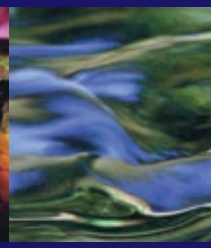
COWLEY & SON LTD

Est 1871

INDEPENDENT FUNERAL DIRECTORS

CIRENCESTER



OUR FAMILY WILL CARE FOR YOUR FAMILY

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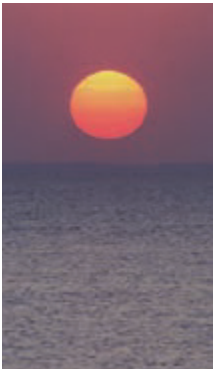
Cowley & Son Funeral Directors have a tradition of service to the community of Cirencester and the surrounding area stretching back to 1871 and are still a fully independent family run business. We fully appreciate that bereavement is a difficult time for any family for which we provide a very personal 24 hour service every day of the year

Located at 62 Victoria Road, Cirencester our premises offer a light, spacious, but peaceful environment, comprising of Chapels of Rest, private arranging rooms, car parking and all the modern facilities that are required to provide the highest standard of service. Alternatively, we are always pleased to make a home visit as people often feel more relaxed in their own surroundings.

COWLEY & SON Independent Funeral Directors, are always here to offer help and advice in a professional and courteous manner.

Our service and personal attention to the family is everything. All our staff are trained to assist you and your family. Each is totally dedicated to our chosen profession.

This handbook is an extension of the specialist information that the Funeral Director will discuss with you. It allows you to sit in the privacy of your own home and reflect on the information you have been given, and to raise any further questions you may have about complimentary or additional services we can provide. It is our policy not to impose urgency or apply undue pressure on you or your family. A funeral is a very personal event and therefore must reflect your ideas, needs and circumstances.



We at COWLEY & SON hope the information summarised in this booklet will show you our commitment or go to our website: **www.cowleyandson.com** for more information.

How to Register a Death

From 9th September 2024, when someone dies any Registered Medical Practitioner (Doctor) who has attended the deceased at some point during their lifetime will be able to complete a Medical Certificate of the Cause of Death (MCCD) provided they are able to propose a cause of death to the best of their knowledge and belief.

The medical practitioner will send the MCCD to the Medical Examiner, who will scrutinise this along with any relevant medical records. The MCCD will contain sections where information about medical implants and whether they have been removed must be recorded.

The Medical Examiner will offer the bereaved the opportunity to ask questions and raise any concerns.

Once they are satisfied with the cause of death, the Medical Examiner will send the MCCD to the Registrar.

The person who will be registering the death will be notified at the same time, and they will have five days in which to register the death.

At the conclusion of the registration the Registrar will issue a Certificate for Burial or Cremation (the Green Form) which must be given to the Funeral Director before a burial or cremation can take place and will contain information about any medical implants.

These are the steps you need to follow:

- Contact the Doctor or Hospital Bereavement Office and request the issue of the Medical Certificate of Cause of Death.

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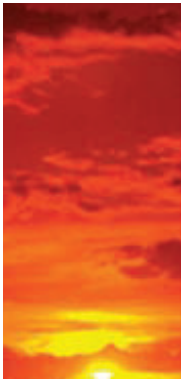
- You will then be contacted by the Registrar for the locality in which the death occurred. We can provide the contact details for the appropriate local Registrar.
- When you meet the Registrar you will need to provide confirmation of the date and place of birth, last occupation, marital status and the National Insurance number so that the Registrar can notify all the government agencies which will avoid you having to deal with them separately.
- Advise the Registrar whether the funeral will be a cremation or burial and that we are the appointed Funeral Directors so that they can issue the Certificate for Burial or Cremation Form 9 – usually referred to as the 'Green Form'.
- The Registrar will print and hand the official Death Certificate to you and we suggest you ask for more than one to enable you to deal with solicitors, banks, building societies, etc., simultaneously as they will require sight of a 'certified copy'. There will be a charge for these.
- If the funeral is to be a cremation you will need to submit an Application for Cremation Form and we can help with this.

Who can help?

The family doctor can be a source of both comfort and practical help, and no-one should hesitate to contact their own GP. He or she often have contacts with other organisations that can be of assistance.



