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Foreword

The death of someone close to us is probably the most severe loss we have to cope with, and those facing the imminent death of a loved one must also endure a period of enormous strain and anxiety.

Although death and bereavement are an inevitable part of our lives, they are not often talked about openly, as they provoke painful feelings that we would all prefer to avoid. For this reason, we may find ourselves unprepared to cope with bereavement when it happens to us.

Family and friends can often be the most immediate source of comfort and support, but in these particular circumstances they themselves are likely to be enduring similar pain and anxiety, and so are unable to offer appropriate support to those around them. In addition not everyone is in a position to turn to family and friends.

The aim of the booklet is to provide information about possible sources of help for people who have been bereaved, experienced trauma, or who are facing death. Some of the organisations listed are national, some local, some offer emotional support and reassurance to all those people who are experiencing the pain and grief of bereavement.

Because of the complexity of the practical arrangements that can surround a death, this booklet comprises an information section which has basic information covering such topics as arranging a funeral, pensions, wills and benefits. The booklet itself is available on our website: www.cornwall.gov.uk/bereavementguide in the publication section.

In addition, there are other organisations listed which specialise in the particular difficulties faced by people who experience major trauma. Survivors of disasters, people who are injured or disfigured in road accidents, people who are diagnosed with AIDS / HIV and many others can be affected psychologically as well as physically. Specialist support is available from within your own particular faith community; please contact the NHS Bereavement Support Service. In most cases, they will be able to advise you and put you in contact with an appropriate faith representative.

Within this guide there is a table which gives a brief description of the organisations listed. There is also a definition of some terms used in the guide.

Introduction

While this is a Bereavement Guide, it is intended for those experiencing or dealing with loss or anticipating the death of someone close to them. This booklet has been compiled through various sources. We are grateful to the Cornwall Council Registration Service, Mount Edgcumbe and St Julia Hospices for the information they have been able to supply.



The first steps

What must you do when someone dies?

When someone dies, you will need to inform a number of people and organisations and complete certain documents needed by law.

If you are a relative or friend you can do some of these things yourself. Others might need to be done by the Executor or administrator of the estate. There is plenty of support to help you through this difficult time.

- Tell the family Doctor
- Contact a funeral director, if you intend to use one
- Obtain a medical certificate of cause of death signed by the doctor or if the Coroner is involved take instructions from the coroner's officers regarding registration of death
- Register the death at the Register Office.

Registering a death

In most cases a medical certificate of cause of death will be issued to the next of kin so that you can make an appointment and register the death. Deaths must be registered within 5 days from when it

occurred. This period can be extended in exceptional circumstances and if the Coroner is involved. If the death has been referred to the Coroner for further investigation then there is likely to be a delay before the death can be registered.

All deaths occurring in Cornwall must be registered in Cornwall but if it is difficult for you to get to an office in Cornwall, you may visit your local register office and declare the necessary information. In this case the registration by declaration may result in a delay in the issue of the documents needed for the funeral arrangements.

To make an appointment to register a death please contact The Customer Services Team on 0300 1234 181. Their hours are:

Monday to Friday 8.00am to 8.00pm Saturday from 9.00am to 4.00pm.

Who can register a death?

- A relative
- Someone present at the death
- An occupant of the nursing/residential home or a senior official from the hospital where the death took place
- The person arranging the funeral

• The person in charge of the body

What information will you need to give the Registrar about the deceased?

- The date and place of death
- The full names of the deceased and any other names they have been known by, including the maiden surname
- Their date and place of birth
- Their last occupation (if the deceased is married, widowed, or has a formal civil partnership, the full name and occupation of their spouse or civil partner).
- Their usual address
- The date of birth of the surviving spouse or civil partner
- Details of any public sector pension, e.g. civil service, teacher or armed forces

What information will you need to give the Registrar about yourself as the person registering?

- Your relationship to the deceased e.g son, daughter, surviving civil partner
- Your full name
- Your usual address



What documents will you need when registering a death?

When you attend to register a death you must take with you:

 Medical certificate of cause of death signed by a Doctor, unless the Coroner is issuing the paperwork. In those circumstances the paperwork will already be at the Register Office.

It would also be helpful but not essential if you could bring:

- The deceased birth certificate
- The deceased marriage certificate/ civil partnership certificate
- NHS medical card

Some of the forms and certificates you may be given by Doctors or Coroners are listed right. The list explains when and where you get each form.

When someone has died	Document to be issued	You will get this from the following
The death is not referred to the Coroner	Medical Certificate	Doctor
A baby is stillborn	Medical certificate of stillbirth	Doctor or Midwife
The death is referred to a Coroner, but there is no Inquest and no post mor- tem	Notification by the Coroner. This form is sent to the Register Office but a medical certificate will also be issued.	Coroner (the Coroner sends this direct to the Registrar) The medical certificate of cause of death is normally given to the informant by the Doctor or Bereavement Office
The death is referred for further examination and a post mortem is held	Notification by the Coroner (pink Form 100B)	Coroner (the Coroner sends this form direct to the Registrar)
There is an Inquest and the body is to be buried	Order for Burial	Coroner (the Coroner sends this direct to the Funeral Director)
There is a post-mortem or an Inquest and the body is to be cremated		Coroner (the Coroner sends this direct to the Crematorium)
The body is to be removed out of England and Wales	Removal Notice	Coroner (the Coroner sends this direct to the Funeral Director)
The body is to be brought in to England or Wales	Evidence that the death has occurred elsewhere. The death is not registered here but a certificate must be issued for a cremation or burial to take place in England and Wales	Coroner or Registrar Usually the paperwork is issued by the Coroner but sometimes the Registrar will issue a certificate of no liability to register

The Coroner

What happens if the death is referred to the Coroner?

