



CHELSEA FUNERAL DIRECTORS AND MONUMENTAL CRAFTSMEN

What to do when a loved one dies

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Westminster, SW1P 1LJ
Tel: 020 7834 3281
Westminster@chelseafunerals.co.uk

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Chelsea, SW10 9EL
Tel: 020 7352 0008
Funerals@chelseafunerals.co.uk

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Fulham. SW6 6BT
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Fulham@chelseafunerals.co.uk

www.chelseafunerals.co.uk



*One of London's few remaining independent Funeral directors,
owned and run by Alex Jones and family*

WHY YOU SHOULD CHOOSE CHELSEA FUNERAL DIRECTORS

SINGLE MINDED DEVOTION. All our attention is concentrated on satisfying the needs of our friends and neighbours. We are flexible and responsive to your needs.

PERSONAL PRIDE. This is our business. Our neighbourhood is your neighbourhood. We take pride in our premises, vehicles, and above all our staff of whom we ask a lot because we know you expect a lot.

LONG-TERM COMMITMENT. More than just meeting your present needs, we want to build a relationship of trust with you. Trust that means you will come back to us in the future, family to family, because just as you will still be here, so will we.

DEVOTED TO FAMILIES–NOT JUST PROFITS. Large concerns answer to shareholders. We, however, have no head office pressure to make more profit than is necessary to ensure our health, stability and long-term commitment. We answer to you and remain content that we'll do best by serving you well.

KNOWLEDGE OF LOCAL TRADITIONS. Funeral traditions vary, even around our small island. Ignorance of such traditions can cause disappointment but we know and appreciate local customs and expectations because we have served the local community for many years.

ALLIED TO HELP. We are proud to be members of the National Society of Allied and Independent Funeral Directors, the only professional organisation in the UK exclusively dedicated to serving the local independent family-owned funeral director and their community. Rest assured that some 60% of funerals throughout the county are arranged by independents.

THE MORE YOU ARE AWARE OF LOCAL INDEPENDENT FAMILY FUNERAL DIRECTORS AND THEIR FUNERAL HOMES, THE MORE YOU WILL COME TO APPRECIATE THE DIFFERENCE.

FROM PREPAID FUNERAL PLANS TO AFTERCARE SERVICES, YOU CAN COUNT ON US TO MEET YOUR EVERY REQUIREMENT.

WHAT TO DO WHEN A DEATH OCCURS

When a death occurs in the family, whether it be at home or in hospital, there are many unfamiliar tasks which must be carried out. At such a time, when natural grief and anxiety weigh heavily upon you, you will need the care and advice of professional people. One of those with whom you will undoubtedly deal with is a funeral director.

This booklet has been prepared to help you in your time of need and to provide answers to some of the questions you may have.

AT HOME

Contact your doctor (or the doctor on call) who will issue a Medical Certificate of Cause of Death, which in time must be taken to the registrar. These days, most families prefer that the Deceased is conveyed to the funeral directors' chapel of rest as soon as possible. This can be arranged at any time of the day or night by telephoning Chelsea 020 7352 0008, Fulham: 020 7385 0866 or Westminster: 020 7834 3281.

AT A NURSING OR RESIDENTIAL CARE HOME

The above procedure is likely to have taken place with your permission by the senior in charge, a warden or matron, who will be able to advise you of the whereabouts of the Notification of Death, which must be taken to the registrar.

IN HOSPITAL

The nursing staff or the administrative officer will advise you when and from where to collect the Notification of Death.

In all cases the Notification of Death must be taken to the Registrar of Births, Deaths and Marriages for official records purposes. See 'Registration', page 6.

H.M. CORONER

There are a number of reasons why a death may have to be referred to the coroner and under such circumstances special procedures may be necessary. However, these should not give cause for any undue alarm.

The coroner is a judicial officer, quite independent of local and central government, who is required to act in accordance with certain laws. Any sudden or unexplained death must be reported to the coroner, whose duty it is to ascertain the cause of death and to investigate any unusual circumstances.

Sometimes the coroner is able to ascertain by simple inquiry whether the death was due to natural causes and that there is a doctor able to issue a death certificate. The death is then registered, adopting the procedures shown under REGISTRATION. If this is not the case, the coroner may require a post mortem examination to take place.

