



WALKER'S
FUNERAL SERVICE



Providing a professional service
with dignity, comfort and
understanding

INDEPENDENT FAMILY FUNERAL DIRECTORS

We understand just how distressing the loss of a loved one can be, Walker's Funeral Service have a wealth of experience within the industry and are totally committed to offering a first rate, highly professional and caring service. We are able to arrange both traditional and bespoke funerals with either a religious or non-religious content.

We can be contacted 24 hours a day and our caring team are able to offer both guidance and advice to help you create the best possible funeral for your loved one. Funeral arrangements are generally made at our premises in St Helens - normal office hours 09.00 – 18.00, however, many families find it comforting to be in their own surroundings at this time and we are happy to come to your home for this purpose.

This leaflet has been produced explaining 'What to do next' following a death, helping to advise those who are to be responsible for making funeral arrangements

CHAPEL OF REST

Monday - Friday
9.00am until 6.00pm

Saturday - Sunday
Between the hours of 9.00am — 12.00pm
(by prior appointment)

39 Helena Road,
Sutton,
St Helens,
WA9 4JH
Telephone: 01744 833866
www.walkersfuneralservice.co.uk

OUR TEAM

Richard Walker
Owner / Funeral Director

Jennifer Walker
Office Manager

Keith Dooley
Funeral Operative

Stephen Walker
Funeral Operative

Tony Swanick
Funeral Operative

Steven Dudley
Funeral Operative

OUR FUNERAL SERVICES

Walker's Funeral Service are here to help and advise in whatever way we can.

Walker's Funeral Service, through its wealth of experience, are delighted to be able to provide a comprehensive range of services to families during and after your time of need.

It is not our policy to impose urgency or apply undue pressure on you or your family. It is important for many people to reflect the personality and character of their loved one within the arrangements and this often requires time and thought to do so.

We are dedicated professionals who provide a personal service to you 24 hours a day, 365 days a year.

Our services are summarised below:

- ◆ We provide professional, caring, fully trained staff twenty-four hours a day. Available throughout the year.
- ◆ We attend to all necessary funeral arrangements and associated administration/documentation.
- ◆ We offer advice on the registration of death together with related documentation.
- ◆ We liaise with clergy, churches, cemeteries, crematoria, hospitals, doctors and HM Coroners if required.
- ◆ We will arrange and conduct the transfer of the deceased from their place of death within the UK to our private Chapels of Rest.
- ◆ We provide a professional embalming and hygiene treatment service.
- ◆ We have a modern fleet of Mercedes-Benz / Jaguar hearse and limousine vehicles available.
- ◆ We are also able to offer an extensive national/international repatriation service to/from any where in the world.
- ◆ We have a comprehensive range of traditional coffins and caskets as well as 'Eco Friendly' coffins.
- ◆ We provide private chapels of rest with flexible visiting arrangements.
- ◆ We can provide a printing service for Order of Service Booklets.
- ◆ We are also able to offer a floral tributes service through a locally selected florist.
- ◆ We provide advice relating to charitable donations and will administer these on your behalf.
- ◆ We can offer impartial advice concerning the provision of funeral catering, either at a local venue or by using outside caterers.
- ◆ We offer free, impartial advice relating to pre-paid funeral plans.
- ◆ We can also advise on matters concerning personal and social issues.

PLANNING A FUNERAL

Planning a Funeral

Planning a funeral for a member of your family or friend is the most difficult day of your life. Everything your family and friends ever thought about a loved one is expressed on that day. Whenever someone dies it comes as a great shock, sometimes the death may be expected, but nothing prepares you for the emotional shock of losing someone.

The thought of arranging a funeral is not something any of us would want to do. This together with the distress and emotional upset, leaves the bereaved completely disorientated and unsure of what to do next.

It is for this reason that our funeral directors have been trained to understand and cope with. We will endeavour, under any circumstances to provide the bereaved with full and fair information about all services we can provide and information we can give.

Some of the key elements to think about beforehand will obviously be around whether the person who has died expressed any preferences or pre-arranged any elements of the funeral beforehand.