In a small number of cases – where the cause of death is unclear, sudden or unexpected - the Doctor or hospital or Registrar will report the death to the Coroner. In this case registration of the death will be delayed as an Inquest will need to be held.

Inquests

It is the duty of the Coroners to investigate deaths which are reported to them and which:

- Appear to be due to violence
- Are unnatural
- Are sudden or of an unknown origin
- Occur in legal custody

If the death has been referred to the Coroner and an Inquest is to be held you may wish to contact the Coroner for further information. The Coroner can be contacted at the Coroner's Office 14 Barrack Lane Truro TR1 2DW. Phone 01872 261612.

Applying for death certificates from Inquests

If you are aware or have been told that the inquest has now been concluded and a verdict given, please wait at least 5 days before contacting the Register Office to apply for certificates. There is a small fee for these certificates.



When you register a death/stillbirth	You will usually get the following
If no Coroner has issued a certificate for cremation or burial order	Certificate for burial or cremation (the green form) This is for you to take to the Funeral Director so the funeral can take place.
If Jobcentre Plus or the Pensions Service needs to know about the death	Certificate of registration of death (form BD8)
If you need evidence of the death to get probate, pensions claims, insurance policies, savings certificates or premium bonds	Standard death certificate certified by the Registrar (there is a small fee for death certificates) You may need several copies of these.
If a baby is stillborn	Registration of stillbirth
If a baby is stillborn and you want a burial or cremation	Certificate for burial or cremation (the white form)

Registering a stillbirth How is a still birth defined?

A stillborn child is legally defined as a child born after the 24th week of pregnancy, which did not, at any time after being born, breathe or show any signs of life.

What do you need to do to register a stillbirth?

When a child is stillborn, a Doctor or midwife will issue a medical certificate of stillbirth. The person who registers the stillbirth must take the certificate to the Registrar. Every stillbirth in England and Wales must be registered in the district in which it takes place. A stillbirth may not be registered more than three months after it occurred.

Who can register a stillbirth?

Parents married to each other at the time of the stillbirth (or conception) and Civil

partners who have been through a formal civil partnership

• Either the mother or the father or the parent may register

Parents not married to each other and parents who have not been through a civil partnership with each other can still register a stillbirth but only:

- If both mother and father attend and both sign the stillbirth register
- If both partners attend and both sign the stillbirth register

It is possible for the father's details or partner's details to be entered if they cannot attend but only if certain conditions have been complied with. For further advice please contact the Customer Services Team on 0300 1234 **181** and ask for the Truro Register Office.

If the parents of the child cannot register the stillbirth it is possible for certain other people to register stillbirth on their behalf.

- The occupier of the house or hospital where the stillbirth occurred
- A person who was present at the stillbirth
- A person who is responsible for the stillborn child

Information to be supplied for the registration of a stillbirth.

For the child

- Date and place of stillborn
- The forenames and surname if the parents wish to name the stillborn child
- Sex of the child.

For the father (where this information is to be entered into the register)

- Forenames and surname
- Date and place of birth
- Occupation at the time of the stillbirth or, if not employed at that time, the last occupation.

For the mother / parent

- Forenames and surname
- Maiden surname if the mother is, or has been, married
- Date and place of birth
- Occupation at the time of the stillbirth or, if not employed at that time, the last occupation
- Usual address at the time of the stillbirth
- Date of marriage or civil partnership if married to the stillborn child's father or has been through a formal civil partnership.

When you register a stillbirth	You will usually get the following
If a baby is stillborn	Registration of stillbirth
If a baby is stillborn and you want a burial or cremation	Certificate for burial or cremation (the white form)

The funeral

This text is taken from a leaflet compiled by the National Funerals College.

Funeral ceremonies

A funeral is usually a combination of a person's life and work, and committing them to rest. It can form a helpful part of the grieving process for family and friends, and there is often a sense of honouring the memory of the person who has died. There are now two broad types of service that are available, religious or civil ceremonies, depending on the wishes of the person who died, and those of their family. These services can usually be tailored to the person who has died, often with readings or songs that reflect their life. The family will usually have a chance to discuss the format of the service with the person who will be conducting it.

After the ceremony, there is often a separate committal service if the person is to be buried, or a brief service at the crematorium. Alternatively, the funeral itself can be held at the crematorium, including the committal. Often some sort of gathering will be held after these, for the family and friends, sometimes known as the wake.

Religious ceremonies

In many religions there is a service or ceremony to commit the dead to the next life, or celebrate the life recently ended. These will vary between the different religions or denominations. Careful thought needs to be given to arranging a ceremony that would not offend the beliefs of the deceased and not alienate the beliefs of those mourning them, unless specific arrangements have already been made in advance.

If the person who died was a member of their local religious community, their minister of religion will be able to advise on the kind of service that could be arranged.

Often local Anglican, Methodist or Baptist Churches can conduct Christian funeral services for people who were not members of their congregation, although there may be a small charge for this. Speak to the local vicar or minister to discuss the arrangements. It will probably be the case that the funeral follows a standard Order of Service, but there may be flexibility in this to allow for choices of hymns or favourite readings. Religious services can also be held at the crematorium.

Civil or non-religious ceremonies

An increasing number of people are finding that their personal preference is for a Civil Funeral Ceremony. This is a dignified and formal non-religious ceremony to commemorate a person's life and parting. It can be made to measure with the help and support of a professional Civil Funeral Celebrant to reflect the wishes of both the family and the deceased. It will include a tribute to the character and life of the person, prepared and given by the Funeral Celebrant with the help of family and/or

friends. The Ceremony is compiled from a wide selection of poems and readings available. Additional pieces that hold special meaning and significance for the deceased can be included. The Civil Funeral Celebrant will advise as to what other options are available and help arrange the selections. Family members and friends may also be included in the ceremony, as well as any music that is appropriate.

