



BEWLEY

Funeral Directors

Helpful Information



Our family are here for your family

A Helpful Guide

Following bereavement there are many unfamiliar tasks that will need to be addressed. The very personal nature of bereavement dictates that circumstances will vary.

Arranging a funeral is an intensely personal experience and it will be our objective to carry out your wishes to the best of our ability. We will act as sympathetic advisor and confidant and will be responsible for the efficient completion of the arrangements. We will liaise on your behalf with doctors, clergy, celebrants, cemeteries and crematoria.

Every funeral is 'unique' in that it reflects the wishes of the family and takes place in different circumstances. Today, funerals have become much more personalised, so we are quite used to assisting with and/or advising on aspects like venues, music, vehicles, ceremony style, service sheets, newspaper notices.

This booklet is designed to offer guidance on the options available, explain the legal complexities involved and help you make the right decisions.

We are available 24 hours a day, 365 days a year –
Simply telephone for professional help when you need it.

Our Staff

Patrik Bewley DipFD

Joined the family business in 1980

Working alongside his father Dennis. Patrik soon achieved his Diploma in Funeral Directing and since 1997 has been in joint partnership with his wife Cheryl

Ryan Bewley

Joined the family business in 2003 shortly after the business moved premises across the car-park to 15 Bank Street. He is proud to work alongside his family and continue the high standards that were set from day one. Ryan is also in charge of the Memorial business and assists with funeral planning

Krystle Bewley

Joined the family business in 2011 and has been learning all aspects of the business. Krystle has also taken on the role of donation administration (nearly a full time Job on its own)

Darren Taylor

Has been with the family business since 2013 after knowing the Bewley family for over 20 years. Darren, like Krystle is learning all aspects of the Business and assists with making funeral arrangements and the conducting of funeral services

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What to do if a death occurs at home?

If the death occurs at home, you will need to contact the family doctor who attended the deceased (or their out of hours duty system). Once a doctor has attended please contact us and we will be able to provide guidance and support and will, if so desired, attend to remove the deceased to our Private Chapel of Rest. We offer a 24 hour service.

If a death occurs in a Nursing Home?

The Nursing Home will contact the doctor who will then call to establish that death has taken place. The Nursing Home should then contact the nearest relative or executor to advise them of the death. The Home will then offer to call ourselves.

If the death occurs in a hospital?

The Hospital will advise the nearest relative or executor of the death. Sometimes relatives or friends ask to see the deceased in the mortuary chapel. This can usually be arranged direct with the hospital. When you are ready you can call us to make the arrangements and collect your loved one from the hospital.

Swindon Great Western Hospital Bereavement Office

Opening times Monday-Friday 10.00am-4.00pm
Contact Tel: 01793 604392 or 01793 604393

Bath Royal United Hospital Bereavement Office

Opening Times Monday - Friday 0830 - 16.30
Contact Tel: 01225 824015 or 01225 824315

In each scenario the deceased's doctor will normally issue the following:
A Medical Certificate of Cause of Death (in a sealed envelope).
A formal notice which states that the doctor has signed the medical certificate and should inform you how and where to register the death.

What if the death is unexpected?

If there are any unusual circumstances, for instance if the death is accidental or unexpected then contact the police.

How or why might the coroner be involved?

Naturally a sudden death together with the Coroner's involvement can be very distressing. You may have a number of questions. We are fully acquainted with all procedures and we are here to help and guide you.

There are a number of reasons why a death may be referred to H. M. Coroner and under such Circumstances different procedural requirements and registration procedures will be necessary. However, these should not give you any cause for alarm.

The Coroner is usually qualified as a Doctor or Solicitor and is a judicial officer independent of local and central government who is required to act in accordance with the law. Any sudden or unexplained death may be reported to the Coroner regardless of how it may appear to have happened.

Sometimes the Coroner will be able to determine by simple enquiry whether the death was due to natural causes and that a Doctor is willing to issue a Medical Certificate of Cause of Death.

If so the death is registered in the usual manner. If this is not the case the Coroner may require a postmortem examination. This will often indicate that the death was due to natural causes and in such cases there is NO inquest. The Coroner will send a certificate to the Registrar so that the death can be registered.

For a burial the Green Certificate will be issued by the Registrar to hand to the Funeral Director. For a cremation the Coroner will issue a special certificate directly to the Funeral Director or Crematorium and no Green Certificate is required.

