

LUXTON FUNERAL SERVICE

*Information Guide with
Helpful Checklists*

Luxton Funeral Service

Luxton Funeral Service is an independent, family owned funeral directors based in Ottery St Mary and established over 150 years.

William Luxton started the business in 1855. He passed it on to his son Frederick John Luxton, who later named the business F.J Luxton & Son .

The business originally started as a building firm but in common with many small firms at the time they undertook funerals as well, as the carpenters were able to make bespoke coffins at the time of need.

Since then, the firm had been passed from generation to generation and William's Great Great Grandson, Stuart Luxton and his wife Sue Luxton. Stuart looked after the building enquiries while Sue concentrated on arranging the funerals.

In 2022 the business was acquired by Grassby Funeral Service of Dorchester. Grassby is an independent family run business, now under the management of the fifth and sixth generation of the family.

Luxton Funeral Service continues to serve the local community of Ottery St Mary and surrounding area from the same premises at Tip Hill, where it has been based for the past 150 years.



www.luxton-funeral.co.uk

*We are members of the
National Association
of Funeral Directors.*



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Introduction

We provide a discreet and professional service which offers you personal and practical assistance. In all matters regarding funeral arrangements we will, if you require, accept complete responsibility.

This guide outlines many of the legal requirements and personal formalities required at this time. We know from experience how demanding this occasion can be and hope these guidelines will be of some assistance to you. Remember that our staff are always available to help you along the way.

In the matter of funeral arrangements, a wide range of services, both standard and optional, are available. We hope these will enable you to choose the most suitable course of action for your own personal needs whilst accommodating all financial considerations.

Many of our clients will be facing these circumstances for the first time and will be unsure of the most practical course of action. With this in mind we have also included in this guide information about the financial, legal and more personal aspects of bereavement. We hope this information is helpful.

Finally, we would like to assure you that all enquiries are dealt with in the most professional manner, without obligation on your own part, and in the strictest confidence.

Is There A Will?

A Will may contain specific requests about funeral arrangements including the name of an Executor to arrange all funeral details. As a first step, therefore, it is advisable to check through the papers and belongings of the deceased, or contact his or her bank or solicitor, to see if a Will has been made.

Coroner's Procedure And Registration Of The Death

The procedure following a death can vary depending on the circumstances. In many cases the Doctor of the Deceased will issue a Medical Cause of Death Certificate but if he or she is unsure of the actual cause of death, the Coroner may have to be informed before Registration can take place. *(If the Doctor is able to issue a Medical Certificate, the next two sections do not apply. You can go straight to the paragraph headed 'REGISTRATION')*

HM Coroner Procedure

Should the Doctor be unsure of the cause of death he will be unable to issue a Medical Cause of Death Certificate, The Formal Notice will state that the death has been referred to the Coroner and Registration may be delayed. *This procedure could be necessary in the case of any sudden or unexpected death.* The Coroner or his Officer will then make an examination and you will be contacted. Ascertaining the exact cause of death may be important for a number of reasons and the Coroner may choose to conduct a post-mortem examination.

If the cause of death is found to be from natural causes the Coroner's office will issue a form, the equivalent of a Medical Certificate and you will be informed when to contact the Registrar's Office. If you choose Cremation, the Coroner will also provide the relevant form. This procedure MAY NOT delay the funeral service.

The Coroner Holds an Inquest

Should the Coroner decide that an Inquest is necessary for the public interest and those of the relatives, he will arrange it. This may be helpful, for example, with claims for compensation (e.g. Industrial Illness, Accidental Death). Contact the Coroner's office for help and advice.

The Coroner can supply you with a letter confirming death (known as the Interim Certificate), to help you claim DWP benefits, and finally the required form for Burial or Cremation. A Certificate After Inquest will be sent to the Registrar for registration purposes. You WILL NOT need to attend the Registrar's Office to register the death.



Registration

It is normal for a death to be registered in the District in which it occurred in order to avoid unnecessary delay. However, if this presents difficulty, we will advise you about Registration by Declaration.

If the Doctor, who attended the deceased, has issued a Medical Cause of Death Certificate, this will be sent by Surgery or Hospital to the Registrar's Office. You will then need to contact the Registrar's Office to make an appointment to register the death. Details of how to do this, what information you will need and what the Registrar can do for you will follow.

