

# Bereavement and Loss

**Practical guidance and support for  
bereaved people when somebody dies**



# Introduction

You may have received this booklet because you have experienced the death of someone close to you. We are sorry for your loss and we understand that this can be a very difficult and distressing time.

This booklet is designed to help people who are bereaved when the death has happened in Gloucestershire. In part 1 of the booklet, we explain the practical procedures such as registering a death and arranging a funeral. It also gives advice on how to raise any concerns you might have around the circumstances of death or about the care your family member, or friend, received.

In part 2 we share some suggestions on how to support yourself and others at a time of grief and loss. In addition, we list professional counselling and support groups depending on your individual needs. This information is not intended to replace personal help and advice, but to offer a practical guide, on what has to be done. You may find your GP practice to be a source of support.

# **Part 1 – Practical arrangements and obtaining death certificates**

A medical certificate of cause of death (MCCD) is a legal document which is needed before death certificates can be issued. Certified copies of death certificates are required by a range of financial and legal institutions when a person has died.

## **The Medical Examiner service**

The doctor responsible for issuing the MCCD will ask for the name and telephone contact details of the person nominated to manage the funeral arrangements. This is because in September 2024 the government made changes to the legal processes that happen when someone dies.

The role of Medical Examiner was created to oversee and authorise the paperwork needed to register a death and arrange funerals. The Medical Examiner is an independent senior doctor who was not involved in the care of the deceased person but reviews the circumstances leading to it.

The attending doctor, or GP surgery, must inform the Medical Examiner service of the death before a member of their team can contact you to discuss the cause given on the certificate. You will be offered the opportunity to raise concerns about the care provided. The team will also answer any questions you might have before the certificate can be released. You are no longer required to collect a paper copy of the certificate from the doctor who has agreed to issue it. This is because it is emailed

to the Registration Service prior to your appointment being made to register the death.

**You are required to arrange an appointment to register the death within 5 days of the date the MCCD has been completed and countersigned by the Medical Examiner.**

## **Registration of death**

You are advised not to make an appointment to register a death until you have had confirmation from the Medical Examiner service that the certificate has been emailed to the Registration Office.

To arrange an appointment to register a death, please call or access online:

Tel: 01452 425 060

Website: [www.gloucestershire.gov.uk/registration](http://www.gloucestershire.gov.uk/registration)

**You can register the death at any of the following Registration Offices by appointment only:**

- Cheltenham
- Cinderford
- Cirencester
- Gloucester
- Tewkesbury
- Quedgeley
- Moreton-in-Marsh
- Stroud

Please allow up to 45 minutes for this appointment.

If a death has been referred to the coroner, the procedure will be different – please see the section ‘The Coroner’

**During your discussion with the Registrar, the following information will be required where possible:**

- The date and place of death.
- The date and place of birth (town and county if born in the UK otherwise the country of birth).
- The deceased’s full name (and any other names by which the deceased has been known, including the maiden name if applicable).
- The deceased’s last address.
- If the deceased was married or in a Registered Civil Partnership, the date of birth of any surviving widow, widower or civil partner.
- The deceased’s occupation and the name and occupation of the husband, wife or civil partner.
- Any details relating to pensions or benefits received.

The Registrar will be able to provide copies of the death certificate during your appointment. There will be a charge of £12.50 for each copy of the death certificate.

If, at a later date, you require further copies you can request these via the Gloucestershire Registration Service. Certified copies will be needed for banks, insurance companies, private pensions, premium bonds, share certificates etc.

## **Tell Us Once service**

The Gloucestershire Registration Service works with the Department of Work and Pensions to simplify the process of notifying other government departments and local authority services on your behalf. The Registration Officer will explain this free online service in more detail during your appointment.

## **HM Coroner service**

If the death has been reported to the coroner, you will normally be contacted by one of the coroner's officers who will be able to advise you of the next steps.

To contact the Gloucestershire Coroner's Office:

Tel: 01452 305 661

Monday to Friday, 8:00am to 4:00pm

Please advise your funeral director as soon as possible that the death has been reported to the coroner.

### **A post mortem examination may be carried out for the following reasons:**

- When the medical cause of death is unknown and neither the doctor or Medical Examiner can complete a death certificate.
- When the death might be directly as a result of an injury or from exposure to industrial diseases, trauma, violence, neglect, accidents etc.

The coroner may order a post mortem where deaths happen in any of the above circumstances. This can be

done without the authorisation of the next of kin. If, as a result of the post mortem, the death is confirmed as being due to an unnatural cause, the coroner is obliged by law to hold an inquest.

If a death becomes the subject of an inquest, full details of the procedures to be followed will be provided to the next of kin. The coroner's office will do this as soon as practical after the cause of death is confirmed by the post mortem.

