



The Princess Royal Trust  
*for Carers*  
Network Member



Hyndburn and Ribble Valley

# ***Advice for Carers Following a Death***



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**Bereavement after being a carer can be a very difficult time.  
Carers Link is here to offer you help and support  
every step of the way.**

All grief is different - there's no right or wrong way to grieve. We all have different personalities, ways of coping and past experiences. No two people's grief will be the same. Each of us is likely to experience a wide range of feelings, which may vary from day to day.

Physical symptoms may include: hollowness in the stomach, over-sensitivity to noise, tightness in the chest or throat, weakness in muscles, lack of energy, a dry mouth, fatigue and breathlessness.

Feelings may include: sadness, anger, guilt, self-reproach, anxiety, loneliness, helplessness, hopelessness, shock, emancipation, relief, numbness and yearning for the dead person.

Behavioural changes may include: insomnia and sleep interruption, appetite disturbances, absent-minded behaviour, social withdrawal, dreams of the deceased, avoiding reminders of the deceased, sighing, restless overactivity, crying, visiting places or treasuring objects that are reminders of the lost loved one.

Thoughts may include: guilt, disbelief, confusion, preoccupation with the deceased, a sense of presence of the deceased, auditory and visual hallucinations.

**These feelings are all NORMAL.**

## **Practical Advice for carers following a death**

When you feel prepared to deal with the formalities following the death of the person you have cared for, advice and further emotional support will be available from Carers Link.

The following check list, could help to ease your mind if you are concerned about remembering all the different things that need addressing.

- **Medical Certificate of the Cause of Death**

If the person has died at home or in hospital the doctor will issue a medical certificate of the cause of death, and a formal notice that explains how you register the death. There is no charge for this.

- **Funeral Director**

A Funeral Director will be able to help you with arrangements and advice. Details of local funeral directors can be found in your local telephone directory or from Carers Link.

- **Registration**

Deaths have to be registered within five working days in the area in which the death occurred. You can register a death that took place anywhere in the areas covered by Lancashire County Council by going to any of its registration offices. All Lancashire County Council registration offices work on an appointment basis. You can get an appointment by telephoning the office of your choice. If this is not possible or convenient to go to a registration office in the area where the death took place then details may be given to any Registrar of Births and Deaths in England or Wales who will forward these to the correct Registration District.

In Hyndburn you can register a death at:

Accrington Register Office  
Mechanics Institute  
Willow Street  
ACCRINGTON  
BB5 1LP  
Tel: 0845 053 0021

In the Ribble Valley you can register a death at:

Clitheroe Register Office  
Pimlico Road  
Clitheroe  
BB7 2BW  
Tel: 01200 420492

In Longridge you can register a death at:

P O Box 24  
Preston  
PR1 8SE  
Tel: 0845 053 0021

People who can legally register a death include (listed in order of preference):

1. A relative present at the death.
2. A relative present during the last illness.
3. A relative living in the registration district.
4. A person present at the death.
5. The occupier of the premises, if aware of the death happening.
6. The person arranging the funeral (not the undertaker).
7. As from 05.12.05 same sex couples who have registered their civil partnership will be qualified to act as informants should their partner die.
8. Others may be qualified in specific circumstances. Please consult a registrar for details.

The registrar will issue you with:

1. A green certificate for burial or cremation
2. A copy of the certified entry (known as the Death Certificate). It is advisable to buy extra copies if you need to let organisations such as life insurance companies know.
3. A white certificate of registration of death, which is required for social security purposes.

- **Funeral costs**

These can be paid from the estate of the person who has died. If your savings are modest and you receive a means-tested benefit you may be eligible for support from the social fund. If you cannot get any other help, you may in certain circumstances be able to get help from your local council by telephoning: 01200 425111 (Ribbles Valley) or 01254 388111 (Hyndburn).

#### **Administration of the estate check list**

- Is there a Will? The executor will be named on the Will documentation, which will usually be held with the deceased's Solicitor or next of kin.
- If so, who is the executor?
- Notify the executor.
- Notify the Solicitor if appropriate.
- If there is a Will, the executor must apply for a 'grant of probate', by contacting the Probate Registry Office: Mitre House, Church Street, Lancaster, LA1 1HE, Tel: 01524 36625. A probate is a formal document, including a copy of the last Will, which names the Executors and confirms their authority to deal with the assets of the estate.
- If the deceased died without leaving a valid Will (that is, "intestate") your solicitor will want to know whether the deceased left a spouse, children, parents, brothers and sisters or children of brothers and sisters. The Solicitor will then issue 'letters of administration' in place of probate.
- If the estate is modest, it is sometimes possible for assets to be released without applying for such a grant.
- If in doubt, contact your local probate registry office for details, in Lancashire this is Mitre House, Church Street, Lancaster, LA1 1HE, Tel: 01524 36625.