A civil funeral can be held almost anywhere, with the exception of religious buildings and churches. The Ceremony is appropriate for either a cremation or burial at any non-religious burial ground. The Civil Funeral Celebrant will be able to help and advise you of locally approved venues.

Providers for non-religious funeral services include:

- Cornwall Registration Service at Dalvenie House County Hall Truro – Phone 0300 1234 181
- Approved members of the British **Humanist Association**
- A small number of independent celebrants Your funeral director can give you more details.

Burial or cremation

Individuals can feel strongly about whether they wish to be buried or cremated, and may have left specific instructions about what to do when they die. Some people will have bought a plot in a churchyard or cemetery, or express a wish to be buried next to their partner, or parents. Burial can take place in a non-religious burial ground or on private ground if certain permissions and conditions are fulfilled. For others, having their ashes scattered in a place that meant a lot to them is important. Burial or scattering of ashes at sea are options but there are limits to where this can take place.

Cremation

Six out of ten people now choose to be cremated, and there are two crematoria in Cornwall which can conduct cremations.

Penmount Crematorium – covering generally the west of the County.

Penmount has two funeral chapels, memorial rooms, vaults for caskets and 28 acres of grounds. Ashes may be scattered in the grounds, and a memorial, plant-dedication or plaque can be placed in memory of someone who has died, whether they are scattered there or not. They have a special area set aside for

babies or young children, with pottery animals and spring flowers. There is also a special book of remembrance for babies.

Penmount Crematorium Newquay Road Truro TR4 9AA.

Tel: 01872 272 871

www.penmount-crematorium.org.uk mail@penmount-crematorium.org.uk

The office is open Monday – Friday 9.00am – 5.00pm and services can be arranged during these times. The memorial rooms and grounds are open all year round.

Glynn Valley Crematorium – covering generally the east of the County and Plymouth.

Glynn Valley has one funeral chapel, a memorial room, vaults for caskets and 10 acres of grounds. Ashes may be interred (not scattered) either with or without a memorial or plant-dedication.

Glynn Valley Crematorium Turfdown Road, Fletchers Bridge Bodmin PL30 4AU.

Tel: 01208 73858

www.dignityfunerals.co.uk Bodmin.crematorium@dignity.co.uk

The office is open Monday – Friday 9.00am – 5.00pm and weekends 10.00 – 4.00pm.

Funerals may be arranged during these times, but are more expensive at weekends. The grounds are open all year.

Burial

Many Anglican churches in Cornwall do not have spaces in their churchyards for new graves. People can generally only be buried there if they have existing plots, or wish to be buried above family members there. There will be a Deed of Grant in a person's papers if they already have a space paid for in a cemetery. Most people wishing to be buried will be interred in the local cemeteries. Most villages and towns have cemeteries nearby. Telephone the Cornwall Council cemeteries department for information and charges.

Financial matters and probate

Wills - How do you sort out the estate of the deceased?

When a person dies, someone, often a relative is nominated to handle their affairs. This person is their 'personal representative'. If the deceased has written a will, they should have nominated their own personal representative, who is known as an 'executor'. If the personal

representative is nominated by a court, they are known as the 'administrator'.

A 'personal representative' will need to apply for a grant of representation, which is permission to look after the deceased person's estate. Once all the taxes, debts and funeral costs have been paid, the remaining estate can be divided according to the wishes of the person who died, if they left a will.

If they died without leaving a will (intestate) there are rules which determine how the person's estate can be dealt with. A solicitor will be able to give you advice on this, or one of the voluntary organisations such as Citizens Advice Bureaux or Age Concern.

For more information about probate (managing a deceased person's estate) contact the Court Service:

Probate and Inheritance Tax Helpline: 0845 30 20 900

Probate website: www.hrmc.gov.uk

Inheritance tax

A person's 'estate' is everything they own at the time of their death - all of their assets, minus anything that they owe. Inheritance tax is paid on a person's estate, as well as on some assets that may have been given away in the person's lifetime. At time of writing, Inheritance tax is paid at the rate of 40% on the part of the estate over a threshold value of £325,000, although the figure is usually increased slightly each year in the Budget. For further information the Inheritance Helpline number is: **0845 30 20 900.**

There are complicated procedures for working out the value of a person's estate, as there are some assets which are exempt from Inheritance tax. The Inland Revenue has full information and guidance on this, and also detailed information regarding which gifts are exempt.

If the estate is complicated, you may want to work with a solicitor to value the estate and assess the tax due.

The 'personal representative', 'executor' or' administrator' is responsible for paying the Inheritance tax that is due. This normally has to be paid within six months of the death, although in some cases payment can be made in instalments over 10 years.

Pensions

The deceased person may have a pension that can make payments to cover the funeral costs, or make a lump sum or

ongoing payments to the deceased person's surviving spouse or children. You should check with their employer and any former employers to find out if there is an occupational pension's scheme in place. You will need a copy of the death certificate to show to the organisation that administers the pension.

Life Insurance and other possible payments.

There may be a Life Insurance policy that will make a payment on the death of the deceased. You should check their papers to see if anything exists.

Their Trade Union or other members Club might also make a payment on their death. There may also be arrears due on any benefits the deceased was receiving.

If the deceased was a war pensioner, there may be money available to help towards paying for the funeral. Contact the Veterans Agency.