## **Inquests**

An inquest is a public hearing which reviews evidence relating to who the deceased person was, where, when and how he/she died.

The inquest does not answer questions of compensation or blame; it simply establishes the facts.

In some cases (especially where accidents have happened) it may be best to seek legal advice in advance of the hearing.

When an inquest is held, the death cannot be formally registered until the conclusion. However, the coroner may issue an interim certificate to allow practical processes to begin. In addition they can give your funeral director an order for burial or certificate for cremation so that the funeral can take place.

The coroner will send to the Registrar a 'Certificate after Inquest' stating the cause of death. This will allow the death to be registered, without the need of a family member to attend.

# The funeral

It is advisable to find out if the deceased has made a Will as this may include specific wishes about the funeral arrangements. Most funerals are arranged by a funeral director of your choice.

If you arrange a funeral, you are responsible for paying the bill, so it is advisable to check where the money will come from. The costs are usually met by the assets of the deceased person or a funeral plan.

We understand that planning a funeral can be difficult so we would like to offer some suggestions that you might want to consider when making your selection:

- Do you wish to view the deceased person in a funeral home before the service? Not all funeral directors have access to a funeral home.
- Do you want to have a funeral service and if so, would you need help arranging it?
- Would you want help with completing the necessary paperwork required by the crematorium?

Not all funeral directors/companies offer the above services and it is important to understand their pricing structure and associated support you will receive. All funeral directors should be able to provide a full list of their costs in advance so that you can check if your wishes are being met.

The following supporting agencies may also be of help:



**For a list of Funeral Directors in your area visit:**

Website: [www.yourfuneralchoice.com](http://www.yourfuneralchoice.com)

### **The Good Funeral Guide**

Website: [www.goodfuneralguide.co.uk](http://www.goodfuneralguide.co.uk)

### **National Association of Funeral Directors (NAFD)**

Tel: 01217 111 343

Website: <https://nafd.org.uk/>

### **The National Society of Allied and Independent Funeral Directors (SAIF)**

Tel: 0345 230 6777

Monday to Friday, 9:00am to 5:00pm

Website: <https://saif.org.uk/>

## **Probate**

Before the deceased's estate (belongings, money and property) can be divided between the people entitled to share it, a grant of probate or letters of administration, must be obtained.

For all general enquires and Probate Application Packs please call:

### **The Probate and Inheritance Tax Helpline**

Tel: 0300 303 0648

Website: [www.gov.uk/applying-for-probate/apply-for-probate](http://www.gov.uk/applying-for-probate/apply-for-probate)

Or scan the QR Code below for further information:



Please do not, in the meantime, sell any of the deceased's property.

If there is a Will, any of the executors can apply for probate. If there is no Will, an application should be made by the closest relative in the following order of priority:

- Widow, widower or civil partner
- Children
- Parent
- Brother or sister

### **To apply you will need:**

- The death certificate.
- Any Will or other wishes of the deceased.
- Full details of the estate – everything owed or due to the deceased when he/she died, any liabilities or debts.

After a grant has been made, the personal representative of the deceased should settle any debts, obtain life insurance where applicable and transfer the ownership of any property, shares etc. accordingly.

## **Solicitor**

If you are employing a solicitor, you are entitled to pay him/her out of the deceased's estate. The solicitor will give you help and advice and can obtain probate or letter of administration for you.

## **Part 2 - Grief and loss during exceptionally difficult times**

Bereavement is something which all people will experience during their lives. Whether someone has been ill for a period of time, or the death is very sudden and unexpected, the news that a person has died may come as a shock.

While no two people experience grief in the same way, the feelings described in the next section are the most common reactions.

People come from a variety of cultural, social and religious backgrounds and as such have different ways of mourning and supporting each other. However, several experiences are common to everyone when grieving.

The feelings described in the following section are just a sample of many that can happen.

## **Recommendations for supporting yourself during this very difficult time**

In the early stages of bereavement, you will probably feel moments of sharp intense grief combined with a more

constant sense of dull loss. You may be feeling very lost in the world and simple daily chores might evoke painful recollections and memories of the past.

Grief generates a variety of emotions that can leave you feeling exhausted much of the time but equally you may have trouble sleeping well.

Trying to keep to some form of routine by eating regularly and keeping yourself hydrated may help. Limit how much news and social media you follow as this can increase feelings of sadness which may cause additional anxieties and distress.

## **Shock**

This is a natural reaction. You may feel numb and unable to believe what has happened, become quiet and withdrawn.

## **Anger**

You may feel angry at the unfairness of the death and that medical services could have done more or reacted differently. In some circumstances you may be feeling anger towards the person who has died.

## **Anxiety**

It is common to feel anxious in the early stages of grief whereby you have to face an unclear and unknown future. You may experience this as physical sensations such as a pounding heartbeat, muscle tension and

increased perspiration. It may be helpful to learn some relaxation techniques to help you with your anxiety.