What if there is an Inquest?

If the death is due to unnatural causes (i.e. an accident) the Coroner is obliged to hold an INQUEST. This is a formal enquiry to establish

- a) The identity of the deceased;
- b) When, where and how the death occurred;
- c) The cause of death.

Usually an inquest will be adjourned to allow the funeral to take place and the Coroner will issue special certificates depending on whether it is a burial or a cremation. Preliminary Death Certificates may be obtained from the Coroner to help towards the administration of the estate. Once all the relevant facts have been established the inquest will be reopened (this may be some weeks later) the results will be made public and the Coroner will ultimately inform you.

Wiltshire Coroner 01722 438991
Avon Coroner 01225 461920

Registering a death

Once the cause of death has been certified by a doctor (or, in some cases, a coroner), the next step is to get a formal certified death certificate from your local registrar. Deaths in England and Wales should be registered within 5 days and in the district where the person died. To register a death you need to make an appointment with the register office.

Who can Register

1. A close relative of the deceased
2. A relative in attendance during the illness
3. A relative living in the district where the death occurred
4. A person present at the death
5. The person responsible for the payment of the funeral account

Documents required

1. Doctor's or Coroner's certificate of death
2. Medical card if available or the national health service number available from the surgery
3. The persons birth certificate and, if appropriate, Marriage Certificate can be helpful

Information required to Register

1. Full name of deceased (and maiden name if applicable)
2. Date and place of death
3. Date and place of birth
4. Last full time occupation and home address
5. Name and address of the informant
6. If married, full name and occupation of surviving spouse
7. Whether the deceased was in receipt of a state pension

Certificates Issued

1. Certified Death Certificates for the estate (Banks, Building Society, Insurances) £ 4.00 each
2. Green form (to be handed to funeral director)

Registrars telephone numbers and addresses are:

TROWBRIDGE	0300 0034569	County Hall, Bythesea Road, Trowbridge BA14 8JN
MELKSHAM	0300 0034569	Melksham Library Lowbourn, Melksham
DEVIZES	0300 0034569	Crossmolina Buildings, 3-5 Snuff Street, Devizes, SN10 1FG
CHIPPENHAM	0300 0034569	4 Timber Street Chippenham; SN15 3BZ
CORSHAM	0300 0034569	Springfield Campus Beechfield Road Corsham SN13 9DN
WESTBURY	0300 0034569	Westbury Library Westbury House Edward Street Westbury BA13 3EL
WARMINSTER	0300 0034569	The Library Three Horseshoes Walk Warminster BA12 9BT
CALNE	0300 0034569	The Library The Strand Calne SN11 0JU
BATH HOSPITAL	01225 477234	Bath and Wessex House, De- partment B21, RUH.
BATH GUILD HALL	01225 477234	Guild Hall, High Street, Bath
BRISTOL	01179222800	The Old Council House, Corn Street, Bristol, BS1 1JG
BRISTOL (Southmead Hospital)	01179222800	Southmead Hospital, Brunel Building, Bristol, BS10 5NB
SWINDON	01793 522738	Civic Offices, Euclid Street Swindon, SN1 2JH
SALISBURY	0300 0034569	The Registration Office Bourne Hill Salisbury SP1 3UZ

How do I register the death by Declaration?

If a visit to the Registrar in the district where the death actually occurred is impractical, it is now possible to register by declaration in England and Wales. As this will involve two registry offices and the use of the postal system, this is likely to result in an additional delay before the funeral takes place. We can advise you on this procedure.

Registering a death continued...

THE 'TELL US ONCE' SERVICE

Most local councils run a service called Tell Us Once - it lets you report a death to most government organisations in one go.

Your local registrar will tell you about using Tell Us Once and give you a unique reference number to access the service online or by telephone.

