A Guide to Arranging a Funeral without a Funeral Director
It is often assumed that funerals for cremation or burial can only be arranged with the services of a Funeral Director. Legally there is no requirement for you to use a Funeral Director. Many people choose to use a professional Funeral Director to arrange all aspects of the funeral as this may appear daunting, not least from a practical point of view, as well as carrying out what some may feel are unpleasant and difficult tasks. It is, of course, your right to make this decision as to whether you use a Funeral Director or not.

Almost all aspects of a funeral are relatively straight forward; the difficulties arise because of the emotional strain of being bereaved, the pressure of time, the lack of experience of looking after the body of someone who has died, and a lack of knowledge about the paperwork required. Arranging and personalising a funeral for the deceased, or if in some cases the deceased may have planned their own funeral in advance, can give great emotional comfort. However a Funeral Director is a great source of information, and many will be happy to give advice free of charge within reason. The Natural Death Centre is an organisation that will assist and the internet is also a good source of information.

The only legal requirements for funerals in Great Britain are that the death must be certified and registered with the Registrar for the area where the funeral will take place, and that the body must be buried or cremated. The registration is the formal record of the death. It is done by the Registrar of Births, Deaths and Marriages, and you will find the address of the nearest Registry office in the telephone directory.

Before a death can be formally registered, a doctor will give you a notice explaining how to register the death and issue a medical certificate giving the cause of death, you need to take this with you when you register the death. If the doctor is not able to issue a medical certificate, they will refer the death to the Coroner. You will be able to register the death when the Coroner has issued a certificate to the Registrar.

It is important that you do not finalise the date for the funeral until after the death has been registered. If the death has to be reported to the Coroner, the date when the funeral can be held will be affected, for example, the Coroner may order a post mortem examination. You do not have the right to object to a post-mortem ordered by the Coroner, but you should tell the Coroner if you have any religious grounds the Coroner needs to be aware of.

If a death takes place abroad, then it must be registered according to the law of that country. The death should also be reported to the British Consul who may be able to arrange for the death to be registered in the UK as well. When a body is returned to the UK, the Registrar of Births, Deaths and Marriages for the district where the funeral is to take place must be told, and will need to issue a certificate before burial can take place. If cremation is to take place the Coroner for the district also needs to give permission. If the death overseas was not due to natural causes, the Coroner for the district will also need to be told and an inquest may need to take place.

The death should be registered by one of the following (in order of priority):
- a relative who was present at the death
- a relative present during the person's last illness
- a relative living in the district where the death took place
- anyone else present at the death
- an owner or occupier of the building where the death took place and who was aware of the death
- the person arranging the funeral

You cannot delegate responsibility for registering the death to anyone else.

If you are planning to take the body of the deceased out of England and Wales you will need the permission of the Coroner for the district where the death occurred before a body can be moved. You can find your local coroner's contact details from the Coroners' Society of England and Wales. You will also need to send the Coroner a notification of your intention to remove the body.
Remember to check the deceased’s will or other written instructions for special wishes about their funeral or what should happen to their body. (However, the executor doesn’t have to follow the instructions about the funeral left in the will.) If there are no clear wishes, the executor/administrator or the nearest relative will usually decide if the body will be cremated or buried. The deceased may have wanted to donate organs for transplant, but you will still be asked to give your consent before donation can take place. Some people wish to leave their bodies for medical education or research, but this can only be arranged before death and in consultation with you.

The applicant for the funeral is responsible for paying the final bill, and it is important to know where the money for the funeral will come from. The funeral bill must be paid before any other bills or debts the deceased may have had. It is important you check the deceased’s personal papers to see if they had a funeral plan or insurance policy to cover the cost of the funeral. If the deceased’s bank account has been frozen following the death, you may be able to have funds released for a funeral on production of a certified copy of the death certificate.

When you are considering arranging a funeral yourself you need to consider the following.

• It will be your responsibility to move or collect the deceased’s body from where they died.
• You will also have to arrange for storage of the deceased’s body after death until the day of the funeral.
• All deaths must be registered with the Registrar of Births, Deaths and Marriages before making any funeral arrangements. The Registrar will produce another certificate which must be given to the Burial Authority (who for King’s Lynn & West Norfolk is Mintlyn Crematorium) with other statutory paperwork.
• You will need to provide the Burial Authority with all forms no later than 4 days prior to the service taking place
• You will have to reserve a date with the Burial Authority for the funeral to take place at least 4 days after the death is registered. You can not just turn up with a deceased’s body at either a Crematorium or a Cemetery.
• If you wish the death/ funeral notice to appear in the local newspaper you will need to arrange this.
• You will have to acquire a suitable coffin and place the deceased’s body in the coffin. The coffin will have to be sealed and have some form of name plate, showing the deceased’s full name (as it was registered) attached to the coffin lid.
• There should be a suitable form of transportation for the coffin to the funeral venue
• You should ensure that you have sufficient people to carry the coffin from the vehicle into the Crematorium chapel or to the grave side.
• The Burial Authority will ask for payment of fees in advance.

