and sadness, along with love and compassion. Amanda and Little Tree discover that their friend Gentle Willow isn’t feeling well.
When someone dies

Michael Rosen’s sad book (2011)
Michael Rosen and Quentin Blake (Walker Books, UK, £5.99)
This chronicles Michael’s grief at the death of his son Eddie from meningitis at the age of 19. A moving combination of sincerity and simplicity, it acknowledges that sadness is not always avoidable or reasonable and explains complicated feelings in simple terms.

Overcoming loss: activities and stories to help transform children’s grief and loss (2008)
Julia Sorensen (Jessica Kingsley Publishers, UK, £19.99)
This book is full of creative and play-based activities to help children understand and come to terms with different emotions including shame, anger and jealousy.

As big as it gets: supporting a child when a parent is seriously ill (1997)
Julie A. Stokes (Winston’s Wish, UK, £5.99)
Provides ideas for parents and carers so that they can involve their children in what is happening. The book also includes some suggestions about what parents might say to children and how to offer support.

Badger’s parting gifts (1984)
Susan Varley (Anderson Press, UK, £6.99)
Many families have found this book useful when helping children to come to terms with the death of someone close. It tells the story of Badger’s peaceful death and his friends remembering what Badger taught them while he was alive.

Never too young to know: death in children’s lives (1999)
Phyllis Silverman (Oxford University, Press Inc, USA, £16)
This book includes children’s stories of how they’ve coped with death, but is intended for an adult audience.

A child’s grief: supporting a child when someone in their family has died (2009)
Di Stubbs (Winston’s Wish, UK, £6.95)
This book covers a variety of issues that may affect a child when a person close to them dies, both immediately and in the longer term. It also has practical suggestions and ideas for activities to do together.

Healing children’s grief: surviving a parent’s death from cancer (2000)
Grace H Christ (Oxford University Inc. USA, £19.99)
This book will help adults better understand how children process grief. The author uses academic research methods to study the mourning process in different age groups, including their changing interactions with family and friends and their support needs.

Atle Dyregrov (Jessica Kingsley Publishers, UK, £12.95)
Similar to the previous book, this helps adults understand the different physical and psychological reactions in children when someone dies.
Useful organisations

Bereavement support

Bereavement Advice Centre
0800 634 9494
bereavementadvice.org
Offers a free helpline for people who are bereaved and for professionals. It also has information on its website about practical matters and coping with grief.

Bereavement Register
020 7089 6403
0800 082 1230 (automated registration service)
thebereavementregister.org.uk
By registering with this free service, the names and addresses of the person who has died are removed from mailing lists, stopping most advertising mail within six weeks.

The Compassionate Friends
0845 123 2304
0288 77 88 016 (Northern Ireland)
tcf.org.uk
A charitable organisation of bereaved parents, siblings and grandparents dedicated to the support and care of others who have suffered the death of a child or children.

Cruse Bereavement Care (England, Wales and Northern Ireland)
0844 477 9400
cruse.org.uk
Provides bereavement support, either face-to-face or over the phone, from trained volunteers around the UK.

Cruse Bereavement Care Scotland
0845 600 2227
crusescotland.org.uk
Provides bereavement support, either face-to-face or over the phone, from trained volunteers in Scotland.

Dying Matters
dyingmatters.org
Find information to help you support those who’ve been bereaved. Includes a helpful leaflet called Being there.

Friends of the Elderly
020 7730 8263
www.fote.org.uk
Offers a telephone or face-to-face befriending service for people who are socially isolated or not very mobile.

healthtalk.org
Find information on a range of illnesses and other health-related issues from seeing and hearing people’s real life experiences. Includes several videos of bereaved people talking about how they coped with grief.
**When someone dies**

**It's good to talk**
01455 883 300
itsgoodtotalk.org.uk/therapists
A website where you can find a therapist near you. It’s part of the British Association of Counselling and Psychotherapy.

**London Lesbian and Gay Switchboard**
0300 330 0630
llgs.org.uk
Support for gay, lesbian, bisexual and transgender people, including bereavement support.

**Lifeline (Northern Ireland)**
0808 808 8000
lifelinehelpline.info
Lifeline is the Northern Ireland crisis response helpline service for people who are experiencing distress or despair.

**Macmillan Cancer Support**
0808 808 00 00
macmillan.org.uk
Support for everyone affected by cancer, including bereaved family, friends and carers.

**Meet Up**
meetup.com
A free website where you can find local groups of people with similar interests for conversation and support.

**Mencap**
0808 808 1111
mencap.org.uk
Support for people with learning disabilities and their families, including bereavement support.

**NHS Choices**
nhs.uk/livewell/bereavement
Information for bereaved family and friends, and a local bereavement support search facility.

**Samaritans**
08457 90 90 90
samaritans.org
Provides confidential non-judgemental emotional support 24 hours a day, for people who are experiencing feelings of distress and/or despair. Available by telephone, email or letter.