You may be able to use it at the time you register the death. You'll need to take with you the deceased's:

- National Insurance number
- driving licence number
- passport number
- details of any benefits or entitlements they were getting, eg State Pension
- details of any local council services they were getting, eg Blue Badge

They will also ask for the following Contact Details

- name and address of their next of kin
- A surviving husband, Wife of civil partner
- The person dealing with the estate

(You need permission from the next of kin, the executor, the administrator or anyone who was claiming joint benefits or entitlements with the deceased before you give their details)

Tell Us Once can then inform:

HM Revenue and Customs (HMRC) - to deal with tax and cancel benefits
Department for Work and Pensions (DWP) - to cancel benefits, eg income support
Driver and Vehicle Licensing Agency (DVLA) - to cancel a driving licence
Passport Office - to cancel a passport

The local council - to cancel housing benefit, council tax benefit, a Blue Badge, inform council housing services and remove the person from the electoral register.

Burial or cremation?

What happens at a burial?

A person has the right to be buried within their parish or borough if burial ground is available. Burials can take place outside of these areas in a cemetery of your choice but often will incur higher fees than for those who are residents of that area. The ownership of a grave is very important, a new grave if for two interments should be purchased by the person either responsible for the funeral arrangements or the person who would wish to be buried in that grave also. For existing graves the interment can only take place by permission of the grave owner, this may not be the immediate next of kin and if no deed of ownership can be found then we will need to contact the burial authority to confirm ownership and gain that person's permission.

Usually there will be a funeral service in a church/chapel or at the graveside. The interment can be a very emotional experience and you may wish this part to be for close family only or you may welcome the support from friends. During the brief words of committal the coffin is gently lowered into the grave, we may then scatter a little earth or petals. You may also wish to scatter a little earth on the coffin yourself or to place a flower in the grave. Afterwards the floral tributes will be displayed nearby for everyone to see. We can arrange for a temporary marker to be placed on the grave whilst the necessary time elapses before a permanent memorial can be erected.

What happens at a cremation?

The service may commence in Church or at a separate religious or non religious venue before proceeding to the Crematorium. Alternatively the whole service may take place at the crematorium. The crematorium service allows the service to last 20-30 minutes and our local crematorium has 90 seats (approx). Like a Church service, the family will often follow behind as the coffin is taken in to the chapel, however, the family have the option to go into chapel before the coffin is taken in. Towards the end of the service, usually the curtains close and the coffin will no longer be visible although there is an option to keep the curtains open. There is no right or wrong procedure, make your decision on what you are most comfortable with.

All cremations are carried out individually and the whole coffin is cremated. You may wish to not proceed to the Crematorium after the main service has taken place elsewhere, if this is the case we will accompany the coffin by ourselves and sometimes the minister.

West Wiltshire Crematorium have a facility to play music videos and still photographs on their large media screen which will personalise the service

What about arranging the funeral?

As soon as we receive your very first call we will guide you through the various steps and decisions to be made. Naturally you will be given time to consider every decision with your family to ensure we carry out the right kind of final farewell. The funeral arrangements can be made face to face in the comfort of your own home or in one of our offices.

The right kind of funeral ceremony

The funeral ceremony can take many forms, from a simple family gathering to a full service in a place of worship, the gathering can take place more commonly before the burial or cremation or afterwards as a Thanksgiving Service. we are fully experienced and will be able to guide you through the many options available and put you in touch with the appropriate officiant to discuss the ceremony.

Religious or Non Religious funerals

Funerals have changed very much over the last decade with people making them more personal and having more of an input as to what type of funeral they would like. It should be considered what the deceased's wishes or beliefs were when deciding whether to have a religious or non-religious service.

Crematorium or cemetery chapels are not deemed religious buildings and are available for all to use and have within them the service of their choice. It is also a persons right to have their funeral in their local parish church of the denomination that they have been christened or practise.

We will happily advise as to the churches in each area and if unsure how a service within them would work. If the funeral is to take place in a church then it is the responsibility for the minister of that church or a minister they nominate to take the service, many Anglican churches have a team of ministers and if you would like one specific minister then please tell us so we may liaise with them for you.

The thought of having a humanist service has become popular but many do not realise that these type of funerals contain no religious elements at all, such as prayers or hymns. This does not then often meet families requirements so we then can provide a person (known as a funeral celebrant) who can build the funeral service to your exact requirements, allowing music, hymns, readings, prayers whatever you wish to be included and this has become one of the most popular types of funeral service

What are Green Funerals?

The characteristics of a green funeral are simplicity, consideration for the environment such as the use for sustainable or natural products or services and a deliberate rejection of conventional memorialisation.