#### **Organisations to Notify**

- Return the pension/benefit book of the person who has died
- Notify JobCentre Plus/pensions service, if any benefits are paid into a bank account by calling 0845 6060 234

- Notify the appropriate organisation(s) if the deceased person had any occupational pension(s) or a life assurance policy, with a copy of the death certificate
- Notify the bank/building society and mortgage company with a copy of the death certificate and information about probate
- Notify the landlord if the deceased lived in rented accommodation
- Housing benefit or council tax benefit if appropriate
- Council tax with copy of death certificate by telephoning: 01200 425111 (Ribble Valley) or 01254 388111 (Hyndburn)
- Solicitor
- Executor of the Will (to arrange probate)
- Gas, electricity, water and telephone companies
- General insurance companies, e.g. buildings and contents insurance
- DVLA, regarding driving licence by telephoning 0870 240 0010
- Car insurance company – this is very important as the policy may need to be re-issued
- Inland Revenue
- Social and caring services – you can notify your Social Worker by calling 'The Hub' on 0845 053 0009
- Home care/Day centre
- Meals on wheels
- Credit cards/hire purchase/rentals
- Passport Office by calling 0870 5210 410
- Library
- Membership of clubs and societies
- Cancel appointments, e.g. doctor, dentist, optician, hairdresser
- Return any drugs to the pharmacist for safe disposal

You may also wish to stop unwanted commercial 'mail shots' or telephone calls for the person who has died. If so, contact the Direct Marketing Association Helpline on 0845 703 4599.

## **Dealing With Loss – Taking Care of Yourself**

Everyone deals with bereavement in their own individual way, however it is important to allow yourself to grieve either at the time of death or shortly after, or else the feelings can remain bottled up inside causing deep-rooted emotional problems.

The first week or so after a death is a busy time: telling others, registering the death and making funeral arrangements. The full reality of the death may not hit you until after this time, when friends and family may have moved away and the real pain of grief begins. Carers Link is available to offer a listening ear during this time. However if you feel you need more in depth help in dealing with your grief, organisations like Cruse Bereavement Care can help you to cope with your loss by offering counselling and support through this trying time when feelings of numbness, anger and despair can combine with more physical reactions like insomnia and loss of appetite to make life seem like an uphill struggle.

Cruse Bereavement Care  
Day by Day Helpline: 0844 477 9400  
Open Monday to Friday 9.30am to 5pm  
Email: [helpline@cruse.org.uk](mailto:helpline@cruse.org.uk)

Young Person's freephone helpline: 0808 808 1677  
Email: [info@rd4u.org.uk](mailto:info@rd4u.org.uk)

Visit: [www.rd4u.org.uk](http://www.rd4u.org.uk)

### **Getting help from your GP**

Bereavement is probably one of the toughest things we have to face in life. While bereavement is a very painful time, you can usually pull through it without needing to see a doctor. However, if, for example, you find that you're sleeping badly, and this goes on for long enough to affect your daily life, talk to your GP. He or she may prescribe you with some sleeping tablets for a few nights. These are only for short-term use though. If your feelings of depression are worsening, and are seriously affecting your energy, appetite and sleep, your GP may prescribe antidepressants.

### **Sorting out your finances**

Your entitlement to benefits may change as a result of the bereavement, for example you may be entitled to Bereavement Allowance or a one-off lump sum known as Bereavement Payment. Benefits paid to the person you cared for will certainly end at some point soon after death. Carers Link will be able to refer you to Welfare Rights directly for a full benefits check or you can telephone them to arrange a personal appointment yourself on 01254 301141.

## **A Few Weeks On**

A few weeks after the death of the person you were caring for, you may feel like you are able to begin to reshape and adjust to your new life. When you have cared for someone for many years you may find that you are feeling lonely or isolated.

Joining a group, course or club can help to reduce these feelings of isolation and your local library can give you information about where to begin. Carers Link can also point you in the right direction and will be able to put you in touch with other former carers in your area.

You may also consider returning to work. Carers Link will offer you support with this or you may wish to contact your local Job Centre Plus for further advice.

Another option is to consider volunteering. Volunteering can be very worthwhile and fulfilling. Carers Link may be able to offer you some volunteering opportunities to help other carers or you can contact 'Opening Doors' on 01257 248118 or email: [volunteerservices@ssd.lancscc.gov.uk](mailto:volunteerservices@ssd.lancscc.gov.uk) who offer volunteering opportunities with real job opportunities, training and expenses.

Carers Link continues to offer support to carers whose caring role has ended for up to 2 years. We will continue to send you our free quarterly newsletter. Although you may not feel you need help for this long, Carers Link will be there to offer you information, support and a listening ear when you need it.

Carers Link can be contacted as follows:

**Carers Link - Hyndburn and Ribble Valley**

Link House  
23 King Street  
Accrington  
Lancashire  
BB5 1PR  
Telephone helpline: 01254 387444 (lines open 10am – 4pm Mon – Fri)  
Email: [info@carerslink.org](mailto:info@carerslink.org)

**Carers Link – Hyndburn and Ribble Valley**  
38 Whalley Road  
Clitheroe  
Lancashire  
BB7 1AW  
Telephone helpline: 01200 444899 (lines open 10am – 5pm Tue and Thur)  
Email: [ribblevalley@carerslink.org](mailto:ribblevalley@carerslink.org)