This will normally indicate that the death was due to natural causes, and in such cases there is no inquest. The coroner sends a certificate to the registrar so that the death can be registered. If a cremation is the wish of the family, the coroner will issue an additional form to the funeral director.

If the death is not due to natural causes (for example a traffic accident), the coroner is obliged to hold an inquest. This inquiry is to ascertain and determine:

- 1) The identity of the deceased
- 2) When, where and how the death occurred
- 3) The cause of death

Following the inquest, the coroner will issue a certificate for burial or cremation. In certain cases, the coroner may adjourn the inquest after having established the aforementioned facts. A certificate will then be issued to enable the funeral to take place and the inquest is reopened, sometimes after several weeks, in order to gather relevant information relating to the death.

We (the funeral directors) are fully conversant with the likely causes for referral to the coroner and will be able to advise you of any action that may be necessary.

APPOINTING US

Dedicated staff are available at any time of the day or night to give immediate help and personal attention.

CHELSEA: 020 7352 0008

FULHAM: 020 7385 0866

WESTMINSTER: 020 7834 3281

OUR SERVICES

Our experience and quiet, caring professionalism will be of much help to you following your bereavement.

1. A personal discussion to arrange the preliminary instructions (for example, – the collection of the Deceased at any time of the day or night)
2. Liaison with church, clergy, cemetery, crematorium or embassy
3. Arranging for the completion of all necessary medical certificates etc, and forwarding to the appropriate authority.
4. Supplying and finishing the chosen coffin or casket.
5. Supplying of all liveried staff.
6. Arranging for the removal and replacement of the memorial, if applicable.
7. Arranging for the purchase and preparation of the grave.
8. Provision chauffeured hearse and limousines, as requested.
9. Liaison with police and coroner when required.
10. The insertion of obituary notices, in newspapers, as requested.
11. Use of our private chapel of rest.
12. Receipt, listing and forwarding of charitable donations.

13. Arranging for the laying to rest of ashes.
14. Assistance and advice on making claims from the Department of Work and Pensions.
15. Provision of estimates and designs for memorials.
16. Payment of all the necessary fees and disbursements, prior to the funeral, on your behalf.
17. Payments of all gratuities required.
18. Professional attendance and supervision throughout the funeral.
19. Retaining of detailed records of the funeral for future reference.
20. Preparation and retention of confidential files regarding funeral arrangements for those who wish to make funeral arrangements in advance.
21. Provision of horse drawn hearse and carriages for the traditional funeral.
22. Repatriation of the Deceased, both to and from abroad.
23. We are pleased to advise on funeral planning as part of our services. "Golden Charter" are our recommended prepaid funeral plans.
24. To do all that is practically possible to assist you at your time of need.

On the day of the funeral, your funeral director will be in attendance throughout the proceedings to ensure the smooth running of events. All arrangements made for the funeral are confirmed in writing so that the details may be checked and agreed. At the same time, an estimate of cost will be submitted, including the payments that we make on your behalf.

REGISTRATION

A death must be registered by law in the district in which the death occurred. We, your funeral director, will be able to advise you as to the whereabouts of the relevant office.

Under normal circumstances, the Notification of Death should be taken to the registrar with, if possible, the Deceased's medical card. The registrar will then issue the death certificate.

WHO CAN REGISTER THE DEATH?

1. Any relative of the Deceased.
2. Any person present at the time of death.
3. The occupier of the house where the death occurred.
4. The person arranging the funeral (but not the funeral director).

The procedure for registering the death is a simple interview with the registrar, who will require the following information:

1. Date and place of birth and death.
2. Full name of the Deceased.
3. Home address of the Deceased.
4. The marital status of the Deceased.
5. The occupation (if any) of the Deceased.
6. If the Deceased is female, her maiden name and her husband's full name and occupation.

The registrar will issue a green certificate which should be given to us as soon as possible.

Copies of the entry of death (death certificate) may be obtained from the registrar and will be required for insurance purposes, probate, bank accounts, private pension schemes, National Savings certificates, Premium Bonds et cetera. You may wish to purchase extra copies.