Key Features:

- A coffin that is ideally made from sustainable local natural products.
- No chemical body preparation such as embalming.
- Not cremation which is usually understood to be environmentally damaging.

Burial at a site that serves as a site for conservation with no or very limited grave marking – perhaps only with a tree.

Natural or Woodland burial grounds will not permit the traditional headstone markers with the aim that eventually the grave is reclaimed by nature.

We offer an extensive choice of biodegradable coffins including willow, bamboo, woollen, water hyacinth and banana leaf to suit your personal wishes. We can arrange for you to view the plot or even reserve a plot for the future.

Our local woodland burial sites are:

Michael's Wood Burial Ground

The Estate Office Cholderton
Nr Salisbury Wiltshire SP4 0DR
www.woodlandburialscholderton.co.uk

Bath Natural burial Ground

Midford Hill, Midford, Bath BA2 7DE
www.bathnaturalburials.co.uk

Funeral Transport

Traditional Hearse and Limousine

The hearse for the funeral with chauffeur and sufficient bearers are also an essential part of our service to you. We can also provide a limousine as part of the service which can allow mourners to assemble for the funeral cortege at your own house. The limousine would normally travel from the address at which your family requires to be collected, through to your return to the final destination. Our limousine is chauffeur driven and will carry up to seven persons. Should you require extra transport, or have any special requirements, please let us know and we will endeavour to accommodate your requests.

Horse Drawn hearse

If required, we are able to provide a 19th century glass hearse which is drawn by a team of black or white horses with plumes of your colour choice.

Motorcycle hearse

For the motorcycle enthusiast we can arrange for your loved one to ride in style. There are a choice of 9 or 10 motorcycles to choose from

Vintage Lorry Hearse

We can arrange for the coffin to be loaded onto a Leyland Lorry surrounded with floral tributes. Our lorry hearse is based in Bradford on Avon

Landover hearse

The Coffin is secured into the rear of the defender Landover and there is a matching limousine to be made use of

VW Camper Hearse

The coffin is secured inside the camper

Other alternatives



How is the deceased cared for?

Viewing the deceased before the funeral

We take it as our duty to care for the deceased in a hygienic and respectful manner. This is carried out by our own fully qualified staff and affords freedom from infections to the living and restores a natural appearance. It is practised by all progressive firms in the country.

Visiting the Chapel

We will advise you when all the necessary documentation and preparation to the deceased is completed so that you may visit the Chapel of Rest. We do ask that you telephone to make an appointment to visit the Chapel.

Jewellery

We will not remove jewellery unless instructed. We also will only return jewellery to the person responsible for making the funeral arrangements unless otherwise instructed, in the case of returned jewellery we will ask you to sign for receipt thereof.

What about the Coffin choice?

Our experienced team will assist you when selecting a coffin and explain the details, construction and finishing options available to you.

Coffins and caskets are suitable for either burial or cremation and vary from the elaborate to the simple, according to your funeral requirements. For many people, the coffin or casket is considered as a tribute and is therefore carefully selected. There are a selection of coffins that are manufactured using natural plant fibres such as wicker, banana leaf and water hyacinth. Our extensive range of solid and veneer coffins come in a variety of different timbers. We also provide coffins made from different materials and in painted finishes that are available to your specification. An engraved name plate of the loved one is usually attached to the lid of the coffin. Please see our website or coffins leaflet for further details.

What about the ashes?

Following the cremation we will discuss with you your wishes concerning the disposal of the cremated remains, this decision may have been made during the funeral arrangements.

The cremated remains are very much still part of that person and the funeral process. For many until a final resting place for them has been chosen and this carried out then the funeral is not fully ended. You may wish them to be scattered at the Garden of Remembrance at the Crematorium or you may wish to have them buried in your local churchyard or cemetery, or, you may wish to scatter them somewhere private, the choice is yours. We will hold the cremated remains for a period of six months. A selection of containers is shown on our website.

How do we complete a Newspaper Notice?

We shall be pleased to help compile notices for both local and national newspapers. Many newspapers will only accept death announcements from Funeral Directors. You may also wish to place a notice in the newspaper after the funeral to thank people for their help, donations, flowers, etc.

How do we set up a Donation charity?