- ◆ Would they want a religious, semi-religious or non-religious ceremony?
- ◆ What style of funeral would they have liked, elaborate or simple, traditional or bespoke?
- ◆ Do you want to express their unique personality in elements of the ceremony?
- ◆ Whether they would prefer a burial or cremation service

A full list of things to consider are continued on the next few pages.



BURIAL OR CREMATION?

The choice between burial and cremation is a very personal one and may be influenced by many factors, including family tradition, religion or the wishes of the person who has died.

Burial

The most common form of burial is in a churchyard or cemetery. Subject to local regulations and availability, you normally have the choice between using an existing grave or purchasing a new grave.

Existing Grave

If you choose to Inter your loved one into an existing grave within a cemetery then we would require the grave deeds or some documents relating to that grave, which may be in your possession. If your unable to locate the grave deeds then we will advise you of your options.

New Graves

When purchasing a new grave, some authorities may allow you to reserve or purchase a grave next to the one to be buried.

Alternative Burials

There are alternatives to burial in a churchyard or cemetery. Such as burial in a vault, burial at sea or a woodland burial.

Cremation

Full service or committal service?

Most crematoria incorporate a chapel, however you may wish to hold a service in a local church or here in our main chapel before the service at the crematorium chapel Whatever you decide, we can take care of the necessary arrangements on your behalf.



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who provide a personal service to
you 24 hours a day, 365 days a year.

YOUR CHOICES

There are many different ways a funeral can celebrate the individuality of the person who has died. We will spend time discussing all the options available for personalising the funeral.

The selection of a coffin or a casket?

We supply a wide selection of coffins and caskets, from the most simple to the most elaborate, all suitable for both burial or cremation purposes. We recognise that for some people choosing a coffin for your love one may be distressing, but it would be inappropriate for us to make the decision on your behalf.

Making it unique

Many bereaved families take great comfort in placing personal items in the coffin. These items may be photographs or jewellery. We have no restrictions to what you place in the coffin whilst the deceased is in our care, however crematoria have their own restrictions and items such as glass and metal are forbidden and will be removed if necessary.

Carrying the coffin

We can arrange pall bearers to carry the coffin on your behalf if required, however family, work colleagues, or friends may wish to carry the coffin as a mark of respect to the deceased.

Dressing the deceased

It may be your wishes that the deceased is dressed in their own clothing and this is normally acceptable, please seek our advice if cremation is requested as certain materials are restricted at the crematoria.

Visiting the deceased

The decision of whether or not to visit the deceased in our chapel of repose is a personal one, we cannot advise you about your preference, but many people take comfort from seeing the deceased at rest.

Transport

The hearse for the funeral with chauffer and sufficient bearers are also an essential part of our service to you. Unless otherwise requested, our staff will carry the coffin both into and out of the church/place of worship. We believe this is the ultimate in reverence and respect, and reflects our part in conducting a "traditional" funeral service.

Limousines are charged for separately. This ensures that the family are not charged for something they may not need or want. The charge for the limousine(s) is fully inclusive to cover the address at which your family require to be picked up, through to your final destination. Each limousine will carry up to seven mourners.

All our drivers are immaculately presented, and are polite, professional and sympathetic.

YOUR CHOICES

Floral Tributes

Flowers are traditionally the most silent but visible way of your emotions and respect. After the funeral, we will if requested, take the tributes to a home address, nursing home, or hospice etc of your choice so that they may be appreciated by others (subject to acceptance). We will be more than happy to arrange floral tributes on your behalf. Alternatively, donations to a suitable charity may be considered.

Newspaper Notices

It is customary to place an announcement in the local or national newspaper. This serves two useful purposes. Firstly, to make sure that anyone wishing to attend the funeral is provided with the necessary details. Secondly, to reduce the chance of an embarrassing encounter with an uninformed friend or neighbour.

Religious Funerals

Walker's Funeral Service is a multi-denomination funeral service. We conduct funerals for people of any faith and have strong links with local Catholic and Anglican churches. Our funeral directors and staff are always available to discuss any questions you may have regarding religious or cultural beliefs.

Non-Religious Funerals

Today, more and more people are choosing either a Humanist or Civil officiate to conduct the funeral service.