## **Depression**

Acute anxiety and anger can eventually give way to more constant feelings of low mood and depression. This may happen as you finally come to realise at a deeper level that someone close to you will never return.

Unfortunately, these feelings of hopelessness often coincide with a time when all immediate friends and family, who offered support at the funeral, seem to have returned to their normal routine.

You may often worry that you will become a burden on others and avoid contacting people. Try to remember that, if a friend has made a genuine offer to spend time with you, this can be a great source of support and comfort.

## **Guilt**

If you have been caring for your relative for a long time before they died, your sense of loss may be complicated by feelings of relief that you are both released from a long painful illness. It is important to recognise that this is a normal reaction to your grief.

If the death was more sudden, it may have left you feeling guilty about things left unsaid. Perhaps you did not say how much you cared, or that you were sorry about things you may have said or done. Maybe you did

not have a chance to say goodbye. All such concerns are perfectly natural.

## **Talking to children about death**

Adults often feel the need to protect children from the facts of death; thinking children will not understand and that they will be too upset to cope. However, we can often underestimate a child's resilience and ability to adapt.

Children often find it harder to cope if they are not told what is happening. They will often make up a story about what has happened which can be more frightening than the truth.

When children are given information in a way that they understand, they can be remarkably strong. Even very young children will want to know what happened, how, why and what happens next.

It is often asked if children should attend funerals. It can sometimes be easier to make that decision by asking them what they would like to do.

As most children will not have had to make this decision before, it can be helpful to explain why we hold funerals, along with what happens during them. Depending on their response, you can then ask if they would like to attend.

Like adults, children eventually learn to live with the loss when someone important in their lives dies. By encouraging them to ask questions we can help them to understand the feelings they may have after a death.

**'Winston's Wish'** is a Gloucestershire service for children who have had a parent or sibling die. It offers specialist help to families both before and following a death. The service is run by a small group of professionals and offers residential weekends, groups and help on an individual basis.

## **Support organisations**

**Your Circle** is a Gloucestershire based directory with links to bereavement support groups: [www.Yourcircle.org.uk](http://www.Yourcircle.org.uk)

**Ataloss** is a nationwide signposting and information website for bereaved people: [www.ataloss.org](http://www.ataloss.org)

### **Samaritans**

Gloucester and Cheltenham

Tel: 0330 0945717

National Helpline from anywhere in the UK

Tel: 116 123

Website: [www.samaritans.org](http://www.samaritans.org)

Email: [jo@samaritans.org](mailto:jo@samaritans.org)

### **CRUSE Bereavement Support**

Municipal Offices

Cheltenham

GL50 9SA

Tel: 01242 252 518

National Helpline: 0808 80 81 677

## **Local support groups for those affected by cancer**

**Maggies Cheltenham:** 01242 250611. Website:

[www.Maggies.org/our-centres/maggies-cheltenham/](http://www.Maggies.org/our-centres/maggies-cheltenham/)

**Charlies Gloucestershire community support:** 01452

939000. Website [www.Charlies.org.uk](http://www.Charlies.org.uk)

### **Sue Ryder Hospice online bereavement support**

Contact the hospice for free counselling and signposting to their 'grief kind space' support where sessions are held locally and run by trained volunteers. This is open to all UK residents over 18 years of age.

Website: [www.sueryder.org/onlinesupport](http://www.sueryder.org/onlinesupport)

### **Great Oaks Hospice Forest of Dean**

Provide face to face, online and telephone counselling to adults in the Forest of Dean. 01594 811910. Website:

[www.great-oaks.org.uk](http://www.great-oaks.org.uk). Email [clerical@gloaks.org.uk](mailto:clerical@gloaks.org.uk)

### **Longfield Hospice Minchinhampton**

Free counselling support for anybody over 18 who is living with, or been affected by, a life-limiting illness who are registered with a Gloucestershire GP practice.

Tel: 01453 886868

Monday to Friday, 8:30am to 4:30pm

Website: <https://longfield.org.uk/hospice-services/information-for-the-bereaved/>



## **Cardiac Risk in the Young**

Support and counselling for families where there has been a sudden cardiac death of an apparently fit and healthy young person

Tel: 01737 363222

Email: <https://www.c-r-y.org.uk/>

## **TIC+ (Teens in Crisis)**

Advice, support and counselling for teenagers

Tel: 01594 372 777

Website: <https://www.ticplus.org.uk/>

Email: [admin@ticplus.org.uk](mailto:admin@ticplus.org.uk)

## **Age UK Gloucestershire**

Henley House,

Barnett Way,

Barnwood,

Gloucester

GL4 3RT

Tel: 01452 422 660

Email: [Helpteam@ageukgloucestershire.org.uk](mailto:Helpteam@ageukgloucestershire.org.uk)

## **Stillbirth & Neonatal Death Society (SANDS)**

National Helpline

Tel: 0808 164 3332

Website: [www.sands.org.uk](http://www.sands.org.uk)

## **The Lullaby Trust**

Information and bereavement support for sudden infant deaths.