You may wish that only family flowers are sent to the funeral and that donations, if desired, be sent to a charity of your choice. If you wish for this it is advisable to state your request in the newspaper announcement. We will collect the donations on your behalf and provide you with a list of donors and the total amount given. We then ask the charity to acknowledge receipt directly to the next of kin or executor. We normally allow four to six weeks for collections of donations. Payments may be made on line via a tribute site we set up with photographs and details of the funeral service via www.funeralzone.com

Flowers

Please arrange for your floral tributes to be delivered to our funeral premises on the morning of the funeral. Flowers are received with care. After cremation we are often requested to take suitable flowers to nursing homes or you may wish to choose some to take home with you. Please advise the Funeral Director should you wish this to happen. Many hospitals will now not accept floral tributes. We will also collect the cards from the floral tributes and return them to you after the funeral. Please note we can also organise the flowers and have catalogues with illustrated designs for you to choose from.

Service Sheets

Many families now have an Order of Service printed as this gives a lasting memory and keepsake for those attending the funeral. We can show you many designs and will liaise with the Minister or person conducting the funeral service as to its content. Please let the Funeral Director know as soon as possible should you require this service. We would then email you a proof before printing

Music

Music now plays a very important part in funerals. All Crematoriums and most Churches now have the facility to play CDs. Crematoriums in recent years will have a download system for music requirements. Please discuss this with the Funeral Director

Pall Bearers

Trained pall bearers will assist on all funerals. Any family members wishing to act as a pall bearer, please notify us in advance and we will give guidance on the procedure immediately before the coffin is carried at the church or crematorium.

How do we organise a Memorial For Cemeteries/Graveyards

A memorial is not just a marker erected over a grave to remind us of the name of the person, it is a lasting symbol of remembrance, a tribute to a life now ended and perhaps a final gift to someone dearly loved.

We or our local stonemason can advise on a design and material to meet the regulations of the cemetery or churchyard, to harmonise with the surrounding and to leave space on the memorial for future inscriptions in the case of a family grave.

In the case of existing memorials, it will probably be necessary to remove the headstone from the grave prior to the funeral. When the funeral has taken place it can take some months, depending on the condition of the ground, before the grave will be ready to take the original headstone or a new one. During this period of settlement it is recommended, where possible, that the Monumental Masons remove the memorial back to their yard for safe keeping.

When a potential shape, material and inscription are decided upon we can provide a written estimate, confirmation and proof of the layout for you. At this stage any changes can be made easily, so it is important to check all details carefully. After this, permission will be sought from the appropriate cemetery authority or incumbent of the churchyard so the memorial can be formally ordered.

We are also able to assist with the cleaning/restoration of existing memorial and can advise on the placement of an additional inscription following an interment

Temporary grave Markers

We will provide a temporary grave marker to identify the grave until the memorial is erected onto the grave. We have different types of grave markers including a tasteful black plastic stake, a wooden stake with plaque mounted on top, or a 3ft wooden cross

Funeral Planning

Did your relative or friend have a funeral plan in place? If so, please inform us and we will locate their funeral plan documents. We will then send our invoice to the funeral plan trust fund for payment which should cover most of the funeral expenses.

Relatives of the deceased who had a funeral plan are now beginning to understand the benefits. They are considering it sensible or practical to make funeral arrangements for themselves, or someone close to them, in advance to reduce the financial burden placed on their own families.

We are happy to discuss your wishes and are able to retain confidential files on individual requirements. These discussions can be as comprehensive as you desire. It is also possible to pay in advance for funeral arrangements. We offer the choice of set pre-arranged plans or a personally tailored service to suit your individual requirements.

Our funeral service charges are guaranteed and will not rise by a penny more. A contribution towards the Disbursements we pay on your behalf (i.e. the cemetery, crematorium, are linked to inflation.

Advantages of a Pre-Payment Plan

We recommend Golden Charter as our funeral plan provider. We have been working with Golden Charter for over 20 years. Golden Charter provides a range of funeral plans which offer comfort and security for you and your family.