A Humanist funeral ceremony is conducted by a Humanist celebrant from the British Humanist Association and is a non-religious ceremony reflecting and celebrating the persons life, with music and reading selected by the family instead of hymns and religious scriptures.

A Civil Funeral Ceremony can be a mixture of both the religious and Humanist ceremonies and can be tailored to suit your requirements. These services are provided by accredited members of the Institute of Civil Funerals.

Embalming and Hygiene Treatment

We consider embalming and hygiene treatment a very important aspect of our service. Embalming is used for improving the presentation of the deceased; it is always advised especially if the funeral has been delayed or if the body is to be transported some distance. All of our embalming is completed "on site" at our premises where we have excellent, purpose built mortuary facilities.

WHAT TO DO FIRST

Facing a bereavement and confronting the reality that someone close to you has died is always a very confusing and difficult time. We are able to advise you on all the practical arrangements and procedures that must be dealt with in order to organise a funeral service, and the subsequent burial or cremation. It is common that people are unsure of what to do following a bereavement and the following information offers some initial guidance on the first steps that must be taken immediately following a death.

When someone dies in hospital

The nursing staff on your relative's ward or unit will make arrangements for a Medical Certificate of the Cause of Death to be issued by the doctor. You will need to collect this document, along with any belongings, from the hospital. If the funeral is to be followed by a cremation, please advise the hospital staff so they can make arrangements for the Medical Certificates for Cremation to be completed.

When someone dies at home, or in a nursing home or hospice

The first contact should be with the deceased's doctor who, if satisfied with the cause of death, will issue the Medical Certificate of the Cause of Death. In some cases you may be asked to collect the certificate from the surgery. In the case of a nursing home or hospice death, their staff should liaise with the doctor. If the funeral is to be followed by a cremation, please advise the nursing home or general practitioner's surgery staff so they can make arrangements for the Medical Certificates for Cremation to be completed.

When someone dies suddenly or unexpectedly, or under suspicious circumstances

When someone dies unexpectedly, Her Majesty's Coroner is automatically involved and an investigation is begun. If the deceased has not been under a doctor's care on a regular basis, the emergency doctor, or any police involved, will inform the relevant Coroner's office. Your initial contact in the event of an unexpected or suspicious death, should be with the Police;

REGISTERING A DEATH

You are legally required to register a death. You need to register a death to obtain documents so the funeral director can proceed with the arrangements and to handle the legalities of a deceased's estate.

The following people, in order of preference, are legally required to register the death:

- ◆ A relative
- ◆ A person present at death
- ◆ The occupier of the premises where the death occurred (if he/she was aware of the death)
- ◆ The person arranging the funeral (this does not relate to the funeral director)

When registering a death, you must take the following documents:

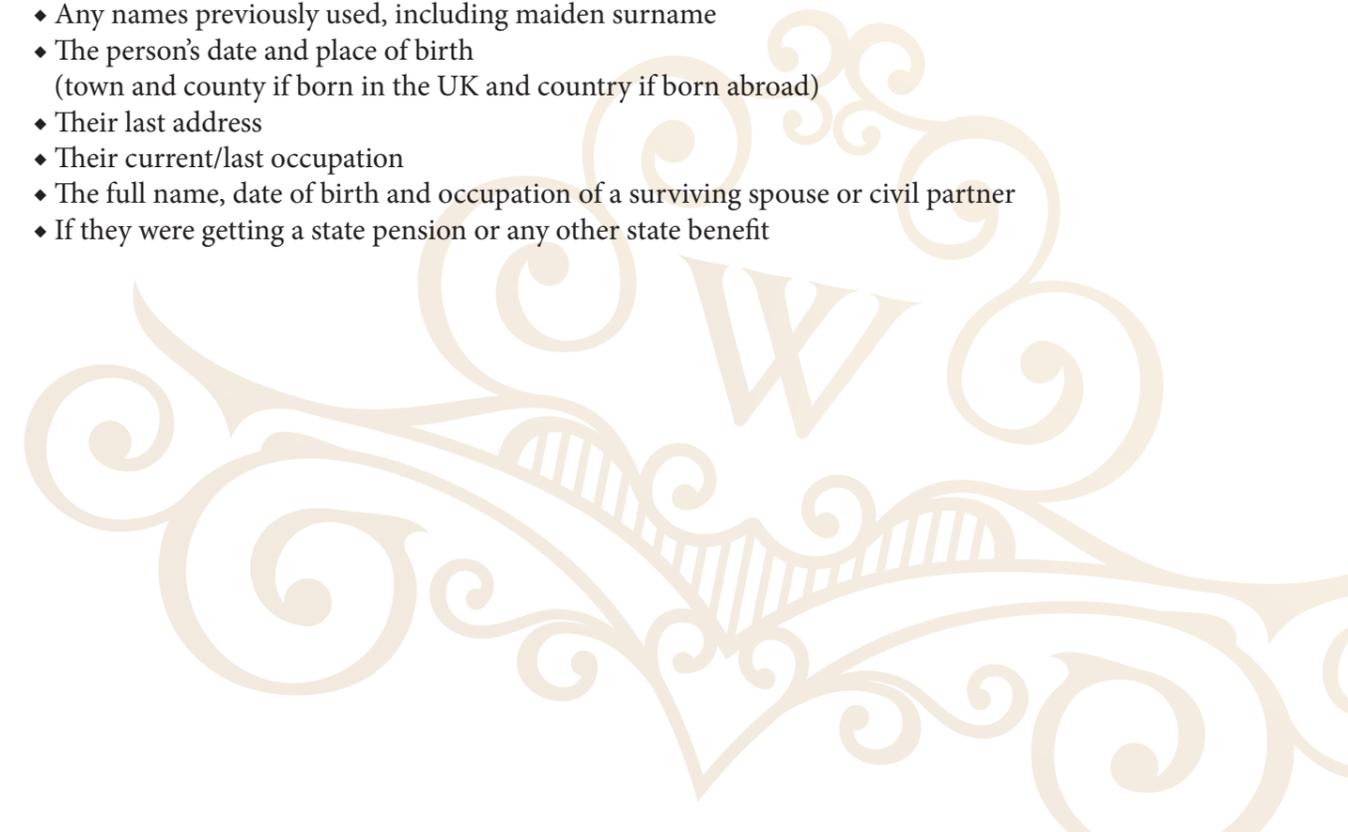
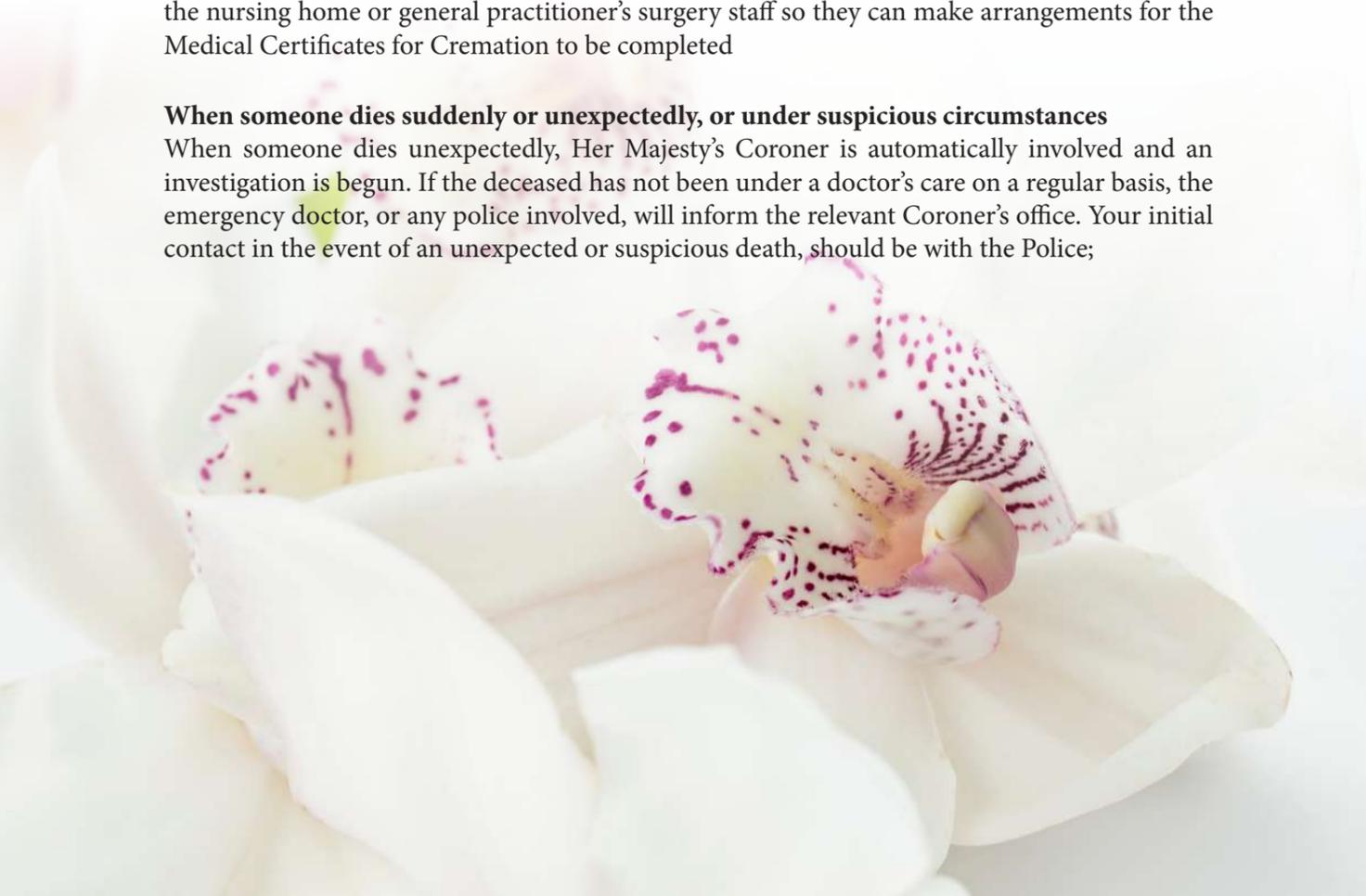
- ◆ Medical Certificate of Cause of Death (signed by the deceased's doctor)
- OR
- ◆ HM Coroner's Certificate to enable registration