THINGS WE CAN DO

As well as the regular services we offer, we can also make the following arrangements

- Any religious or non-religious service.
- Traditional or alternative coffin range, including ecologically friendly coffins.
- Environmentally conscious and woodland burials.
- Motorcycle and sidecar hearse.
- Burials at sea, for full funerals or the laying to rest of ashes.
- Release of a single or pair of white doves.
- Locks of hair can be taken from your loved one and placed in a small box for safe keeping.
- Solo singers.
- Bagpipers and Scots cords for a traditional highland ceremony.
- Bugle player (e.g. for the Last Post) and use of our Union Flag where a military funeral is preferable.
- Printed orders of service.
- Condolence books for signing.

ADMINISTRATION OF THE ESTATE

Before the estate can be released and distributed amongst the beneficiaries, a Grant of Probate or Letters of Administration will probably be required. Although you can personally apply for these documents, the simplest procedure to ensure that this is carried correctly is to instruct a solicitor or bank to act for you. This will relieve you of the worries and visits required to complete these formalities.

CONSULTING A BANK OR SOLICITOR

Consulting a solicitor or bank need not necessarily involve you in any great expense and will ensure that all the formalities required by law are duly completed, apart from the interpretation of the will itself and the distribution of the assets to the beneficiaries nominated in the will (or under intestacy rules if there is no will).

A solicitor or bank will administer the estate and obtain the appropriate grant. He will require a copy of the death certificate and any, or all, of the following: share certificates, savings certificates, Premium Bonds, deeds, insurance policies et cetera.

The solicitor or bank will also require details of any debts that may be outstanding and will deal with these on your behalf. Should you find yourself in temporary difficulties with regards to finance, the solicitor or bank can usually make arrangements for you to draw sufficient funds to meet immediate needs, including the funeral costs.

PERSONALLY APPLYING FOR PROBATE OR LETTERS OF ADMINISTRATION

Alternatively, application may be made personally to the district Probate Registry Office.

Probate is required when the deceased has left a will, and the will has to be 'proved' before the Probate Registry of the High Court. Upon completion, the executors named in the will are able to administer the estate.

Letters of Administration are required when the Deceased has not left a will. The Deceased is said to have died 'intestate' and the question then arises as to who should administer the estate. Here again, the application has to be made to the court, usually by the next of kin. The court, when satisfied as to the claim of the applicant, issues a document (Letters of Administration) appointing the applicant as administrator of the estate.

Where the estate is small, it is sometimes possible for the assets to be released without making applications for such a grant. The Probate Registry Office will advise you of the maximum asset value applicable in such circumstances.

INSURANCE POLICIES

These are usually found amongst the Deceased's private papers. It is important to notify the insurance company, who will require a copy of the death certificate.

MOTOR INSURANCE

Insurance cover on a vehicle owned by the Deceased ceases upon death. The insurance company should be informed immediately (you may be entitled to a refund). The vehicle registration documents should be returned for transfer of ownership along with the Deceased's driving licence. These documents should be forwarded to the DVLA, Swansea, SA99 1AB.

PENSION AND SOCIAL SECURITY BOOKS

Pension and Social Security books should be returned to a local Department of Work & Pensions. Telephone no: 0300 200 3300

PASSPORTS

Passports should be returned to Her Majesty's Passport Office, PO Box 175, Nexus House, Mission Court, Newport NP20 2DW. Telephone no: 0300 222 0000

PLEASE ASK

A formal ceremony is of little value if you are left with the feeling that something, no matter what, has been left out.

If you have any questions you would like to ask, please do. Or perhaps a special request of some form no matter how 'out of the ordinary' it may seem. Remember, we are here to help cater for all your requirements at your time of need.

JEWELLERY AND PERSONAL EFFECTS

If any jewellery is to be removed from the Deceased, or replaced, it is important we are informed before the funeral. Once the coffin or casket has left our funeral home, we are unable to make any alternations to the coffin.

You may have certain wishes with regard to having your loved one dressed in a special way, perhaps a favourite suit or dressing gown. If you do, please tell us so we can follow your instructions. We are, however, unable to put shoes on the Deceased if the funeral is to be a cremation.

SEEING LOVED ONES IN OUR CHAPEL OF REST

At all our funeral homes we have beautiful dedicated private chapels of rest where you can visit your loved one. Whether or not to do so is very much your decision. Some find it helps with the acceptance of the death, whereas others can find that seeing the Deceased adds to their grief. We are always willing to discuss this with you and accommodate your requests.

Please remember that making an appointment will enable us to give you our complete attention and help.