What needs to be returned? You should return the following:-

 Order books, payable orders, or giro cheques to the social security office or other office which issued the payment.
 This also applies to a Child benefit Book

- which includes payment for a child who has died. Orders should not be cashed after the death of a person. It may be useful to keep a record of the pension book numbers or other social security numbers before you send anything back.
- The deceased's passport, to the Identity and Passport Service for them to cancel. Before posting it, please cut off the top right hand corner of the passport. www.passport.gov.uk
- The deceased's driving licence to Driver & Vehicle Licensing Agency, Longview Road, Swansea SA6 7JL.
- The registration documents of the car, for the change of ownership to be recorded

- A season ticket. Claim any refund that is due
- Membership cards of clubs and associations. Claim any refund due.
- Library book and tickets
- Any National Insurance papers you should send these to HM Revenue & Customs Office
- Any NHS or Adult Care and Support equipment such as wheelchairs, hearing aids, artificial limbs, or bath seats
- Disabled parking permits should be returned to the local authority.



People to tell

In addition to the deceased person's friends and relations, there are a number of official services and organisations who need to be told of the death:

- The local Adult Care and Support department of the council, if the person was getting meals on wheels, home help, or daycentre care, or had an appliance or piece of equipment issued by the department, or if the person was a carer, and alternative arrangements need to be made to look after the person they cared for.
- Any hospital the person was attending
- The family Doctor to cancel any home nursing
- The Inland Revenue
- The social security office if benefit was being paid directly into the deceased's bank or building society account, e.g. State pension, refer to BD8 form given at the time of registering a death, Attendance allowance, Child benefit.
- Any employer and trade union
- A child or young person's teacher, employer or college if a parent, brother, sister, grandparent or close friend has died

- A car insurance company (if you are insured to drive the car under the deceased's name, you may not still be legally insured to drive the car)
- All utilities, gas, electric and telephone suppliers
- Local council housing department if the person who has died was living in a council house
- The local council's Housing benefit / Council Tax benefit section if the person who has died was getting Housing benefit /and or Council Tax benefits
- The deceased's bank, building society, insurance company, etc
- The Post Office so that they can redirect mail if necessary

Practical and financial help for those who are bereaved

Carers

If the person who died was a carer, the person or people they cared for may need urgent help from Adult Care and Support. You should contact your local Adult Care and Support office on 0300 1234 131 to see if alternative arrangements can be made.

If children are left without a parent to take care of them, immediate steps need to be taken to ensure that they are cared for. If at all possible, children in these circumstances would be placed with family or friends in the short term. This would be managed by the department for Children's Schools and Families.

A death in the family can cause money problems for those who are left. They may only be for a short time, while you wait for the case to be released after probate, or you may need long term help.

There are a number of social security benefits or payments that can help you when someone dies. The Jobcentre Plus offices will show which forms to fill in. depending on your circumstances.

Bereavement Payment

A bereavement payment is a £2,000 lump sum to help you at the time of your husband, wife or civil partner's death.

If you are over State Pension Age (currently 65 for men and 60 for women) you will not usually be able to get bereavement benefits. But if your husband, wife or civil partner was not getting a State Pension, you may be eligible for this payment.

To find out more about Bereavement Payments and get a claim form from the Jobcentre Plus website contact: www.jobcentreplus.gov.uk.

Bereavement Allowance

You may be able to claim Bereavement Allowance if all of the following apply:

- You were aged 45 or over when your husband, wife or civil partner died
- You are not bringing up children
- You are under state pension age (currently 60 for women and 65 for men)
- Your late husband, wife or civil partner paid National Insurance contributions or they died as a result of an industrial disease or accident

Funeral payments

This is intended to help you pay for a funeral if you are on a low income, and you are the person responsible for arranging the funeral. It is recoverable from the deceased person's estate if they have left one.

The person who has died must have been ordinarily resident in the UK at the date of death and the funeral must normally take place in the UK. However in certain

circumstances, a funeral payment may be made for a funeral which takes place elsewhere in the European Economic Area (EEA).

You are eligible for a Funeral Payment if it is reasonable for you or your partner to take responsibility for the funeral costs and you are getting any of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Employment and Support Allowance (income-related)
- Pension Credit
- Housing Benefit
- Council Tax Benefit
- Working Tax Credit where a disability or severe disability element is included in the award
- Child Tax Credit at a rate higher than the family element (see Legislation 4)

Legislation 4: From April 2008 – April 2009 this means a child tax credit rate of £548 a year or more, or £1095 a year or more if you have a baby under one year old.

Widowed Parent's Allowance

You may be able to claim a Widowed parents allowance if:

- you are bringing up at least one child and your late husband, wife or civil partner had paid National Insurance contributions
- or you are expecting a child by your late husband / civil partner as a result of artificial insemination or 'in vitro' fertilisation.

Guardian's Allowance (Help to bring up someone else's child)

If you are bringing up someone else's child you may qualify for a Guardian's Allowance. You must be entitled to Child Benefit for the child.

Normally both the parents must be dead but sometimes Guardian's Allowance may be paid if one parent is dead and the other cannot be traced or is serving a long prison sentence, or if the child's parents were divorced and the parent still alive was not awarded custody of the child. It may also be paid if the child's mother is dead and the father is not known.

Other benefits

Other benefit's such as Council Tax Benefit, Housing Benefit, Jobseekers Allowance, and Income Support are available following the normal rules and conditions. You may

be eligible for one or more of these if your circumstances have changed because of the death. Your local Jobcentre Plus will be able to help you with these.

Working Tax Credit and Child Tax Credit may also be payable, if you are earning at a low rate, or looking after children. There are conditions attached to tax credits. The Inland Revenue's Tax Credits helpline is 08453 003 900 (textphone 08453 003 909) or visit their website on: www.inlandrevenue.gov.uk/taxcredits.