By choosing to plan ahead for your funeral, you'll benefit from:

- Peace of mind knowing that everything is taken care of in advance
- The reassurance that your family won't have to cope with any uncertainty or worries about your funeral arrangements
- Saving money by fixing the cost of your funeral at today's prices
- Complete financial security - your money is held securely
- A guarantee of nothing more to pay for the services within our control

DJ Bewley Funeral Directors have won Golden Charter funeral planner of the year in 2012 2013 2014 & 2015

Costs and Charges

In all aspects of the funeral arrangements, our staff will point out the procedures and legal requirements. Whilst arranging the funeral, we will advise on costs and charges to be incurred, so that you feel confident with the funeral commitment you have arranged. The person accepting the responsibility for the funeral expense will be asked to sign our form to that effect. The funeral account itself is divided into two separate parts – the Funeral Directors charges and the disbursements. These contain our professional fees and overhead costs, which include the provision of a 24 hour a day service, our arrangement and conducting of the funeral, arranging documentation and necessary personal attendances, the conveyance to our Private Chapel of Rest and the use of the same until the day of the funeral. The disbursements we pay on your behalf, are explained in more detail below.

Disbursements

Disbursements are essentially third party fees beyond our control that need to be paid before the funeral, e.g. doctor's fees where appropriate, crematorium/cemetery fees, church and minister's fees. These also include floral tributes, services sheets, newspaper announcements, additional transport and catering if required. Our advice on costs and charges will detail the approximate cost of any disbursements. However, you will appreciate that we have no direct control over these charges and they could therefore be subject to variations. These costs can then be settled by one single payment before the funeral service

Invoice Settlement

After the funeral has taken place we always leave a short while before we send our invoice. We understand that sometimes immediate settlement is not possible, however we do appreciate settlement within 28 days from the date of invoice. If it is not possible we will fully understand but please do keep us informed.

Help with funeral costs

The following information should be treated as general guidance. We are not able to guarantee a funeral payment from the Social Fund.

Who is entitled to help?

You may receive help if there is not enough money to pay for the funeral and you are responsible for making the funeral arrangements and you or your partner are receiving any of the following benefits:-

- Income Support
- Income based Job Seekers Allowance
- Pension Credit
- Housing Benefit
- Council Tax Benefit
- Working Tax Credit which includes a disability or severe disability element
- Child Tax Credit at a higher rate than the family element

The following information has been supplied by The Job Centre Plus in regard to the completion of Claim Form SF200

'Funeral Payment from the Social Fund' :-

The form can be downloaded using the following link https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/363675/sf200_print.pdf

Before returning the claim form (SF200) check you have provided all the following information

1. The final funeral account (if you do not have the bill yet, please send it as soon as you can to The Job Centre Plus Office)
2. If you are receiving Housing Benefit, please send the letter from the council which confirms your entitlement to The Job Centre Plus Office.

How much help can I receive?

When we work out how much help you can get we will look at how much money is available to help you with the cost of the funeral. If there is money available to pay for the funeral. This could be from:

- a) Insurance Policies
- b) An employer or trade union
- c) Occupational pension scheme
- d) A burial club
- e) Relatives

What is a bereavement payment?

Am I eligible for a bereavement payment from the government?

If your husband, wife or civil partner has died you may be able to get Bereavement Payment: a one-off, tax-free, lump-sum payment of £2,000. You may be able to claim Bereavement Payment if your spouse or civil partner paid National Insurance contributions.

If your spouse or partner's death was caused by their job, it doesn't matter if they paid National Insurance contributions or not.

One of the following must also be true:

- you were under State Pension age when they died
- your spouse or civil partner wasn't entitled to Category A State Retirement Pension when they died You can't get Bereavement Payment if any of the following are true:
- you were divorced or had dissolved the civil partnership when your spouse or partner died
- you're living with another person as husband, wife or civil partner
- you're in prison

Contact The Pension Service if you aren't sure what Pension they were getting. Contact the Bereavement Service for more information.
Bereavement Service Telephone: 0345 606 0265 Monday to Friday, 8am to 6pm Dover Benefit Centre Post Handling Site B Wolverhampton WV99 1LA .

The form can also be downloaded online via:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/523895/bb1-print.pdf

Probate and letters of administration

The distribution of a person's estate, i.e. everything they owned, is the responsibility of the person or persons named in a Will to do so. These are called the Executors or Executrixes. If there is no Will the nearest relative usually deals with the estate, they are called the Administrator. If you are the person responsible and you do not choose to employ a solicitor to help you, then you should contact your nearest Probate Registry as soon as possible. They will help you complete the necessary forms.

