



An Independent Family Owned Company



Arranging a funeral

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Most of us, at some time in our lives, will be touched by the death of a relative or close friend. At Welham Jones we know that a totally professional and skilled service will help you through this difficult time. But you will also need one other vital ingredient that is best summed up in one word - *care*.



So, as well as ensuring that we observe the highest professional standards, you will find that our concern for your feelings, and the dignity of the one you've lost, goes beyond mere words. We care that everything that can be done *is* done to ease the pain and sadness which we know you suffer.

FIRST ACTIONS

If a death occurs at home your first action should be to contact the deceased's GP who, usually, will be able to confirm the death and give permission for the deceased to be moved. The doctor will normally advise contacting a funeral director who will arrange to take the deceased into their care. A Cause of Death Certificate may be issued at this time, or will be made available for collection shortly after from the doctor's surgery.

Sometimes, particularly overnight or at weekends, GPs hand over care of their patients to 'on-call' doctors who may not be able to attend a death. In such an event the death may be referred to H. M. Coroner and the police might have to be called. Depending on the area in which you live, you might be asked to nominate a funeral director whose services you wish to use, otherwise the deceased will be removed by the coroner's contractors. You are not obliged to make the funeral arrangements with the contractor, whatever might be said or implied.

Should the death have occurred in a hospital or nursing home, the formalities will usually have been carried out by the duty staff who will advise from where the Cause of Death Certificate can be collected, usually the hospital bereavement office, or the GP's surgery, respectively. Nursing home staff will often then contact a funeral director of your choice.

REGISTRATION

By law the death must be registered with the Registrar of Births, Marriages and Deaths, either in the district where the deceased lived, or where they died within five working days. As the introduction of new technology is allowing registration to take place in expanded areas please ask us for up-to-date procedures, telephone numbers and assistance both in making an appointment and in getting there.

Registration, requiring presentation of the Cause of Death Certificate, is normally carried out by the next of kin, a close relative or friend although, anyone present at the death or willing to accept financial responsibility for the funeral can do so.

The Registrar will require the following information concerning the deceased:

- place and date of both their birth and death;
- full name;
- home address;
- marital status;
- occupation;
- maiden name and, if a married woman, spouse's full name and occupation.

THE 'GREEN'

A green Certificate for Burial or Cremation will be issued by the Registrar and this should be passed as soon as practicable to your chosen funeral director. Copies of the Death Certificate are available from the Registrar for a fee, and a number will be required for official purposes such as closing bank accounts and notifying pension schemes. If requested, the Registrar will also give you a white form (Form BD8) to notify the deceased's local Department of Social Security office of the death.

THE CORONER

There are a number of reasons that a death might be reported to H. M. Coroner whereupon special procedures apply. There is no need for alarm and you should be guided by the coroner's officer who will inform you of the procedures and notify you when registration can take place. If you have already contacted a funeral director they too can assist you. Please remember that you are not obliged to use a funeral director contracted by the coroner to take the deceased to his mortuary.

THE TEST FOR ELIGIBILITY

The eligibility test for Social Fund assistance toward funeral expenses is not determined by the deceased's receipt of state benefit, but whether or not the person responsible for the cost of the funeral is in receipt of benefit.

ELIGIBILITY FOR BENEFIT

A contribution toward the cost of any funeral that you are arranging and paying for might be available if you, or your spouse or partner, receive one or more of the following benefits:

- Income Support;
- Council Tax Benefit;
- Housing Benefit;
- Working Family Tax Credit Allowance;
- Disability Working Allowance;
- Job Seeker's Allowance.

In most cases it is unlikely that the amount paid by the social fund will cover the total cost of the funeral, and you should check with the Department of Social Security (DSS) to confirm which benefits currently apply.

Should monies be required so that you are able to meet the funeral cost, Welham Jones will issue a pro-forma invoice that can be taken to the local DSS office along with the documents listed below.

MAKING A CLAIM

When registering the death, the Registrar will, if asked, provide you with a white Certificate of Registration of Death (Form BD8) which is required to claim any Social Fund benefit. Form BD8 must be taken to your local DSS office together with the following documents (if they are to hand or can easily be obtained):

- the deceased's Birth Certificate;
- Social Fund Claim Form (SF 200);
- Marriage, or Civil Partnership Certificate (if applicable);
- National Insurance Contribution card;
- any DSS Pension or Allowance books;
- Welham Jones' invoice or estimate of funeral costs.