Coping with your emotions

The death of some one close to us is often a devastating experience. It can be hard to deal with feelings of grief and sorrow in the midst of practicalities that must be dealt with, and people may find that making the necessary arrangements is some how therapeutic, in the early days of their loss.

The experience of grief often takes many forms and can pass through different phases. It can be reassuring to know that your feelings will change and what you are experiencing is not unusual. There can be many months, or even years, from the person's death to a time when you can say that you are managing your feelings. Many people feel that they never fully 'get over it' and you should not feel pressured to get 'back to normal' after someone you have loved has died. It is important to note that not everyone will experience grief in the same way; - every individual and every bereavement is different.

You may experience any or all of the following feelings or emotions, sometimes swinging between them, or dwelling on a particular one for some time. It could be the case that you feel nothing for a while, and may need help to express your feelings and begin to deal with the grief. Asking for help isn't a weakness, but it's an appropriate way of looking after yourself at a difficult time. Many of the organisations listed in this guide are experts in their field, and will be able to help you.

Shock

This is often the first reaction, and can be a feeling of numbness. There is sometimes a feeling of being about to wake up and find it has all been a dream. This can be the case even when a person has been ill and their death was expected.

Dizziness, nausea, or palpitations can be guite normal in the first few days, but usually pass. Other physical or mental signs can include loss of appetite,

difficulty sleeping, feeling of exhaustion, forgetfulness, irritability, restlessness, lack of concentration, anxiety and feelings of panic.

Relief

There can sometimes be a feeling of relief that the person has passed beyond their pain. Also, on your own behalf, that the burden of caring for them has been lifted from you, however willingly it was done. You should not feel guilty if you feel relieved.

Loss

It is natural, when we have lost something, to search for it. This is a common reaction to losing a person as well, - you may think you see them in the street, or hear them calling your name. The sense of longing for them can be overwhelming, and can cause uncontrollable bursts of crying, or a feeling of going mad. Other people cannot cry at all, or hold themselves together for fear of breaking down completely. They may find it easier to cry once the practicalities have been sorted out and there is nothing more they can do for the person who has died.

Sometimes people feel the need to talk or think about the events surrounding the death, going over them several times like re-running a film. This tends to happen less as time goes by, and it can help the healing process.

Fear and anxiety

If someone has died and left you in an uncertain situation it is natural to feel anxious. Wondering how you will manage without them, financially, emotionally, practically, are valid concerns. Fear of sleeping in your house on your own is not unusual for someone who has lost their long-term partner. Symptoms may include a dry mouth, lump in the throat and a churning feeling in the stomach.

Anger

Feelings of anger can take people by surprise when they have been bereaved. However, it is not unusual to feel anger towards God, or fate, or those perceived as responsible for the death. This can be especially true if the person was murdered or involved in an accident or disaster. You may feel angry with yourself for failing to prevent the death. You could even feel anger towards the person who has died, which can be very hard to admit, even to yourself.

Guilt and regret

Spending time thinking about what could have been done differently, or better, or feelings of regret about things you didn't manage to say to the person who has died are not uncommon. You may feel haunted by these regrets, and blame yourself for what occurred.

Depression and despair

It can be enormously hard work simply surviving each day after you have been bereaved. Despair can feel overwhelming, and the support of family and friends is a great help. However, sometimes the support lessens as time passes, while your need for that support remains the same. This can be the hardest time to live through, but may also mark the starting point of your recovery. Many of the organisations in this guide can offer support if you are not getting the help you need from family and friends.

Children and bereavement

Children who experience bereavement will need to grieve just as much as any adult. During their natural development they will have to develop an understanding of death, and separation, and will probably think

more about death than any adults realise. It is natural for you to want to protect them from the harsh facts of life, but it will help them if someone is able to talk with them about it. Children can become frightened and bewildered if a person disappears suddenly and is never spoken about.

Encouraging them to talk about the person who has died, and explaining to them what is taking place will help them to come to terms with the death. Their reactions will be different according to their age and previous experience of death, but they should be included in plans and funeral arrangements where possible. Every child will react differently, and it is important to remember that they can slip into and out of grief very quickly, in a way that can be shocking to a grieving adult.

You can help children experiencing grief by bearing in mind the following points:

- Using straightforward language like "dead" or "dying". Avoid phrases like "he's gone to sleep" or "We've lost Gran". These can be confused with every-day occurrences, and lead to fears about going to sleep or getting lost.
- Be prepared to tell the story of what

happened, and answer questions, several times.

- Try to keep some routine, as this helps children to feel less anxious.
- Encourage the children to attend the funeral and be involved with the arrangements. Religious rituals and cultural beliefs may be comforting if they are part of your family life. Try to explain what they will see in simple terms.
- Reassure children that there are people around for them. They may be particularly anxious that something is going to happen to someone else in the family, or you, if you are the surviving parent.
- Reassure them that it is alright to laugh and cry.

When a child dies

When a child dies, there are often overwhelming feelings of unfairness; injustice that a person so young should die. It is outside the natural order of things that a child should die before a parent. The grief can seem overwhelming, especially for the parents, who may well carry the feeling of loss with them for the rest of their lives. Many bereaved couples find that they deal with their feelings in

different ways, and can sometimes fail to understand their partner's reactions. It is important to carry on talking to one another, and to friends and family, especially to any brothers or sisters of the child who has died, and not to bottle up or deny the emotions they are feeling.