The Registrar will issue a Certificate for Burial or Cremation (known as 'The Green Form') which should be delivered to us as soon as possible. The Registrar will usually email this certificate to the Funeral Director. (If the Coroner has been informed, the funeral is to be a Cremation and a post-mortem has taken place, the Green Form WILL NOT be issued) At this stage, it is advisable for you to ask the Registrar for Copies of Entry in the Register. These are referred to as the 'Death Certificates' and they will be required for any legal and financial matters concerning the deceased's estate including the cancellation of any contracts. Anything that would normally require the deceased's or their representative's signature to release funds or cancel an action will require the production of a Death Certificate to legally confirm that the person has died.

THERE IS A CHARGE PER COPY FOR THE DEATH CERTIFICATE.

INFORMATION REQUIRED BY THE REGISTRAR

Full name of the person who has died including maiden name if applicable

Date and Place of Birth

Usual Address

Date and place of Death

Occupation

Marital Status

Name and Occupation of Marital/Civil partner

Date of Birth of Marital/Civil partner

Type of State Pension or Allowance

DOCUMENTS TO TAKE WITH YOU

- o Medical Card (If Available)
- o Birth Certificate (If Available)
- o Marriage Certificate (If Available/Applicable)
- o Reference Number of any Government Pension other than the normal state pension

How The Registration Service Can Help You

Tell Us Once is a service that lets you report a death to multiple government departments and local council services.

At your appointment to register a death, you will be given a unique reference number. You can then access the Tell Us Once service either online or by telephone and notify all the relevant services in one go.

Organisations To Tell

Local councils for:

- Housing Benefit Office
- Council Tax Benefit Office
- Council Tax
- Collection of payment for council services
- Libraries
- Electoral Services
- Blue Badges
- Adult Services
- Children's Services
- Council Housing

Department for Work and Pensions for:

- Pension, Disability and Carers Service
- Jobcentre Plus
- Overseas Health Team
- HM Revenue and Customs for:
 - Child Benefit
 - Child Tax Credit and Working Tax Credit
 - Personal Taxation

Other organisations for:

- Identity and Passport Service
- Driver and Vehicle Licensing Agency
- Ministry of Defence, Service Personnel and Veterans Agency
- War Pensions scheme



If you use the Tell Us Once Service, you will need the following details of the person who died:-

- date of birth
- National Insurance number
- driving licence number
- vehicle registration number
- passport number
- death certificate

You may also need to know about:

- any benefits or entitlements they were getting, for example State Pension
- their next of kin
- any surviving husband, wife or civil partner
- the person or company dealing with their estate (property, belongings and money), known as their 'Executor' or 'Administrator'
- any public sector or armed forces pension schemes they were getting or paying in to

You need permission from the next of kin, the Executor, the Administrator or anyone who was claiming joint benefits or entitlements with the person who died, before you give their details.

You must obtain permission from the persons above if you are going to provide the Registrar with their information

East Devon Registration Office - Contact Details:

Telephone – 0345 155 1002

Email – register@devon.gov.uk

Local Website: www.devon.gov.uk/registration-service

East Devon Registration Office

East Devon Business Centre

Heathpark Way

Heathpark

Honiton

Devon EX14 1SF

Other Registrar Offices located in:-

Exeter, Exmouth, Tiverton, Newton Abbot, Tavestock,

Okehampton, Torridge, Totnes and Barnstable

Funeral Arrangements

We have listed the following funeral arrangements for your guidance. They are not exclusive and we will be pleased to assist you choose your own personal selection. Also, we will be pleased to initially pay, on your behalf, all the fees and disbursements required. A deposit towards these fees would be appreciated before the funeral service takes place. Every attempt has been made to offer you the best services and the fairest charges.

The Essential Funeral (Direct Funeral)

This is often referred to as a Direct Cremation or Interment.

There may be circumstances where the person arranging the funeral, or at the previously written or verbal request of the deceased, does not wish to hold a funeral service prior to the cremation or interment and will require only the minimum and essential services which can be provided by the Funeral Director.

We will carry out these wishes with dignity and make the necessary arrangements for a cremation or interment to take place on a date and time of our choice. The cremation or interment is unattended by any family members or friends. No service will be held, but we will not object to anyone attending if this is permitted by the Crematorium.

Payment in full for our service and third-party costs is required for all Essential Funerals.

Funeral Service Or Ceremony

Our aim is to help you arrange the most fitting funeral service or ceremony.