The following documents should also be taken, if available:

- ◆ Birth Certificate
- ◆ Marriage Certificate
- ◆ NHS Medical Card
- ◆ National Insurance Number

Information you'll need to tell the registrar:

- ◆ The person's full name at time of death
- ◆ Any names previously used, including maiden surname
- ◆ The person's date and place of birth
(town and county if born in the UK and country if born abroad)
- ◆ Their last address
- ◆ Their current/last occupation
- ◆ The full name, date of birth and occupation of a surviving spouse or civil partner
- ◆ If they were getting a state pension or any other state benefit



CERTIFICATE & CERTIFICATION

Once the Registrar has the required information and documents, they will issue the following certificates which enables you to start arranging the funeral of the person who has died:

Certificate for Burial or Cremation (referred to as the ‘Green Form’)

This certificate is free of charge and needs to be handed to the funeral director as soon as possible, as it gives permission for the person who has died to be buried or cremated. In some cases where the coroner is involved, this Certificate may not be issued. Instead a separate certificate will be issued directly to the funeral director.

Certificate of Registration of Death BD8 (also known as the white form)

This Certificate is free also, and is used if the person who has died was in receipt of any state pensions or benefits. It is advised to read all information contained within this form before completing and then should be sent to the address on the back of the form, along with any relevant pension books.

A Certified Copy of an entry of death (referred to as the ‘Death Certificate’)

This certificate is issued as legal proof of the death and is required to settle the affairs and estate of the person who has died. You can obtain copies of the certified death certificate at any additional cost (currently £4.50 each).

Your local Registrar Offices

The Registrars Offices are usually open between 9.00am—4.30pm Monday to Friday. It is advised to telephone before you go to make an appointment with them directly.