Arranging a funeral for a child or baby can be handled by a funeral director. They will have experience in this area and will be able to advise the family. Both the crematoria in Cornwall have special memorial areas for children, and children's Books of remembrance, and will allow for the fact that the death of a child is often harder to deal with than the death of an adult.

There are several support groups listed in this guide for people coping with the death of a child, either by miscarriage, stillbirth or cot death, or in childhood. They can give specialised support, and many of the people involved have been through similar experiences themselves.

Miscarriage

When a pregnancy miscarries, it is appropriate to feel grief for the loss of the life of the child who had yet not been

born. It should be recognised that this was a potential person, with a life ahead of them, and take the time and space to grieve for them. Hospitals and clinics are generally very sensitive to parents who have lost a child in this way, and will allow you to spend time alone, and have a blessing for the baby if you wish.

Stillbirth

If a baby is stillborn, it can almost be impossible to adjust from the feelings of high expectancy at the imminent birth of a baby, to the grief of their loss. Hospitals will allow you to spend time with the baby, and to arrange a blessing if you wish. You may find it helpful to arrange a funeral service for them. Midwives and hospital Chaplains have experience working with families who have experienced this loss, and can support you if you wish.

Cot death

The sudden, unexpected death of a child under the age of 1 year is often referred to as a cot death. Around 400 babies die every year in this way, but campaigns to educate people about the risk factors have dramatically reduced the numbers in recent years. However, the death of a baby in this way is always devastating, and often comes with feelings of guilt for the parents, that they "failed to protect their child". Some cot deaths will need to be reported to the Coroner for an inquest to determine the cause of death. A post mortem may also need to be carried out.

Death in childhood

When a child or young person dies, whether by accident, illness or suicide, it is hard to deal with for the families and friends.

Remembering the child

For any child who dies, it can form a helpful part of the healing process for the parents to choose some way of remembering them. Often a memory box containing photos, scans, tiny shoes, a toy and other items can be collected, and perhaps a tree planted, or a plaque dedicated to the child. Special anniversaries should be marked, and it can be helpful to talk about the child, rather than trying to deal with the grief alone. Other people may feel awkward, and not know how or whether to speak about the child who has died, so the parents may need to lead the way by indicating how prepared they are to talk about their child.

Definitions of Terms

Befriending

This is the kind of support given by friends and neighbours and requires little or no special training. It may arise spontaneously in many communities with friends or neighbours 'looking out for' or making the effort to see, the person who has been bereaved or suffered a trauma. Cornwall Department for Adult Care and Support have commissioned befriending schemes in your area with befriending volunteers, all of whom receive special training on a regular basis.

Counselling

Counselling should only be given by individuals who have been specially trained to help people cope with problems. Counselling could include helping with the expression of grief; the acceptance of the loss of a loved one; exploring ways in which an individual can adjust to the type of life they can now have; or providing support, time and knowledge about normal reactions in similar circumstances.

Psychological therapies

These therapies are often more useful for complex problems, or prolonged reactions to grief or trauma, and may require specialist help from trained therapists.

Self help groups and social support groups

Attending groups is another type of support that people can find helpful. Usually self help groups are started by people who have suffered a common experience, the loss of a child. Groups may be combined with befriending schemes. The idea is that people who have shared similar experiences and ways of managing, exchange information and support each other in the process of coming to terms with their loss or particular predicament. Social support groups aim to enable people who have been bereaved, or who have suffered a trauma, to regain self confidence, make new friends and to take up new interests.

Financial and legal advice

For further information and advice, the Citizen's Advice Bureau may be able to help you.

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Support organisations

Addaction CADA – Substance misuse services and support

• Truro: 01872 263 001 (also general enquiries)

• Penzance: 01736 365 467

• Liskeard: 01579 340 616

• Website: www.addaction.org.uk

Age Concern – Services for older people and awareness raising

• Tel: 01872 266388

• Website: www.ageconcerncornwall.org.uk

The Alder Centre – Death of a Child – Counselling and support for people affected by the death of a child

• Tel: 0151 252 5391

• Email: aldercentre@yahoo.co.uk

British Association of Counselling and Psychotherapy – Promoting Counselling and listing counsellors

• Tel: 01455 883 300

Website: www.bacp.co.uk

• Email: bacp@bacp.co.uk

British Organ Donor Society (BODY) – Promoting Organ donation and supporting people giving, receiving or waiting for transplants

• Tel: 01223 893636

• Website: body.orpheusweb.co.uk

• Email: body@argonet.co.uk

Campaign Against Drinking and Driving – Support for victims and families of people killed or injured by drunk or

• Tel: 0845 123 5542

dangerous drivers

Website: www.cadd.org.uk/

• Email: cadd@scard.org.uk

Cancerbackup – Support and Information for people affected by cancer

• Tel: 0808 800 1234

Website: www.cancerbackup.org.uk/Home

The Cancer Counselling Trust

• Tel: 020 7843 2292

• Website: www.cancercounselling.org.uk

• Email: support@cctrust.org.uk

Child Bereavement Charity – Training professionals and supporting bereaved families

• Tel: **01494 446 648**

• Website: www.childbereavement.org.uk

Email: enquiries@childbereavement.org.uk

Child Death Helpline

• Tel: 0800 282 986

• Website: www.childdeathhelpline.org.uk

• Email: contact@childdeathhelpline.org

Childhood Bereavement Network – Network of organisations involved in caring for bereaved children

• Tel: **0207 843 6309**

Website: www. childhoodbereavementnetwork.org.uk

• Email: cbn@ncb.org.uk

Children's Hospice South West – Hospice for terminally ill children, or those with limited life expectancy

• Tel: **01872 261166**

• Website: www.chsw.org.uk

• Email: enquiries@chsw.org.uk

Citizen's Advice Bureaux (CAB) – Practical advice and information on various topics