Friends or relatives - particularly those who have themselves experienced the trauma of bereavement - are among the first to turn to, as too are those prepared to listen, rather than talk; for what the bereaved needs most of all is to talk. The Samaritans are trained to listen, and to help people cope with emotional trauma. They are there for you 24 hours a day, and can be of great comfort.

Arranging the Funeral

You will need to decide if the deceased is to be buried or cremated, where the funeral is to take place, whether a church service is appropriate, if you wish hymns to be sung or other music and how many cars are required. You may have special wishes regarding flowers or donations. We are usually asked to look after newspaper notices and will help you compile these.

The thought of arranging a funeral is not something any of us wish to contemplate. This together with the distress and emotional upset, can leave the bereaved completely disorientated and unsure of what to do next. It is exactly this situation that we understand. We endeavour, under all circumstances, to provide you with full and fair information about all of our services.

The amount of contact you have with COWLEY & SON can vary. Our service to you starts at your first contact, either by telephone or attending our offices and lasts for as long as you need us.

Funeral arrangements can be made at our premises or your own home. On initial contact we will take preliminary details then advise you on your particular requirements. At a time and a place that is convenient to you, one of our funeral directors will arrange the funeral to a standard and procedure that meets your wishes.

In all aspects of the funeral arrangements our funeral director will point out the procedures and legal requirements as applied to every stage of the funeral. The funeral director will advise on costs and charges to be incurred, and provide an estimate of costs based on the information given.

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COWLEY & SON will always give you details of the funeral expenditure. You must feel satisfied with the commitment you have taken on. The funeral account itself is, like the estimate, divided into two separate parts: the funeral director's charges and the third party costs.

The funeral director's charges contain our professional fees and everything that is necessary to conduct the funeral including personnel and vehicles.

Relatives and friends are welcome to visit our chapel of rest and pay their last respects. We will allow this unless specifically requested not to. In any event, we believe that in asking COWLEY & SON to look after a member of your family, you know that whether or not you want to visit our chapel every care will be taken of your loved one.

COWLEY & SON always carry the coffin on our shoulders unless requested otherwise both into and out of the place where the funeral is held. We believe this is the ultimate in reverence and respect and reflects our past traditions.

Floral Tributes

Flowers are traditionally a visible sign of respect at a funeral and COWLEY & SON can assist you with this. After the funeral we will take the tributes to a local destination of your choice if that is your wish.

Press Notice

Sometimes a notice is placed in a local or national newspaper. This has three useful objectives - to inform anyone wishing to attend the date and location of the funeral, to express your wishes regarding flowers for the funeral or donations to a named charity, and reduce the chance of an embarrassing encounter with an uninformed friend or neighbour.

Note: Never publicise the address from where the funeral is to leave as this poses a security risk.

Cremated Remains

At the time of making funeral arrangements, it is not always easy to realise the emotional benefit that is gained after the funeral by having somewhere to go, a place that you and your family can go back to, knowing that a loved one is there.

Small graves for cremated remains are usually available in your local Churchyard or Cemetery, which can be visited by family and friends to pay their respects. These small grave plots may be marked with a Headstone, Tablet or Vase depending on each location. We are able to advise you on those permitted by the Clergy or the local authority.

Who is Entitled to Help?

If you are responsible for the funeral costs and you are receiving benefits you may be able to claim a payment to help with the account. For further current information please contact us or the office that pays your benefit.

Help with the Funeral Costs

This information should be treated as a general guidance. We are not able to guarantee payment or even part payment of any account by the Social Fund, but we can give a copy of the Funeral Account to the Social Fund, who assess each application for assistance.

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Memorials

At the time of making arrangements for a funeral, it is not always easy or necessary to determine what your future memorial requirements will be. In the case of existing memorials, it will probably be necessary to remove the headstone from the grave prior to the funeral.

Following the funeral COWLEY & SON can assist with these arrangements.

Legal Advice

A Solicitor will be able to tell you quickly if formal steps are necessary to deal with the deceased's estate, and check if there were any specific wishes for the funeral if this is not already known. It therefore makes sense to contact the deceased's solicitor as soon as you feel able to discuss what arrangements need to be made.

These are only a few of the details to be considered, and COWLEY & SON will ensure that the arrangements for the funeral will be of the very highest standard.