Claims should be made within the three months following death. It is advisable to lodge the claim as soon as possible, even if all of the required documents are not immediately available. Any payment from the fund will normally be made within ten days.

Remember, Social Fund payments are not part of the deceased's estate and therefore not liable for estate duty. Payments made can be recovered by the DSS when, and if, funds do become available from the deceased's estate.

INELIGIBLE FOR ASSISTANCE

Where the deceased had no money or assets, and there are no relatives or friends willing or able to accept financial responsibility for the cost of a funeral, by statute a very basic cremation must be provided either by the local NHS Trust if the death occurred in hospital, otherwise by the Local Authority where the deceased died.

Calculating the cost of a funeral

PRICE COMPETITIVENESS

It is Welham Jones' policy to be transparent and to ensure competitive pricing at all times. For our current prices please see our prices and charges leaflet. The table below can be used to record estimated costs: we will, on request, provide a detailed written estimate.

FUNERAL COST COMPOSITION

The cost of a funeral comprises the following elements:

• our service charge	£.....
• taking-in & looking after the deceased	£.....
• the vehicle charges	£.....
• the casket or coffin	£.....
• additional and sundry charges	£.....
• third party disbursements	£.....

OUR SERVICE CHARGE

Advising, handling the legalities, paying third parties and making any necessary arrangements to provide an efficient and professional funeral service as detailed in our prices and charges leaflet.

TAKING-IN & LOOKING AFTER THE DECEASED

Removal of the deceased from a local (within approximately 10 miles of our office) place of death during normal office hours, preparation including hygienic treatment (embalming), en-coffining, safeguarding personal effects and use of a chapel of rest as detailed in our prices and charges leaflet. Additional charges may arise for removals overnight, on public holidays or where the death occurred outside the local area.

VEHICLE CHARGES

Most usually a hearse and one limousine is used. Additional limousines can be arranged, as can alternative types of hearses. Horse drawn or lifestyle hearses are available, although you should recognise that additional charges might be incurred as it may still be necessary to use our motor hearse. Full cost estimates are available on request.

CASKET OR COFFIN

Welham Jones offers a comprehensive range of caskets and coffins. Please see our coffin brochure or illustrated presenter for details of the many coffins available and refer to our prices and charges leaflet for current costs. Should you wish something particular, that is not evident in our literature, we will endeavour to source it for you.

ADDITIONAL SERVICES

Items such as obituary or other notices, printed orders of service, catering, floral tributes, keepsakes, memorial books etc. may be added to the account if ordered through Welham Jones.

DISBURSEMENTS

Disbursements are charges made by third parties, for example crematorium charges, the cost of a grave, grave digging, church fees and dues to a minister of religion or other officiant, that we will usually pay on your behalf. These charges are always added to your account at cost although you are free to make payment direct. Sometimes we request them settled direct and in advance.

MANY factors will affect your decision to bury or cremate; religious considerations, the wishes of the deceased, family traditions etc. You can rely on us to advise and assist you in making this difficult decision and to then take care of all the arrangements. Moreover, the lack of a will or written note of a deceased person's wishes, might make such advice invaluable.

In deciding between burial and cremation, you should bear the following points in mind.

- Burials are generally more expensive than cremations unless your family already possesses a grave with unused space in a cemetery, or you are an active member of a church with space for new interments. Cost can be especially relevant if the interment is to take place outside the deceased's town or parish.
- We can arrange to re-open existing graves, including removal and replacement of any existing memorials.
- It can be prudent to buy additional graves in cemeteries to allow family members to be buried in proximity, and to protect against future price inflation.
- Many cemeteries have chapels or rooms that are suitable for a funeral service.
- There are a growing number of woodland burial sites available.
- Church services usually take approximately forty minutes. Crematoria usually allow 30 minutes for a funeral service although additional time can be purchased if desired.
- A church service to include a 'lychgate' committal, followed by a cremation with little or no family attendance can be helpful where the crematorium is distant, or where many of the mourners are elderly.
- The cremated remains will need a final resting place. They can be placed in an urn and kept, scattered, or interred at the crematorium. Many churches and cemeteries also have memorial gardens for cremated remains. Whilst you decide we will keep them for you at no additional cost.
- You will need to choose a coffin. We have a comprehensive range of solid and veneered timber coffins and caskets, as well as 'green' coffins using renewable materials.