Bereavement Support Line

Tel: 0808 802 6868

Email: [support@lullabytrust.org.uk](mailto:support@lullabytrust.org.uk)

General Enquires

Tel: 02078 023 200

Email: [office@lullabytrust.org.uk](mailto:office@lullabytrust.org.uk)

Information Line

Tel: 08088 026 869

Website: [www.lullabytrust.org.uk](http://www.lullabytrust.org.uk)

### **Gloucestershire Support After Suicide Service by ReThink**

Offers practical and emotional support for people 18+

Tel: 07483 375516

Email: [glossupportaftersuicide@rethink.org](mailto:glossupportaftersuicide@rethink.org)

Website: [www.rethink.org/glossupportaftersuicide](http://www.rethink.org/glossupportaftersuicide)

### **Sunflowers Suicide Support**

Sunflowers offer a compassionate space for people coping with loss due to suicide.

They are not a crisis service or helpline.

Tel: 01453 826990

Website:

[www.sunflowerssuicidesupport.org.uk/](http://www.sunflowerssuicidesupport.org.uk/)

### **Suicide Bereaved Community (SBC)**

Offers support via social activities and networking

Tel: 01452 371 945

Email: [info@suicidebereaved.org](mailto:info@suicidebereaved.org)

Website: [www.suicidebereaved.org](http://www.suicidebereaved.org)

## **2Wish**

Accept referrals for anyone affected by the sudden and unexpected death of a child or young person aged 25 or under in Cheshire, Shropshire, Worcestershire, Herefordshire, Gloucestershire and Avon and Somerset.

Email: [support@2wish.org.uk](mailto:support@2wish.org.uk)

Tel: 01443 853125

Select option 1 to speak to a member of the support team.

## **Winston's Wish**

Support for bereaved children.

17 Royal Crescent

Cheltenham

GL50 3DA

Helpline: 08088 020 021 General Enquiries

Tel: 01242 515 157 or Website: [www.winstonswish.org](http://www.winstonswish.org)

or Email: [ask@winstonswish.org](mailto:ask@winstonswish.org)

## **Coney Hill Crematorium**

Provide 'Bereavement Coffee Mornings'

each Wednesday from 10:00am to

12:00 noon. For more information:

Tel: 01452 396705

**Clergy, priests, rabbis and other religious officials can be contacted through the appropriate religious organisation.**

# **Practical support**

## **Department of Work & Pensions (DWP) Pension Service**

Tel: 0800 731 0469

## **Bereavement Benefit Enquires**

Tel: 0800 731 0139

## **Probate and Inheritance Tax Helpline**

Tel: 0300 123 1072

## **Gloucester Job Centre Plus**

Tel: 0800 169 0190

## **Bereavement Support Payment**

If the death was due to an accident at work or a disease caused by work call: 0800 7310469

## **Adult Helpdesk all enquires at Social Services**

Tel: 01452 426 868

Email: [socialcare.eng@gloucestershire.gov.uk](mailto:socialcare.eng@gloucestershire.gov.uk)

## **Social Care Offices (within the hospitals)**

Gloucestershire Royal Hospital

Tel: 0300 422 6582

Cheltenham General Hospital

Tel: 0300 422 3052

## **Citizens Advice Bureau**

Gloucester, Cheltenham and Tewksbury

Tel: 01452 527 202

Email: [info@gloscab.org.uk](mailto:info@gloscab.org.uk)

Stroud

Tel: 0808 800 0510

Forest of Dean (Cinderford)

Tel: 01594 823937

Email: [info@forestofdeancab.co.uk](mailto:info@forestofdeancab.co.uk)

### **Community Patient Advisory Liaison Service (PALS)**

For support with inquiries or raising concerns with care or treatment. Email: [glccg.pals@nhs.net](mailto:glccg.pals@nhs.net). Website:

[www.gloucestershireccg.nhs.uk/about-you/your-experience/complaints-compliments-concerns/](http://www.gloucestershireccg.nhs.uk/about-you/your-experience/complaints-compliments-concerns/)

Telephone: 0800 0151548 or 01452 566698 (for leaving messages)

### **Action against Medical Accidents (AvMA)**

This is an independent national charity that specialises in advising people who have been affected by lapses in patient safety. The charity offers free advice about NHS investigations; complaints; inquests; health professional regulation and legal action regarding clinical negligence.

Tel: 0845 123 2352

Website: [www.avma.org.uk](http://www.avma.org.uk)

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