If you are planning to arrange a cremation service, there are additional points which you will need to consider:

• It will be necessary to complete the Burial Authorities Application for a cremation and a Statutory Cremation form 1. Both of which should be completed fully by the cremation applicant. Whoever signs these 2 forms is the only person allowed to make decisions on the funeral service and the disposal of the remains after the cremation. These forms can be obtained from the Burial Authority. The Application form will require information about the coffin, as well as other requirements about the service.
• Some Statutory Forms can take up to 7 working days to be produced and processed
• All cremations require a Statutory Cremation Form 4 / 5 which has to be signed by two independent doctors, one of which will have attended the deceased. These forms can be obtained from the Burial Authority. You will have to pay the signing fees for both these doctors before the form will be released to you.
• In cases where the death is referred to the Coroner. The Coroner will issue a Statutory Cremation Form 6 instead of the form 4 / 5 and green certificate B/C. The Cremation Form 6 is normally sent directly to the Burial Authority.
There are very strict rules of what the deceased’s body can be placed in for cremation and the coffins must conform to certain standards otherwise the cremation cannot take place. It is therefore really important that you speak to the Burial Authority about what is allowed, so that you do not go to expense or have to reschedule the funeral service.

Coffins for cremation have to adhere to a set standard, to ensure that they comply within the legal emissions requirements during the cremation.

There are rules of what can or cannot be placed in the coffin along with the body for cremation, again, it is important to speak to the Burial Authority beforehand.

It is your responsibility to convey the coffin from the vehicle to the catafalque. Many crematoria do have a bier (trolley) should it be required. Again, it is important to speak to the Burial Authority beforehand.

Unless you give instructions to do otherwise, you will be required to collect the cremated remains of the deceased from the Crematorium. This can normally be done after 10:00 am the following working day.

If you are planning to arrange a burial service, there are additional points which you will need to consider:

- Burials of a human body can take place without any licences or permissions, but disturbance or removal of human remains is against the law without the necessary exhumation licences. If you are planning a burial in private land, ‘such as a garden or a friend’s field’, then you should seek advice from your Burial Authority as you may need to have the burial shown on deeds, have written consent for visitors to have access or have planning permission.
- If you are planning to have the burial in a Cemetery or churchyard then you need to contact the owner / Burial Authority.
- It will be necessary to complete the Burial Authorities Application for an interment form. Whoever signs this form will be the only person who is allowed to make decisions on the funeral service. This form can be obtained from the Burial Authority. This form will require information about the coffin.
- You may have to buy the Exclusive Rights of Burial for a grave before the interment takes place or get the written authority of the person who owns the Exclusive Rights of Burial for a grave where you wish the burial to take place. Only the Exclusive Rights of Burial owner of a grave can decide who is buried there or what headstones are placed on it. The Burial Authority will be able to advise on Exclusive Rights of Burial ownership.
- All burials require a Statutory Certificate for burial, issued by the Registry Office or the Coroner.
- The completed statutory documents have to be supplied to the Burial Authority at least 3 working days prior to the Funeral service.
- The rules regarding the type of material that can be used for the coffin or casket are not as strict for burials as they are for cremation. It is therefore really important that you speak to the Burial Authority beforehand.
- It is your responsibility to convey the coffin from the vehicle to the grave and place it on the pudlocks / wood that will support the coffin over the grave, and then lower the coffin into the grave.
- Some cemeteries may require you to arrange the digging and the back-filling of the grave by an authorised grave digger. The Burial Authority will be able to advise on this.

The Natural Death Centre can offer help or advice on independent funeral arranging, they can be contacted on 01962 712 690 or at The Natural Death Centre, In The Hill House, Watley Lane, Twyford, Winchester, SO21 1QX, website http://www.naturaldeath.org.uk

Contact us
If you would like more information or would like to make an appointment please call our office on 01553 630533 or email us at mintlyn@west-norfolk.gov.uk Website www.west-norfolk.gov.uk