**Scope**
0808 800 3333
scope.org.uk
Scope’s qualified staff support disabled children and adults to explore their interests, become more independent and get involved in community life.
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SupportLine
01708 765 200
supportline.org.uk
Confidential and free emotional support for children, young adults and adults by telephone, email and post. Local call charges apply.

WAY (Widowed and Young)
widowedandyoung.org.uk
WAY is a national charity in the UK for men and women aged 50 or under when their partner died. It’s a peer-to-peer support group run by a network of volunteers who have been bereaved at a young age. It runs activities and support groups for people coping with grief.

Support for children and teenagers

Child Bereavement UK
0800 02 888 40
childbereavementuk.org
Supports families when a baby or child of any age dies or is dying, or when a child is facing bereavement.

Childhood Bereavement Network
020 7843 6309
childhoodbereavementnetwork.org.uk
Aims to improve the quality and range of bereavement support for children, young people, their families and other caregivers. Offers information about support services.

Grief Encounter
020 8371 8455
griefencounter.org.uk
Supports bereaved children and teenagers through its website.

Funeral planning

AB Welfare and Wildlife Trust
01423 530 900
A national charity offering free advice about the law around dying, collecting and transporting bodies, burial and cremation, green funerals, burials in private land and nature reserves. It also offers practical help with deaths within a 25-mile radius of Harrogate and can arrange burials in nature reserves near Harrogate.

Association of Green Funeral Directors
01795 830 688
greenfd.org.uk
It can help you find a funeral director in your area with eco-friendly funeral options.

RD4U
0808 808 1677
rd4u.org.uk
A website designed for young people by young people who have been bereaved (part of Cruse Bereavement Care).

Winston’s Wish
08452 03 04 05
winstonswish.org.uk
A child bereavement charity which offers specialist practical support and guidance to bereaved children, their families and professionals.
When someone dies

**Christian Churches**
You will find churches of all major Christian denominations in your local Yellow Pages directory, or online at [yell.com](http://yell.com).

**Humani (Northern Ireland)**
028 9076 0002
www.humanistni.org
The Humanist Association of Northern Ireland. It can provide a celebrant for a non-religious funeral.

**Humanist Society Scotland**
0870 874 9002
humanism-scotland.org.uk
Find a humanist funeral celebrant in your area or contact the society for more information.

**Institute of Civil Funerals (IoCF)**
01480 861411
iocf.org.uk
The IoCF can explain what is involved in arranging a civil funeral, how to find a celebrant, the history of this form of ceremony and how funeral professionals can work with IoCF members.

**The Muslim Council of Britain**
0845 26 26 786
mcb.org.uk
Contact the Council for advice on Muslim funeral ceremonies and customs.

### National Association of Funeral Directors
0121 711 1343
nafd.org.uk
Find a registered funeral director near you or get some advice about organising a funeral.

### National Society of Allied and Independent Funeral Directors
0845 230 6777
saif.org.uk
Find an independent funeral director in the UK.

### Natural Death Centre
01962 712 690
naturaldeath.org.uk
If you’re looking for help, support, advice or guidance planning a funeral, either for yourself or for someone close to you, the Natural Death Centre can help. The website includes a list of green burial sites and advice on woodland burials.

### Advice on religious or secular services

**British Humanist Association**
020 7324 3060
humanism.org.uk
The British Humanist Association can help if you want a non-religious funeral ceremony. Find a celebrant in your area.

**The Buddhist Society**
020 7834 5858
www.thebuddhistsociety.org
The Buddhist Society may be able to advise or suggest local contacts who can help organise Buddhist funeral services.
One Spirit Interfaith Foundation
0333 332 1996
interfaithfoundation.org
A national organisation that can provide representatives to help plan tailormade ceremonies, with or without a spiritual element.

United Synagogue Burial Society
020 8343 6283
theus.org.uk/burial
Offers information about planning a Jewish funeral ceremony. Its services are for members only.

Legal, benefits and financial help

Age UK
0800 169 6565
ageuk.org.uk
It has a network of local branches that aim to help older people make the most out of life. The website includes information about what financial and legal help may be available. The network includes national branches:

Age Scotland
0800 4 70 80 90 (Silver Line)
ageuk.org.uk/scotland

Age Cymru (Wales)
08000 223 444
ageuk.org.uk/cymru

Age NI
0808 808 7575
www.ageuk.org.uk/northern-ireland

British Gas Energy Trust
01733 421060
britishgasenergytrust.org.uk
A charity that helps people in poverty, suffering or other distress who are struggling to pay their gas and/or electricity debts. The grants can also be used to cover funeral expenses.

Citizens Advice
03454 04 05 06
03454 04 05 05 (Welsh)
adviceguide.org.uk
The Adviceguide website provides 24/7 access to information on your rights, including benefits, housing and employment, and on debt, consumer and legal issues. Search the site for your nearest bureau in England, Wales, Scotland and Northern Ireland.