St Helens Register Office

Central St,
Saint Helens,
WA10 1UJ
01744 456789

Warrington Register Office

Museum St,
Warrington
WA1 1JX
01925 442762

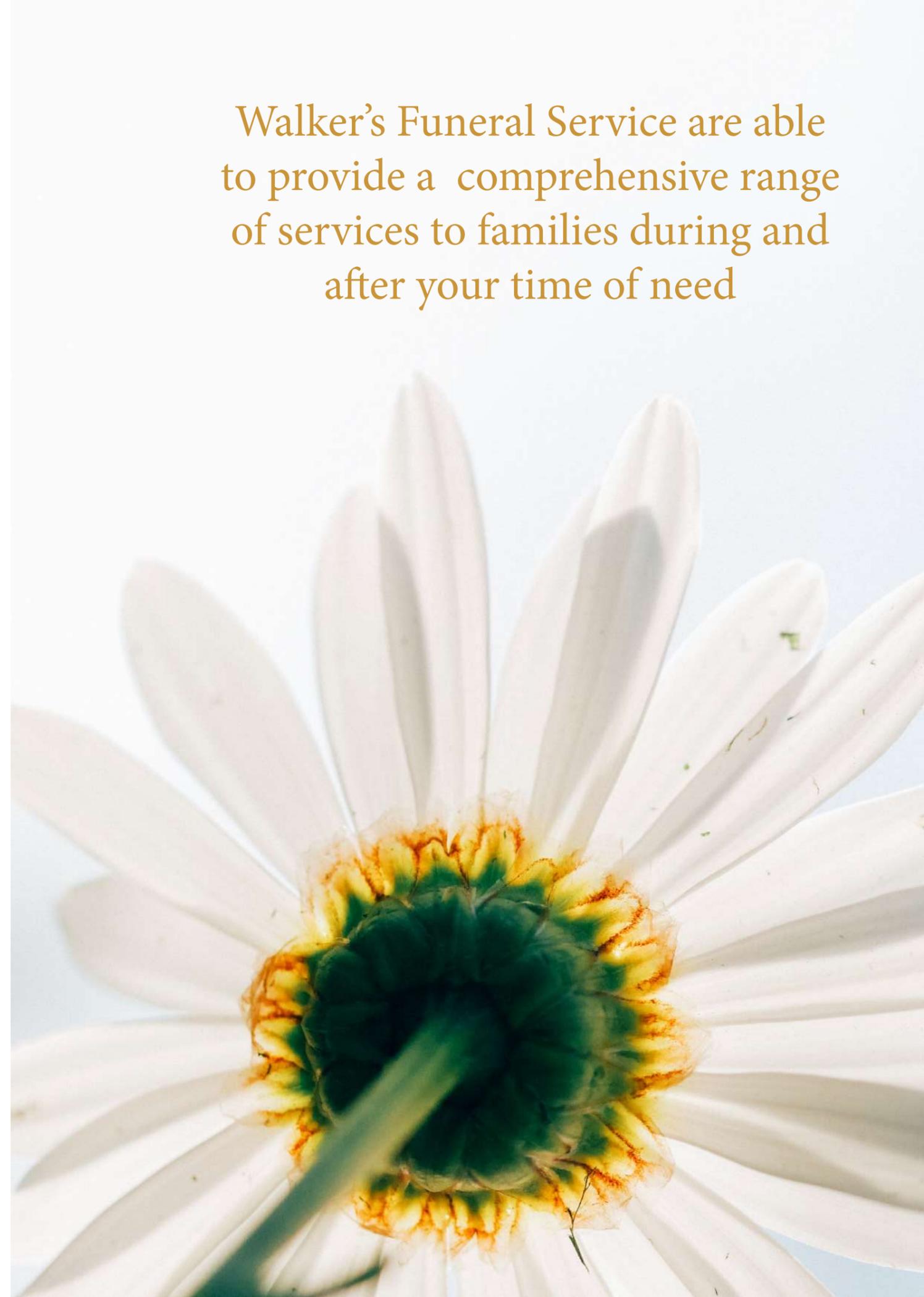
Halton Register Office

Heath Rd,
Runcorn
WA7 5TN
0303 333 4300

Knowsley Register Office

High Street,
Prescot
L34 3LD
0151 443 2900

Walker’s Funeral Service are able to provide a comprehensive range of services to families during and after your time of need



YOUR QUESTIONS ANSWERED

What is a Coroner?