People or organisations to notify or deal with

The following list may be helpful in reminding you of the various people and organisations who will need to be contacted.

- Family, friends, relatives, deceased's employers
- Solicitor
- Accountant
- Bank
- Building Societies
- Insurance companies
- Post Office Savings
- Shares/Investments
- HMRC
- Passport (cancel or change from dual to single)
- Car Insurance
- Driving Licence (change ownership on Registration Document)
- Social Services (Meals on Wheels. Home Help, etc.)
- Services - Water, Gas, Electricity, Telephone
- Council Tax
- Return medical appliances/wheelchair etc. on loan
- Post Office - Redirect Mail
- Return Library books
- Return/cancel any electrical equipment hire
- Remove valuables (cash, jewellery, etc) from empty house
- Estate Agent for valuation or sale of property
- House clearance arrangements
- Landlord/lease arrangements
- Benefits Agency

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Providing for a Future Funeral

Many people nowadays wish to plan their own funeral in advance and sometimes to pay for a future funeral at today's prices. This can give peace of mind in the knowledge that you are relieving your family, or executors, of the burden which would otherwise face them at the time of your death.

COWLEY & SON would be pleased to discuss these matters with you in complete confidence, either at our office or in your home.

Finally

The limited space available in this booklet does not permit us to cover every single aspect of what needs to be done following a bereavement in detail, but a very helpful and comprehensive guide is produced by the Benefits Agency entitled "What to do after a death", it provides a step by step guide to all that needs to be done, as well as advice on the various benefits available to the bereaved.

Please remember COWLEY & SON will be only too pleased to give you all the help and advice we can: you only have to ask.

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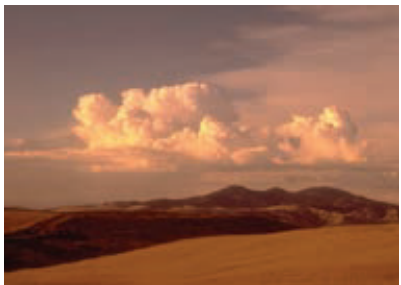
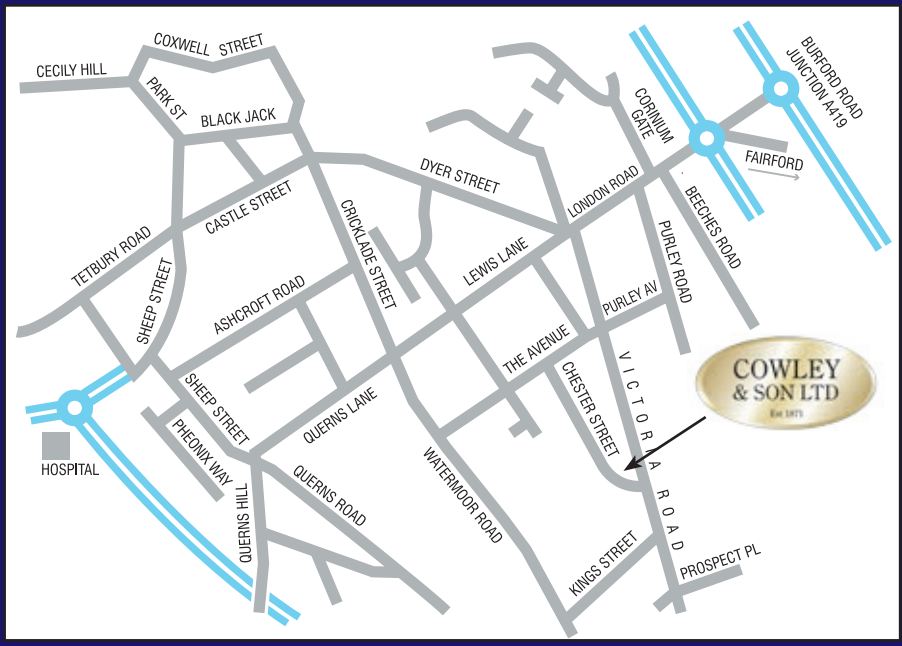
Tel: 01285 653298



How to find us



We are situated at

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Website: www.cowleyandson.com

National Association of Funeral Directors Est 1905

Golden Charter
Smart Planning for Later Life

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