The funeral service or ceremony might reflect the life of the person who has died. Input from all family and friends is appreciated. The music and hymns (if required) can play a large part in the funeral. Some thought may need to be given to this.

We offer a scale of charges and a range of services in order to accommodate the wishes of all our clients and any economic considerations.

Religious Services

As part of our service we will contact the appropriate church, minister, or person to help preside or officiate at the funeral. We usually recommend that where possible, a minister from the parish in which the deceased resided should officiate the service. The minister will arrange to contact the family direct so that they may wish to discuss any requirements for the service which may include hymns, music, tributes and readings.

Depending on the wishes of the family, or any instructions left by the deceased for their funeral, a religious funeral service does not necessarily need to take place in Church prior to the Cremation. The Crematorium has a chapel where the full service can take place.

Non-religious Funerals

You do not have to have a minister of religion to officiate a funeral. If you wish a funeral to be a non-religious ceremony, we can arrange for an accredited Officiant or Celebrant to lead you through the service.

The Officiant or Celebrant will also contact and meet the family prior to the funeral so that they may find out more information about the person who has died and discuss any specific requirements for the service.

There might also be occasions where no input from a Officiant or Celebrant is required and family members or friends will prefer to lead the service.

Burial

Our local knowledge will help you decide which options are available as to whether there are grave spaces available in your local Parish churchyard or if there is a Local Authority run or privately owned Cemetery suitable.

A burial in a Churchyard is usually only permitted for those who reside in the Parish' or who may not currently reside but have a close or historic connection with the Parish or Church. The Incumbent at the Church will have to be consulted to grant permission for the burial to take place in the churchyard. There is usually a fee payable to the Church for permission for a burial to take place.

In private or Local Authority run Cemeteries a fee is usually required to purchase the Exclusive Right of Burial for the grave that is to be used. Some Local Authorities may increase the Cemetery fees if the deceased or applicant to purchase the grave was not a resident.

In addition, grave-digging and interment fees will be incurred.

WOODLAND OR MEADOW BURIAL: This is an alternative to traditional burial in a Churchyard or Private/Municipal Cemetery. It is considered a more environmentally acceptable form of committal. Commonly, Woodland or Meadow Burial Grounds prefer the coffin to be constructed of material that takes a shorter period to biodegrade such as cardboard or natural woven. Most Burial Grounds do not usually permit memorials so the area stays in its natural state to preserve its wildlife haven. Some Burial Grounds may permit a tree to be planted over the grave and a simple wooden marker to commemorate the deceased. Following Cremation, Ashes can also be buried or scattered in certain areas.



Chapel Of Rest

We offer a facility for family and friends to visit and spend time with the deceased in privacy and in suitable surroundings. You may wish to let us have some of the deceased's own clothes to be dressed in, otherwise we can provide a gown if required.

Charitable Donations

It is now more common for the family to request that donations, in lieu of flowers, be made to a specific charity in memory of the deceased.

This is often specified in the newspaper announcement e.g. 'Family flowers only, but donations if desired may be sent.....' or on the back of the service sheet.

We are able to accept donations by the doner sending us a cheque payable to the chosen charity.

We are also able to accept donations online for some selected charities through our website. This online facility, which also allows the doner to Gift Aid their donation, which in effect means the Charity can gain an extra 25 pence for every £1 donated.

After a period of time following the funeral, any donations sent direct to us will be forwarded to the charity and where possible we will provide you with the list of all the donors where known including the total amount that has been forwarded to the charity on your behalf.

Newspaper Notices

We shall be pleased to help you compile funeral notices and/or acknowledgements and arrange for them to be published in the newspapers of your choice.

Jewellery

Jewellery and personal effects may remain with the deceased or be collected as required. For your own peace of mind please confirm your wishes.



Flowers

We can order flowers on your behalf and arrange delivery to our address prior to the funeral service taking place.

Limousine And Vehicle Arrangements

Our limousines seat six adults comfortably. Child seats may need to be provided by the family.

Please let us know what vehicles you will require from us if you require transport to and from the location of the funeral service.

We provide a traditional Black hearse but there are other forms of funeral transport available, such as Horse drawn hearses and Motorcycle Hearses. All costs will be discussed with you prior to the funeral.

The Coffin

There are many types of coffin or casket available including, traditional Solid Wood, various Wood Veneers, Bamboo, Wicker, Cardboard and even bespoke coffins printed with a photographed design specific to the person. We would be happy to discuss your requirements and advise on the relevant costs

Service Sheets

If necessary, we are able to help with compiling and printing an Order of Service. This would include the sequence of events at the funeral and the words to the Hymns. It may also have a photograph of the deceased on the cover. We will be pleased to discuss your personal requirements.