A coroner is a judicial officer, usually a qualified doctor or lawyer, who is responsible for investigating the circumstances surrounding any death which occurs under unusual or unnatural circumstances, or is thought to be due to certain industrial diseases. A coroner also becomes involved in the investigation of deaths which occur during surgical procedures, whilst under an anaesthetic, whilst in the custody of the police or in prison, or in circumstances where the cause of death is in some way unclear.

The coroner may request that a pathologist perform a post-mortem examination of the deceased in order to look for signs of disease or injury that may account for the death. Additionally, a coroner may consider it necessary to hold a formal enquiry into the individual case, called an inquest.

When a death is reported to a Coroner?

A doctor may report the death to a coroner if the:

- ◆ Cause of death is unknown
- ◆ Death was violent or unnatural
- ◆ Death was sudden and unexplained
- ◆ Person who died was not visited by a medical practitioner during their final illness
- ◆ Medical certificate isn't available
- ◆ Person who died wasn't seen by the doctor who signed the medical certificate within 14 days before death or after they died
- ◆ Death occurred during an operation or before the person came out of anaesthetic
- ◆ Medical certificate suggests the death may have been caused by an industrial disease or industrial poisoning

The coroner may decide that the cause of death is clear. In this case:

- ◆ The doctor signs a medical certificate
- ◆ You take the medical certificate to the registrar
- ◆ The coroner issues a certificate to the registrar stating a post-mortem isn't needed

WHAT IS THE PURPOSE OF A INQUEST?

An inquest is a fact-finding enquiry, with the sole objective of determining the answers to the following questions:

- ◆ Who is it that has died?
- ◆ When and where did the death occur?
- ◆ How did the determined cause of death come about?
- ◆ What was the nature of the death, and what was the nature of the contributory events preceding it?

An inquest is usually opened in the first few days following the death, in order to record the fact of death, and is then subsequently adjourned. The inquest is re-opened and completed once all necessary police enquiries and coroner's investigations have been completed. An inquest is not a criminal trial. It is an inquiry into the facts surrounding a death. It is not the job of the coroner to place blame or responsibility for the death, as a trial would do. However, the coroner does have the power to investigate not just the main cause of death, but also "any acts or omissions which directly led to the cause of death".

What are the possible verdicts of an inquest?

A range of different outcomes are possible following an inquest. Verdicts may fall into any of the following categories:

- ◆ Natural causes (i.e. organic disease)
- ◆ Accident or misadventure
- ◆ Suicide
- ◆ Unlawful or lawful killing
- ◆ Industrial disease

Local Coroners Office

Town Hall Sankey Street, Warrington WA1 1UH Tel: 01925 444216



WHAT TO DO NEXT

With the Certificate for Burial or Cremation your funeral director can start to make detailed arrangements for the funeral itself, although we will always be happy to discuss your wishes informally before this is available.

If there is a will, it's a good idea to contact the executor so they can start the process of obtaining probate and to see if the person who has died has left any instructions for their funeral. We can help you in finding a reputable probate specialist if you need support in this area. It's also worth checking to see if there is a pre-paid funeral plan in place. As well as indicating the wishes of the person who has died, it should cover most of the costs involved.

Letting People Know

As well as letting all relatives and friends know about the death and the funeral arrangements, you will need to close all the bank and building society accounts or cancel or change insurance details, agreements, payments or direct debits that the deceased had.

These might include the following:

- ◆ Inform their Employer
- ◆ Inform the School
- ◆ Inform the Solicitor/Accountant
- ◆ Inform the Bank and Building Society to close all accounts down
- ◆ Inform their Utility Suppliers
- ◆ Inform their Phone and Broadband Provider

Inform Government organisations such as:

- ◆ The relevant Tax Office
- ◆ National Insurance Contributions Office if they were self-employed (to cancel payments)
- ◆ Child Benefit Office (at the latest within eight weeks)
- ◆ Local authority if they paid Council Tax, had a parking permit, were issued with a Blue Badge for disabled parking, or received social services help, attended day care or similar
- ◆ UK Identity and Passport Service, to return and cancel a passport
- ◆ DVLA, to return any driving licence, cancel car tax or return car registration documents/ change ownership
- ◆ If you're unsure about whether a particular organisation not listed here needs to be informed, please call us for further advice. We can also help you with the wording and placing of announcements in local or national papers.