Funeral choices

FUNERALS can be made as individual as the deceased. Often based on cultural or religious beliefs they can be arranged and personalised to say goodbye to the deceased, or celebrate and give thanks for the life just passed. What follows, therefore, should be considered merely a guide to the most usual format of funerals. We will assist you in making the funeral as dignified, personal and unique as you wish.

THE CORTEGE

The funeral party will comprise a cortege consisting of the hearse, one or more following limousines, and cars belonging to other mourners, although a hearse alone is by no means unusual. Using our limousines saves you the worry of driving and parking. Sometimes a horse-drawn hearse and carriage, or an alternate mode of transport can be appropriate.

The cortege might start at the deceased's home, go past a place of significance or special memories, or to go directly to the place of service where you can meet it. This is often influenced by how far family and friends have to travel, where they live or where they might stay, and whether you can meet somewhere beforehand. If you choose a church service the coffin can often be 'taken-in' on the day before, or immediately before the funeral service.



THE SERVICE

The type of funeral service you wish for the deceased might be Christian, of another faith, humanist or secular. It can be simple or ornate, private or open. A memorial service or service of thanksgiving can often reconcile the popularity of the deceased with the wish for a private funeral.

If you know what type of service you want, but do not know anyone to officiate, we can introduce someone suitable. Theoretically anyone can take a funeral service, but that can limit the venues available.

Family members are often encouraged to participate in the service and say something about the deceased, or read a favourite poem. This will be taken onboard by the officiant when he or she contacts you to discuss your particular requirements for the service and to discover some personal facts about the deceased and their life.

Church services are often more structured and, depending on the particular minister and denomination, the opportunity for personal expression can be limited. Ministers will, of course, often travel to take a service in a crematorium or cemetery chapel.

Whether in church, at a crematorium or at the graveside, the coffin is always present for the funeral service and it will, wherever permissible, be borne on the shoulders of an appropriate number of bearers. It is sometimes possible for members of the family, or close friends to carry the deceased. Please let us know if this is something you would like to do, although you should bear in mind that you will be asked to accept responsibility for any injury or accident that might arise.

For the service the seats at the front are reserved for close family. Most crematoria offer the choice of the coffin being lowered from or remaining in view when committed. You will be asked your preference. At a burial, the coffin will be lowered into the grave by the bearers: Scottish cords are available.

PERSONAL WISHES

Music plays an important role in many funeral services; favourite hymns, tunes, songs, or pieces of music. These requirements should be discussed with the officiant.

We will ask you whether you wish an organist to be present, as they often incur an additional charge.

Recorded music that you would like played can be forwarded via us; cassette tape or CD are currently the preferred formats and you should be aware that many crematoria will only play original recordings, not only for copyright reasons but also to ensure the compatibility of the recording with their equipment.

We can also arrange musicians for the service; a choir, 'pipes and drums', a bugler for the Last Post, or maybe a jazz band!

Making the funeral arrangements

FLORAL TRIBUTES

Flowers are always popular as a way of expressing sympathy and grief. If the deceased had been a keen gardener or simply had special memories of a particular flower, they can be used to add a personal touch. We can supply floral tributes of your choice, or we will accept tributes purchased independently just as long as they arrive at our offices in good time, or are at your home if we are to collect you. We can collect name cards for you, return tributes to you or, where possible donate them on your behalf to a residential or nursing home.

CHARITABLE DONATIONS

It is becoming increasingly popular to ask for family flowers only, and to request donations to a charity that was important to the deceased. We accept donations on your behalf, preferably made out to the charity although we can accept retiring collections in cash or cheques made out to us, which are paid into a separate charity account pending distribution. We suggest that collections remain open for six weeks, soon after which we send all donations to the charity on your behalf, providing you with a list of donors. Most charities will write and thank you. To enable charities to benefit from gift aid donors will need to complete a Gift Aid Declaration, which can be downloaded from www.hmrc.gov.uk/charities/forms.htm or from our website, and sent to us with the donation.