Dealing with the estate

Depending on the size of the estate and if a will has been left, The Probate and Inheritance Tax helpline, Telephone 0845 3020900 may need to be contacted or legal advice obtained. Their website is www.hmrc.gov.uk/inheritancetax/ where forms may be downloaded. Department for Work and Pensions issue a very useful booklet entitled "What to do after a Death" (D49) which can be obtained free of charge from any of their offices.

Insurance policies

Insurance companies should be notified as soon as possible of the death of an insured person. This applies to household and fire Insurance as well as life policies. You should check that all policies are still in force. For any claim on a life policy the insurance company will require the policy itself and a copy of the Registrar's Death Certificate. It is best to telephone the insurance company for instructions. Company and Private pensions If the deceased was in receipt of a company or private pension you should notify the company concerned as soon as possible. They will probably require a copy of the Registrar's Death Certificate.

Company and Private pensions

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Terms and Conditions of DJ Bewley Funeral Directors Ltd

1. General

These Terms and Conditions (the "Agreement") represents the entire agreement under which services are rendered and carried out by DJ Bewley Funeral Directors Ltd for Clients or as otherwise agreed.

This agreement shall not affect any statutory rights or be construed as any attempt to exclude or restrict any rights afforded by law.

2. Interpretation and Definitions

All references to "we", "us", "our" and "DJ Bewley" shall mean DJ Bewley Funeral Directors Ltd. The principal and registered office of DJ Bewley Funeral Directors Ltd is situated at 1st Floor, 11 Church Street, Melksham, Wiltshire SN12 6LS (registered company number 04345615).

Agreement means the agreement between the Client and DJ Bewley Funeral Directors Ltd.

Client means any person engaging the services of DJ Bewley Funeral Directors Ltd on the terms of this Agreement and includes, unless the context otherwise indicates, that person's principals or agents.

Charges mean the estimated and actual price which DJ Bewley Funeral Directors Ltd shall from time to time levy the Client.

Deceased means the body of the Deceased.

Collection Point means the place notified to DJ Bewley Funeral Directors Ltd as the place from which the Deceased is to be collected.

Destination means the place to which the Client has requested DJ Bewley Funeral Directors Ltd to carry the Deceased to include any church, mortuary, crematorium, hospital, burial ground or other place where the Deceased is to be handed over or buried.

In Transit means the time beginning with collection of the Deceased from the Collection Point and ending with delivery of the Deceased at the Destination.

3. Authority

You undertake to provide us with the appropriate consent and authority to act on your behalf whether entered into verbally, in writing or electronically that we perform the activities of funeral undertakers in relation to the Deceased. No verbal variation of the terms of the Agreement shall be effective. These conditions apply to the exclusion of and in the place of any terms proposed or put forward by the Client and shall only be capable of variation by a written amendment to them, signed by a Director of DJ Bewley Funeral Directors Ltd. No verbal warranties, representations, agreements or assurances will bind us, other than where provided for in this Agreement or by law.

4. Liability

In providing services under this Agreement, we will make every reasonable effort to exercise all reasonable care and attention at all times. However, we shall not be liable as a company or its officers, members of staff, for any direct or consequential losses incurred whatsoever and howsoever caused.

We shall not be liable to the Client or deemed to be in breach of the Agreement for any reason if the breach of Agreement was due to any cause beyond our reasonable control. The following events could be regarded as examples of causes beyond our control; Act of God, flood, accident, civil disturbance, regulations, bye-laws or restrictions of any kind imposed by government or local authority, difficulties in obtaining labour, fuel, motor vehicle breakdown for whatever reason.

The Deceased together with any jewellery or personal effects forming part of the Deceased's estate shall be carried at the Client's sole risk in all respects.

The maximum aggregate liability of DJ Bewley Funeral Directors Ltd to the Client, for any sentimental or direct loss arising out of one or a series of linked events or omissions; and more specifically the loss, theft or destruction of any of the jewellery or personal effects forming part of the Deceased's estate shall be limited to the value of our Charges.

5. Client's Warranties and Indemnities

The Client warrants the accuracy of all descriptions, addresses and other particulars furnished to us and the Client undertakes to indemnify us against all losses, damages and expenses arising from any inaccuracy or omission even if such inaccuracy or omission is not due to any negligence on the part of the Client.