PROBATE

Dealing with the financial matters of someone who has died is difficult, but essential.

If they have made a Will appointing one or more executors, they can apply for a 'Grant of Probate' by contacting the local Probate Registry Office. If you are one of the named executors this will make it easier for you.

This 'Grant' is a legal document, which confirms you have the authority to deal with the assets of the person who has died, such as property, money and possessions. The grant can be used to show that you have the right to access funds, sort out finances, and collect and share out the person's assets, as set out in the Will.

If there is no Will, a close relative can apply to the Probate Registry to deal with the estate. In this case, they apply for a 'Grant of Letters of Administration'. If the Grant is given, they are known as 'Administrators' of the estate.

Like the Grant of Probate, the Grant of Letters of Administration is a legal document which confirms the Administrator's authority to deal with the person's assets.

Every situation will be different and unique to the individual who has died. To help you choose a legal provider who offers a fair and fixed price, with no hidden extras and a dedicated Case Manager who should ensure that the estate work is handled quickly, your Funeral Director should be able to recommend a specialist with the relevant experience.



PRE-PAID FUNERAL PLANS

Pre-Paid Funeral Plans

How planning your funeral brings complete peace of mind! Comfort, reassurance, freedom from worry and stress - these are the benefits mentioned by almost everyone with a funeral plan from Walker's Funeral Service in association with Golden Charter.

Consideration for others is the most frequent reason for purchasing a Golden Charter funeral plan. With Golden Charter you know that your loved ones will be spared some of the burden of bereavement. You'll have specified every detail of the funeral in advance, selected the funeral director and made provision for the costs.

Background

More than 350,000 people in Great Britain have planned their funerals, over 160,000 of them with Golden Charter, the UK's leading funeral plan provider. Many, through losing loved ones, have known the grief of bereavement - and the distress of selecting the funeral arrangements, as well as financial anxiety.

Sometimes they worry about how their sons, daughters or even grandchildren will cope at the time of their own funeral. And for many people, their funeral in advance has become a way of taking care of the future, like preparing a will for instance.

A Guarantee

Once you've paid for your Golden Charter plan, you can be sure that neither your loved ones nor your estate will be asked for a penny more for the services within the control of your funeral director - no matter how much these costs may rise in years to come. Some costs are paid on your behalf by the funeral director but are not within his control. Known as disbursements, they include the fees of cemeteries, crematoria, doctors, clergy, newspaper notices and memorials. Only if the increase in these costs were to exceed the disbursements amount allowed for in the plan might there be a balance to pay at the time of need.

Financial Security

Your payment will go directly to the Golden Charter Trust, which will hold the money for your funeral on behalf of participating funeral directors. This is why your funeral director is able to provide a legally binding contract, guaranteeing that your selected arrangement will be carried out when required. The Trust Fund is a legally separate entity from Golden Charter. In the unlikely event of something untoward affecting the company, the Fund would continue until every plan has been carried out.

What to do next?

If you would like to discuss funeral plans further or would like to arrange for a funeral director to visit you then email us your details or telephone 01744 833 866 to arrange an appointment.

USEFUL TELEPHONE NUMBERS

Hospitals

St Helens Hospital	01744 26633
St Helens and Knowsley Teaching Hospitals	0151 426 1600
Royal Albert Edward Infirmary	01942 244000
Southport Hospital	01704 547471
Warrington General	01925 635911

Hospices

Willowbrook Hospice	01744 819377
St Roco's Hospice	01925 575780
Wigan & Leigh Hospice	01942 525566
Halton Haven Hospice	01928 712728
Marie Curie Hospice, Liverpool	0151 801 1400

Other

Samaritans (National)	0845 790 9090
Cruse Bereavement Care (National)	0844 477 9400
Probate Registry	0300 123 1072
Department for Work and Pensions	0845 603 6967





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