We also offer the option of viewing your loved one in the privacy of your own home. Arrangements for this option should be discussed with us.

A COMMEMORATIVE ORDER OF SERVICE

A printed order of service can be an added personal touch, as well as providing a precious keepsake that can perhaps be sent to those unable to attend the funeral. We will be happy to put you in touch with our funeral stationer, who is always willing to talk to you and discuss your individual requirements in detail.

MONUMENTAL MASONRY

We have a comprehensive range of memorials available, from simple tablets or crosses, to headstones and full kerb memorials, as well as small statues and vases. We are always willing to provide you with a copy of our brochure and spend time with you, helping to choose the memorial that best suits your wishes.

We are also able to renovate existing memorials as well as placing additional inscriptions.

We would respectfully point out that each authority has its own regulations with regard to the types and size of memorials allowed. We will be pleased to advise you accordingly.

FOOTPRINTS

One night I had a dream.

I dreamed I was walking along the beach with God
and across the sky flashed scenes from my life.
For each scene I noticed two sets of footprints in the sand,
one belonged to me and the other to God.

When the last scene of my life flashed before me,
I looked back at the footprints in the sand.
I noticed that at times along the path of life there were only one set of
footprints.

I also noticed that it happened at the very lowest and saddest times of my life.

This really bothered me and I questioned God about it,
“God, You said that once I decided to follow You,
You would walk with me all the way,
but I noticed that during the most troublesome times of my life
there is only one set of footprints.
I don’t understand why in times when I need You most,
You would leave me.”

God replied, “My precious, precious child,
I love you and I would never,
never leave you during your times of trials and suffering.
When you see only one set of footprints - it was then that I carried you”.

Please ask for a copy of our free poem book

AFTER THE FUNERAL

Most people find the strength to cope with their bereavement in the period immediately following the death of a loved one. It is after the funeral, when life is supposed to return to normal, that many experience the natural effects of grief - loneliness, a deep and lasting depression, difficulty in coping with ordinary everyday affairs. For some, too, there is the added burden of financial hardship.

Fortunately there are organisations ready and willing to offer practical help, sympathetic counsel and companionship, in addition the local Department of Social Services and the Citizens' Advice Bureau both of whom will help in practical ways.

USEFUL TELEPHONE NUMBERS

WESTMINSTER REGISTRAR

Westminster Council House, 97-113 Marylebone Road, NW1 5PT
Telephone no: 020 7641 7500

KENSINGTON & CHELSEA REGISTRAR

Chelsea Old Town Hall, Kings Road, SW3 5EE
Telephone no: 020 7361 4100

HAMMERSMITH & FULHAM REGISTRAR

Hammersmith Town Hall, King Street, W6 9JU
Telephone no: 020 8753 2140

LONDON PROBATE DEPARTMENT

7th Floor, 42-49 High Holborn, First Avenue House, Holborn, WC1V 6NP
Telephone no: 020 7421 8500

Registration of death is by appointment only; you should also check that it is the correct registrar's office for the death to be registered at

DEPARTMENT OF WORK & PENSIONS

(To discuss claims from the social fund) Telephone no: 0345 606 0265

CRUSE

Day-by Day Helpline Bereavement care (counselling) Telephone no: 0844 477 9400

PSALM 23

The LORD is my Shepherd, I shall not want.

He makes me lie down in green pastures;

He leads me beside quiet waters;

He restores my soul.

He guides me in paths of righteousness for His name's sake.

Even though I walk through the valley of the shadow of death,

I will fear no evil, for You are with me;

Your rod and Your staff, they comfort me.

You prepare a table before me in the presence of my enemies.

You anoint my head with oil; my cup overflows.

Surely goodness and love will follow me all the days of my life,

and I will dwell in the house of the LORD for ever.

OUR CODE OF PRACTICE

At all times to provide the highest standard of service and charge fairly in respect of your requirements.

To maintain at all times the complete confidentiality of our clients.

To give a written estimate of all our charges and any disbursements that are paid by us on your behalf.

Generally, to help ease the pain of bereavement by doing all that is practically possible to help you in your time of need.

We are pleased to offer advice on funeral planning as part of our services. Golden Charter are our recommended prepaid funeral plans.

We are proud to be members of the National Society of Allied and Independent Funeral Directors and adhere to their strict code of conduct.