Child Funeral Charity
01480 276088
childfuneralcharity.org.uk
Financial support for families struggling to meet the cost of a child’s funeral. Applications need to be made before the funeral arrangements are finalised.

Department for Work and Pensions (DWP) Bereavement Service
0345 606 0265
0345 606 0275 (Welsh)
Call the helpline to find out if any bereavement benefits are due and to notify the DWP about the death. You won’t have to do this if you’re using the Tell Us Once service (see page 117).
When someone dies

GOV.uk
An extensive directory of government benefits and services in England, Wales and Scotland, including bereavement benefits and pensions. You can also find your local register office (England and Wales).

HM Revenue & Customs (HMRC)
0300 200 3300
hmrc.gov.uk/bereavement
Call for help with tax and probate, or see its online guide What to do about tax and benefits after a death.

Law Society (England and Wales)
020 7320 5650
lawsociety.org.uk
Find a solicitor in England and Wales.

Law Society of Scotland
0131 226 7411
lawscot.org.uk
Find a solicitor in Scotland.

Law Society of Northern Ireland
028 9023 1614
lawsoc-ni.org
Find a solicitor in Northern Ireland.

Money Advice Service
0300 500 5000
moneyadviceservice.org.uk
Free and impartial money advice set up by government. Includes budgeting tools and planners, debt advice, and guidelines on paying for funerals and care.

National Records of Scotland
0131 535 1314 (Main switchboard)
0131 314 4411 (Extract ordering service)
rnscotland.gov.uk/registration
Find your local register office in Scotland and order copies of the death certificate.

nidirect
nidirect.gov.uk
The Northern Ireland government portal includes online information about all aspects of money, tax and benefits. You can also find your local register office and download most application forms and guides from here.

Northern Ireland Housing Executive
03448 920 900
nihe.gov.uk
The Housing Executive provides help and advice with adapting your home and housing benefits in Northern Ireland.
Pension Tracing Service
0845 6002 537
gov.uk/find-lost-pension
Find a lost pension by contacting the service, online or by phone. The service is free. It doesn’t have access to private pension details.

Shelter England
0808 800 4444
england.shelter.org.uk
Advice on housing benefits and housing law in England.

Shelter Cymru
0845 075 5005
sheltercymru.org.uk
Advice on housing benefits and housing law in Wales.

Shelter Scotland
0808 800 4444
scotland.shelter.org.uk
Advice on housing benefits and housing law in Scotland.

scotland.gov.uk
The Scottish government website. Find information about what to do after a death and local contact details. Also includes local legislation information about new medical certificates.

Social Security Agency (Northern Ireland) Bereavement Service
0800 085 2463
nidirect.gov.uk/the-bereavement-service
If you need to report the death of someone getting benefits in Northern Ireland, you can do this by contacting the service’s freephone number.

Tell Us Once
0800 085 7308 (Department for Work and Pensions)
gov.uk
A free service that lets you report a death to most government organisations in one go. You can do this online or by calling the number above. It’s not available in Northern Ireland.

Turn2us
0808 802 2000
turn2us.org.uk
Turn2us is a free service that helps people in financial need to access benefits, charitable grants and other financial help.

Did you find this information useful?
If you have any feedback about the information in this leaflet, please email us at review@mariecurie.org.uk or call the Marie Curie Support Line on 0800 090 2309.*

* Calls from landlines are free, but there may be a charge if you’re calling from a mobile. Check with your mobile provider for details. Calls from any type of phone will be free from 1 July 2015.
When someone dies

Further information

This leaflet was produced by Marie Curie’s Information and Support team. It also includes information supplied by Dying Matters. It has been reviewed by health and social care professionals and people affected by terminal illness.

If you’d like the list of sources used to create this information, please email review@mariecurie.org.uk or call the Marie Curie Support Line on 0800 090 2309.

Notice

The information in this publication is provided for the benefit and personal use of people with a terminal illness, their families and carers.

This information is provided as general guidance for information purposes only. It should not be considered as medical or clinical advice, or used as a substitute for personalised or specific advice from a qualified medical practitioner. In respect of legal, financial or other matters covered by this information, you should also consider seeking specific professional advice about your personal circumstances.

While we try to ensure that this information is accurate, we do not accept any liability arising from its use. Please refer to our website for our full terms and conditions.
Marie Curie – what we’re here for
We’re here for people living with any terminal illness, and their families. We offer expert care, guidance and support to help them get the most from the time they have left.

Marie Curie Support Line
0800 090 2309.*

Ask questions and find support. Open 9am to 5pm Monday to Friday. (Your call may be recorded for training and monitoring purposes)
mariecurie.org.uk/help

You can also visit community.mariecurie.org.uk to share experiences and find support by talking to people in a similar situation.

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