OBITUARY NOTICES

A notice in local, national or specialist newspapers is a popular way of notifying a death to an extended network of family, friends, colleagues and associates. We will advise you of appropriate wording and place the notice for you. Copies of the publication can be purchased for you and passed on. After the funeral a newspaper notice can thank those who attended, sent flowers or made a donation.

FUNERAL STATIONERY

With the ease and low cost of modern communication, email, text and voice messaging is often the easiest way to notify family and friends of a death. More traditionally, funeral stationery was used, and we can supply a full range on request.



ORDER OF SERVICE

A printed order of service can avoid the need for mourners to shuffle hymn and prayer books. Complete with the deceased's name and the funeral place and date they are a memento, and can often be sent to those unable to attend the funeral. In monochrome or colour, and with photographs if desired, all art work is completed by us and agreed with you before we commit to print.

BOOK OF REMEMBRANCE

A book of remembrance often helps to remind families of those who attend funeral. Trying to take it all in during a period of intense grief is not easy. We can arrange for mourners to sign the book individually, or to fill out an attendance card the details from which are written formally into the book.

REFLECTING THE DECEASED'S LIFE

There are many other ways that might help reflect the life of the deceased; one of our 'avant-garde' coffins, the use of service flags, the Union flag, national flags or, maybe, releasing some doves. Mementoes can also be placed on top of the coffin.

CATERING

Afterwards, a funeral breakfast perhaps? We can assist in booking venues and/or caterers. Whatever you think might help, just ask. If we can do it, we will.

AFTER THE FUNERAL

We can arrange the interment of cremated remains in a cemetery or churchyard, and supply memorial tablets or plaques as appropriate. Full memorials should not be placed until a grave has settled for six months; we supply a full range of cemetery and churchyard memorials in a range of natural stone.



Making the funeral arrangements

FIRST STEPS

Often we will have been notified of a death by the next of kin, a member of the deceased's family or an executor to the estate, and will already have offered some advice on the next steps to be taken. At this time, we are usually asked to bring the deceased into our care.

There is no pressing need yet for you to come to our office, although it is helpful if we know the following:

- if there are any particular cultural or religious requirements,
- whether the deceased is to be cremated or buried, and where,
- the type of service desired and the name of any particular officiant,
- any pre-paid funeral plan reference number or details.

ESTIMATES

We will, of course, provide an indication of costs; indeed we will post or email an estimate of costs and a price list if requested. Provisional dates and times may also be made either over the telephone or by email. The main priority, though, is for you to register the death, and we can assist by making an appointment with the Registrar and/or arranging transport for you.

CARE OF THE DECEASED

Whilst in our care the deceased will be treated with all due respect and dignity. They will be washed and dressed in home clothes (including underwear) if supplied, otherwise in a gown. A recent photograph, together with any make-up, spectacles or dentures can be helpful in this respect.

We will take your instructions in respect of any items of jewellery, clothing or other possessions ensuring they are kept safely and, if desired, returned. Please discuss with us any specific items you would like placed in the coffin, especially for cremation, as some jewellery and man made materials may be unsuitable.



Unless instructed to the contrary, the deceased will be embalmed to delay natural processes and assist in hygienic handling. This is particularly important should you, or your family and friends wish to visit the chapel of rest, or have the deceased taken home.

MEETING

Once the death has been registered it is time for us to meet and conclude the arrangements, if we have not already done so. It is advisable, but by no means necessary, to make an appointment either for us to come to your home, or, more usually, for you to come to our office. You should have the 'green form' with you: it is the authority for cremation or burial issued by the Registrar and we will need it to make the funeral arrangements for you. During this meeting, we will initially discuss with you, in broad terms, the funeral that you want for the deceased; from where it will start, your choice of hearse and limousines (if any), where the service will be held and who will officiate etc. You will be asked for some dates and times that suit you, and we will then co-ordinate the diaries of the church, cemetery/crematorium and officiant, as appropriate, with ours. It is worth bearing in mind that generally the sooner the funeral is desired the more difficult it can be to obtain your first choice of date and time.