The Client undertakes to indemnify us against the claims of any third party which may arise out of the loss, damage, destruction or distribution of any of the jewellery or personal effects forming part of the Deceased's estate.

6. Collection of Ashes

The Client undertakes to arrange for the collection of the ashes of the Deceased within 60 days following cremation of the Deceased.

In the event that the ashes have not been collected within the time limited then the Client authorises us to dispose of the ashes without any further notice to the Client.

The Client undertakes to indemnify us against the claims of any third party which may arise out of the disposal of the ashes.

DJ Bewley reserves the right to hold the ashes until the funeral invoice is fully paid.

7. Payment of Charges and Insolvency of the Deceased's Estate

DJ Bewley's charges are in respect of its services as funeral undertakers only and the Client acknowledges that all other necessary arrangements with third parties i.e. Ministers, Cemeteries, Crematoria and Newspapers will be made by us acting exclusively as agent for the Client. The Client acknowledges that he/she shall be responsible for any third party charges. We undertake to disburse third party charges on behalf of the Client and will recover this disbursement from the Client. All disbursements paid by DJ Bewley on behalf of the Client will be shown on our invoice at the third party's normal rate.

Our charges are payable by the Client without right of set off within 30 (thirty) days from the date of invoice or as otherwise stated on the invoice and these cannot be varied without the written consent of the Director of our company.

We reserve the right to claim interest on any overdue amount at the rate of 2% above the prevailing bank rate.

We may pass on to the Client the cost of any reasonable third party charges or fees in connection with the recovery of a debt.

In the event of the insolvency of the Deceased's estate the Client undertakes to bind themselves in a personal capacity as co-principal debtor in respect of any debt arising from the Agreement whether in part or whole which may be due and owing.

8. Jurisdiction

This Agreement shall be governed by and construed in accordance with English Law and all parties shall submit to the exclusive jurisdiction of the Courts of England and Wales.

9. Cancellation

If funeral service is cancelled for any reason, the client may incur costs for the work carried up to date and any disbursements fees on your behalf

USEFUL CONTACTS

CREMATORIA

WEST WILTSHIRE CREMATORIUM
Devizes Road, Semington BA146HL Tel: 01380 871101

HAYCOMBE CREMATORIUM
Whiteway Road, Bath BA22RQ Tel 01225 396020

KINGSDOWN CREMATORIUM
Kingsdown Lane, Swindon SN256SG Tel 01793 822259

CEMETERIES

WILTSHIRE COUNCIL BURIALS DEPARTMENT
County Hall Trowbridge Tel 01225 770429 Email: cemeteries@wiltshire.cov.uk

HOSPITAL CONTACT NUMBERS

ROYAL UTD SHOSPITAL, BATH
Patient Liaison 01225 824015

GREAT WESTERN HOSPITAL, SWINDON
Patient Liaison 01793 604031

SALISBURY DISTRICT HOSPITAL
Patient Liaison 01722 336262

BRISTOL ROYAL INFIRMARY
Patient Liaison 0117 3422289/2949

LOCAL FLORISTS

FLOWERS IN FOCUS 01225 709008

FLOWERCARE 01225 704314

REFRESHMENTS

THE SOMERSET ARMS
High Street, Semington BA146JR 01380 870067

THE LAMB ON THE STRAND
99 The Strand, Semington BA14 6LL Tel 01380 870263

TROWBRIDGE RUGBY CLUB
Hilpertown BA14 6JB Tel 01225 767765

MELKSHAM FOOTBALL CLUB
Eastern Way, Melksham SN12 7GU 01225 302977

THE KINGS ARMS
20 Market Place, Melksham Tel 01225 707272

THE BEAR HOTEL
2-3 Market Place, Devizes SN10 1HS Tel 01380 722444

HEAD OFFICE
15 BANK STREET,
MELKSHAM SN12 6LE
TEL: 01225 702521



4 USHERS COURT,
MANVERS STREET,
TROWBRIDGE BA14 8EH
TEL: 01225 353525
CHAPEL 11 DUKE ST
TROWBRIDGE BA14 8EA



64 NEWPARK STREET,
DEVIZES SN10 1DP
TEL: 01380 728008



CORSHAM
H/O 15 BANK STREET
MELKSHAM
TEL 01249 716008

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WEBSITE: www.bewleyfunerals.com

FOLLOW D.J BEWLEY ON