• Tel: **08444 99 41 88**

Website: www.adviceguide.org.uk/

CLIC Sargent – Support for children and families with malignant illnesses, also research

• Tel: 0800 197 0068

• Website: www.clicsargent.org.uk/Home

The Compassionate Friends (TCF) – Network of self help groups of bereaved parents

• Tel: 0845 123 2304

Website: www.tcf.org.uk/

Email: helpline@tcf.org.uk

Cornwall Hospice Care – Mount Edgecumbe and St Julia's Hospices

- Tel: **01726 65711** (Mount Edgecumbe) **01736 759070** (St Julia's)
- Website: www.cornish-hospices.co.uk/
- Fmail: cornwallhospicecare@cornwall.nhs.uk

Cornwall Registration Service – Register offices, for registering a death

- Tel: 0300 1234 181
- Website: www.cornwall.gov.uk/default. aspx?page=15629
- Email: truroregistrars@cornwall.gov.uk

Cornwall SHARE – Advice, counselling and mentoring for young people

- Tel: 0800 181 033
- Website: www.share.youthcornwall.org.uk
- Email: share@YouthCornwall.org.uk

Crossline - 24 hour Christian listening and counselling service

- Tel: 0845 658 0045
- Website: www.crosslinecentral.org/home.htm
- Email: enquiries@crosslinecentral.org

CRUSE - Bereavement Care -**Bereavement counselling**

- Tel: 01726 76100
- Website: www.crusebereavementcare.org.uk/
- Email: cornwall@cruse.org.uk

Department for Adult Care and Support

- Statutory organisation promoting independence and protecting people from abuse or harm
- Tel: 0300 1234 131
- Website: www.cornwall.gov.uk/ adultcareandsupport
- Email: adultcareandsupport@cornwall.gov.uk

Disaster Action – Support to survivors or families in the aftermath of a disaster

• Tel: 01483 799 066

• Website: www.disasteraction.org.uk/

• Email: pameladix@disasteraction.org.uk

Disfigurement Guidance Centre – Treatment and care of people with disfigurement

Tel: 01334 839084 and 01337 870281

Faithfully Yours – Pet Bereavement – Counselling for people who are having difficulty coping with the death of a pet

 Address: 15 St. Oswalds Crescent, Billingham, Cleveland, TS23 2RW

Forget Me Not – Pregnancy Loss Support

• Tel: 01726 820115

Website: www.forgetmenotcharity.org

• Email: jenny@forgetmenotbaby.org

Foundation for Study of Infant Deaths – Cot death research and support

• Tel: 0808 802 6868

Website: http://fsid.org.uk/Page. aspx?pid=191

• Email: helpline@fsid.org.uk

Freshfield Service – Drug independence information and counselling service

• Tel: 0500 241 952

Website: www.freshfieldservice.co.uk/

Gingerbread – For single parents

• Tel: 0800 018 5026

• Website: www.gingerbread.org.uk

Headway Cornwall – Working with people with head injuries, their families and carers

• Tel: **01208 873567**

• Website: www.headway.org.uk

• Email: Centrefile123@aol.com

Jobcentre Plus – Benefits advice, including for bereaved people

• Tel: **0845 604 3719** (Truro branch) Also branches in Helston, Launceston, Penryn, Bude and Redruth

Lesbian and Gay Bereavement Project Helpline

• Tel: **0181 455 8894** (nightly 7-12)

LIFE – Pregnancy and abortion counselling service

• Tel: 0800 915 4600

Website: www.lifecharity.org.uk/

• Email: info@lifecharity.org.uk

Lone Twin Network – Support for bereaved twins

 Contact by post only: PO Box 5653, Birmingham, B29 7JY

Macmillan Nursing Services – Cancer Care

- Tel: **01209 211442** (Redruth) or **01566 770810** (North/East Cornwall)
- Website: www.macmillan.org.uk
- Email: nwilton@macmillan.org.uk or afolkes@macmillan.org.uk

Meningitis Trust – Meningitis support, research and information

• Tel: 0800 028 18 28

Website: www.meningitis-trust.org/

• Email: info@meningitis-trust.org.uk

Miscarriage Association – Support for women and their families during and after miscarriage

• Tel: 01924 200799

Website: www.miscarriageassociation.org.uk

• Email: info@miscarriageassociation.org.uk

Missing People – Advice and support to families of missing persons. Helping to re-unite families

• Tel: 0500 700 700

Website: www.missingpeople.org.uk/

• Email: runaway@missingpeople.org.uk

The Mission to Seafarers - Comfort, friendship and support for seafarers

• Tel: 0207 248 5202

Website: www.missiontoseafarers.org/

• Email: justice@missiontoseafarers.org

The Multiple Births Foundation (MBF) – Support to parents of twins, triplets and more, and the twins themselves. Specialist bereavement support

• Tel: 0208 383 3519

• Website: www.multiplebirths.org.uk/

• Email: info@multiplebirths.org.uk

National Association of Widows – Advice, information and friendship for widows

• Tel: 0845 838 2261

Website: www.nawidows.org.uk/

• Email: info@nawidows.org.uk

The Natural Death Centre – Promoting natural funerals and improving the "quality of dying" for people and their families and friends

• Tel: **0871 288 2098**

Website: www.naturaldeath.org.uk/

• Email: contact@naturaldeath.org.uk

NHS – Bereavement Support Services – Advice and Support to people suffering bereavement at the hospital

 Website: www.nhs.uk/CarersDirect/ guide/bereavement/Pages/
 Bereavementsupport.aspx