We then like to complete any legal paperwork, leaving you to consider such matters as the choice of coffin, floral tributes, obituary notices and orders of service. Once made, a detailed confirmation of the funeral arrangements and estimated costs is completed, signed by and copied to, both parties. Of course changes can still be made; we are small enough to be flexible and, as a family owned company, committed to your needs.

VISITING IN THE CHAPEL

After our meeting, and before the funeral, you, members of your family, or friends may wish to visit the deceased in the Chapel of Rest. Such visits are by appointment so that we can ensure your privacy. Whilst we always provide a gown for the deceased, families often ask that home clothes, often a favourite outfit, be worn.

ACCOUNTS

Funeral accounts are normally sent out a week after the funeral. We do not discount our already competitive prices for early settlement, but we do request that accounts are paid within 14 days. Invoices may be sent to the deceased's bank and will be settled directly by them, even before probate and even if the deceased died intestate, as the funeral account has priority provided sufficient funds are available. We reserve the right to charge interest on account balances outstanding for more than 28 days. Please see the back of this leaflet for full details of our terms of business.



PRE-PAID FUNERAL PLANS

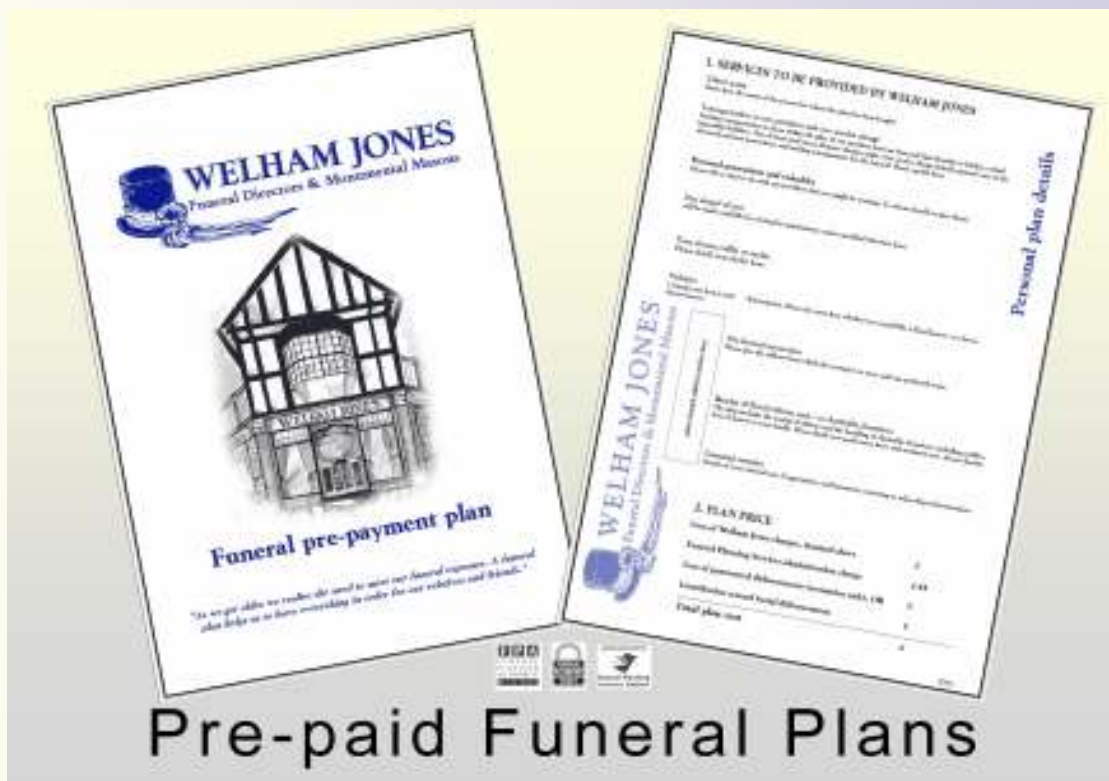
A funeral pre-payment plan can be a caring, sensible and cost-effective way to make and to pay for ones own funeral, or that of a loved one, allowing the arrangements to be considered and confirmed without trauma or fuss.