NHS – Breast Cancer Support Service – Support and Counselling to women with breast cancer and their families

• Tel: 0800 707 60 60

 Website: www.cancerscreening.nhs.uk/ index.html

NHS – Care of Next Infant (CONI) – Support for couples expecting babies who have already lost one or more babies through "cot death"

• Tel: 0207 233 2090

 Website: www.fsid.org.uk/ coni-professionals.html

Nightlink – Listening service for people experiencing emotional distress

• Tel: 0845 122 8668

Website: www.cornwallrcc.co.uk/nightlink.html

Email: nightlink@btconnect.com

Penhaligon's Friends -Support for children affected by death

• Tel: 01209 210624

• Website: www.penhaligonsfriends.org.uk

Penny Brohn Cancer Centre – Complementary healing programme for cancer patients

• Tel: 0845 123 2310

• Website: www.pennybrohncancercare.org

Email: helpline@pennybrohn.org

Pensions Service - Pensions advice including what to do when someone has died

Tel: 0845 6060265

• Website: www.thepensionservice.gov.uk

Pets as Therapy – Therapeutic visits to hospitals by people with their pets

Tel: 01844 345445

Website: www.petsastherapy.org

Email: Reception@petsastherapy.org

The Red Poppy Company – Trauma **Management services for organisations**

• Tel: 0845 201 1334

Website: www.theredpoppycompany.co.uk

• Fmail: enquiries@theredpoppycompany.co.uk

RELATE – Relationship Guidance – Relationship counselling

• Tel: 01726 74128

Website: www.relatecornwall.org

• Email: crystalpearce2000@yahoo.com

RoadPeace - Practical and emotional support for people bereaved or injured due to road accidents

Tel: 0845 4500 355

• Website: http://www.roadpeace.org

• Email: helpline@roadpeace.org

The Royal British Legion (TRBL) – Support for former and current members of the **Armed Forces, and their dependents**

• Tel: 01872 260 577

Website: www.rblcornwall.co.uk

• Email: estevenson@britishlegion.org.uk

The Royal Fund for Gardeners' Children

- Assistance for children or orphans of those who work in horticulture
- Tel: **01438 813939**
- Website: www.rgof.org.uk

SALT South West – Support and advice for survivors of sexual abuse

- Tel: **01752 600599**
- Website: www.saltsouthwest.co.uk
- Email: email@saltsouthwest.co.uk

Samaritans – Emotional Support

- Tel: 08457 90 90 90
- Website: www.samaritans.org
- Email: jo@samaritans.org

The Sand Rose Project – providing a break for bereaved families in Cornwall

- Tel: **0845 6076357**
- Website: www.sandrose.org.uk
- Email: info@sandrose.org.uk

Service Personnel and Veterans Agency

- Advice and support on war pensions for ex members of the armed forces
- Tel: 0800 169 22 77
- Website: www.veterans-uk.info
- Email: veterans.help@spva.gsi.gov.uk

Support and Care After Road Death and Injury (SCARD) – Support for people bereaved or injured due to road accidents

- Tel: **0845 123 5542**
- Website: www.scard.org.uk
- Email: info@scard.org.uk

SSAFA Forces Help – Helping former and current members of the Armed Forces and their families

- Tel: 01872 863 078
- Website: www.ssafa.org.uk
- Email: Cornwall@ssafa.org.uk

The Starlight Foundation – Brightening the lives of seriously ill children

- Tel: **020 7262 2881**
- Website: www.starlight.org.uk
- Email: PRW1@starlight.org.uk

Stillbirth and Neonatal Death Society (SANDS) – Support for parents bereaved at or near birth

Tel: 0207 436 5881

Website: www.uk-sands.org

• Email: helpline(at)uk-sands.org

Support after Murder and Manslaughter (SAMM) – Supporting people bereaved by murder and manslaughter

• Tel: 0845 872 3440

• Website: www.samm.org.uk

• Email: support@samm.org.uk

Survivors of Bereavement by Suicide (SOBS) – Helping people who have been bereaved by suicide

• Tel: 0844 561 6855

• Website: www.uk-sobs.org.uk

• Email: sobs.support@hotmail.com

The Terrence Higgins Trust (THT) – Advice and help on AIDS and HIV, for anyone concerned

• Tel: 0845 1221 200

Website: www.tht.org.uk

• Email: info@tht.org.uk

Twins and Multiple Births Association (TAMBA) – Support for families with twins, triplets or more. Includes bereavement support

• Tel: 0800 138 0509

• Website: www.tamba.org.uk

• Email: Enquiries@tamba.org.uk

Victim Support – Support for victims of crime

• Tel: 0845 056 7999

• Website: www.victimsupport.org.uk

War Widows Association of Great Britain

- Representation and support for war widows

• Tel: 0845 2412 189

• Website: www.warwidowsassociation.org.uk

• Email: info@warwidowsassociation.org.uk

Way - Support for young widows

• Tel: **0870 011 3450**

• Website: www.wayfoundation.org.uk

• Email: info@wayfoundation.org.uk

Winston's Wish – Practical help for children dealing with bereavement

• Tel: **08452 03 04 05**

• Website: www.winstonswish.org.uk

• Email: info@winstonswish.org.uk

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For more information or to make an appointment about any of our services please contact:

Cornwall Registration Service Dalvenie House,
Truro TR1 3AY

Telephone: 0300 1234 181

Email: registration@cornwall.gov.uk

www.cornwall.gov.uk

If you would like this information in another format please contact:

Cornwall Council, County Hall, Treyew Road, Truro TR1 3AY Telephone: 0300 1234 100

Email: enquiries@cornwall.gov.uk

www.cornwall.gov.uk