Some advantages of a pre-payment plan:

- chose your funeral arrangements for complete peace of mind;
- save your family the distress of making decisions at a difficult time;
- total flexibility to choose the funeral you want and can afford;
- financial security - your funeral payment is held in trust by the Funeral Planning Trust until it is needed, with HSBC Trust Company (UK) Ltd acting as custodian trustee;
- the service will be provided by Welham Jones, an independent family owned company;
- there is no age limit, and no minimum health requirement;
- make a once and for all payment, or pay by monthly instalments, whichever suits you best;
- you can cancel your plan and get your money back at any time.

Welham Jones' funeral pre-payment plan is administered by Funeral Planning Services Limited, who also act in association with many other independent funeral directors nationwide.

For more information, an application form or to make an appointment, please contact us using the means shown on the back of this booklet.



WHAT TO DO WITH CREMATED REMAINS

If not interred in the crematoria garden of remembrance, we can arrange their burial in a cemetery, churchyard or at sea.

We can also advise on their export, scattering on land and in rivers (please see www.environment-agency.gov.uk for specific guidance on current regulations).

We sell a full range of keepsakes in a variety of materials, from mantle urns to small pieces of jewellery, should you wish your loved one to stay at home.

More unusual alternatives include the manufacture of cremated remains into synthetic gemstones for use in jewellery, or their despatch skyward in a firework display that friends and family will remember for a long time.

Please ask for more information and costs.

REPATRIATION

We are experienced in the inward and outward repatriation of deceased human remains to all corners of the globe. We have despatched remains to, and received remains from countries in Europe, North and South America, the Middle East and Asia.

In considering repatriation, it is worth bearing in mind that a transportation coffin might not be suitable for burial or cremation in this country for environmental reasons.

Please enquire for more details and costs.

SPECIAL ORDERS

If you have seen a service or product that is not featured here, or in any of our other brochures, please let us know and we will endeavour to supply it.

MEMORIALS

We offer a full memorial service, whether you want an additional inscription, a cremated remains tablet, bronze remembrance wall plaque, keepsake or a full interment memorial.

More information is available in our memorial leaflet, or from our brochure and price list, copies of which are available on request.



BURIALS AT SEA

Burials at sea are still permitted. We have arranged and conducted several, usually off the East Sussex coast, using an ex-RNLI vessel crewed by retired RNVR personnel.

Please enquire for more details and costs.



Welham Jones is an independent family owned company dedicated to the provision of customer service in an open and transparent manner. Our staff are trained to assist you and to provide as much information as you require including, without obligation, price lists for both funerals and memorials. We can be contacted at any time, day or night, on the following numbers:

BOROUGH GREEN 01732 780600
43 Western Road, Borough Green, Kent, TN15 8AN

CHISLEHURST 020 8467 2222
4 Belmont Parade, Green Lane, Chislehurst, BR6 7AN

SEVENOAKS 01732 742400
156 London Road, Sevenoaks, Kent, TN13 1DJ

SWANLEY 01322 619100
31 Station Road, Swanley, Kent, BR8 8ES

Terms and conditions of business

We will not act until we have obtained a client's signature authorising us to provide the requested service, whereupon a contract exists between the parties.

Accounts will be invoiced 7 days after the provision of the service, and settlement is due 14 days thereafter as we may have advanced considerable sums of money to third parties. We reserve the right to charge interest of 3% per month (APR 42.75%) on all accounts outstanding for more than 28 days from the date of invoice. Sometimes, but not always, we might request the advance payment of disbursements, usually direct to the third party supplier.

We accept most national and international debit and credit cards.

Why use an independent funeral director?

- We will be responsive to you your needs.
- We take personal pride in the service we provide.
- We maintain a long-term commitment to our community.
- We answer to you, our customers.
- We have a knowledge of local customs and traditions.
- We are members of the National Society of Allied and Independent Funeral Directors (SAIF) and agree, at all times, to abide by their code of practice.

Welham Jones Limited is a company registered in England no. 3067814. Our registered office is at 156 London Road, Sevenoaks, Kent, TN13 1DJ (01732 742400). Copyright © Welham Jones Limited 2006.

enquiries@welhamjones.co.uk

www.welhamjones.co.uk