Cremated Remains

It will be necessary to establish the requirements for disposal of the ashes after the funeral. The Crematorium or your local cemetery may provide a garden of remembrance where the ashes can be scattered, or they can be returned to the Funeral Director for collection by the family to be scattered at a favourite location.

Some local Cemeteries or Churchyards may have an area designated to inter the ashes in the ground, which can subsequently be marked by a memorial headstone or tablet.

We have our own Memorial Masonry Department and if desired we will be pleased to discuss your requirements subject to any cemetery or churchyard regulations. Please contact the office if you would like to receive our memorial brochure.



Cremation Tablets in a Churchyard

Urns And Containers For Cremated Remains

Subject to your requirements there are a variety of options available.

The crematorium will usually supply a simple container in which the ashes may remain until such time that they are scattered at the Crematorium or by the family elsewhere.

Alternatively we can supply a more attractive urn or a biodegradable scatter tube.

If the ashes are going to be interred in a local cemetery or churchyard, we would normally recommend that the ashes are contained in a wooden urn.



Wicker Urns



Wooden Urn



Scatter Tube



Memorial Masonry

We employ our own stonemasons and are members of the National Association of Memorial Masons.

We are able to supply and install new memorials and plaques which are available in a wide range of natural stone, marble, granite and slate. Renovation work and additional inscriptions to existing memorials are also undertaken.

Our brochure is available on request which contains a variety of different memorial designs and materials.

Your choice of memorial is by no means limited to those shown in our brochures. Our craftsmen can design and produce any memorial to your specific requirements and a diagram can be produced showing the overall effect before the work is commenced.

Churchyard or Cemetery regulations will almost certainly have restrictions on the type of material or size of memorial permitted. One of our experienced members of staff will be available to give you advice or guidance in selecting the right stone and inscription to comply with these regulations.



Funeral Costs and Standards of Practice

We offer a scale of charges and a range of services in order to accommodate the economic considerations and wishes of all our clients. Our price lists are available, and every attempt is made to render only fair charges. We will provide you with a written estimate for all our charges and disbursements. A deposit to cover the disbursements will be required prior to the funeral. The final invoice will be sent out 7-10 days after the funeral, unless requested sooner.

We do realise that there are sometimes unavoidable delays in the payment of funeral invoices, however we reserve the right to charge interest if the account remains unpaid after 30 days, unless otherwise agreed in writing.

Please note that the entire cost of our services and disbursements for an Essential Funeral (Direct Funeral) should be paid in full prior to the funeral.

A Solicitor and The Estate

If the services of a solicitor have not yet been employed and you feel it may be appropriate to do so in order to assist with the financial and legal arrangement. Some solicitors may offer initial short consultation, free of charge or at a minimal cost, before you decide to engage their services.

The solicitor will be able to contact the deceased's bank to enable funds to be released to settle the funeral account.

If a solicitor is not required to administer the estate, a friend or family member who has either been appointed Executor or Personal Representative, may also contact the bank in order to release the funds.



Financial Help

The Social Fund (Funeral Expenses Payments)

The Social Fund (part of the Department for Work and Pensions) may also be able to help if you or your partner is in receipt of Income Support or Jobseekers Allowance (Income-based) or Family Credit/Working Family Tax Credit or Housing Benefit or Council Tax Benefit or Disability Working Allowance/Disabled Persons Tax Credit. Applications should be made as soon as possible as there may be delays before an application for support is accepted to enable you to proceed with the funeral arrangements. It is also possible to apply for a Budgeting Loan from the Department for Works and Pensions if you are receipt of any of the above credits.

Social Fund Contact details

Budgeting Loan Enquiries -	0800 169 0140	www.gov.uk/budgeting-loans
Social Fund Enquiries -	0800 151 2012	www.gov.uk/funeral-payments

There are also additional benefits, applicable in certain circumstances; for example, if the deceased was a War Pensioner. Details of help can be obtained from your local Citizens Advice Bureau or Department for Works and Pensions.

Grants Related to Work or Past Employment

There are grant making charities you may be able to explore based on your past employment or the employment of the deceased. If you use the Turn2us internet search tool within the grant section, you can enter past employment details and you will be supplied with a list of charities that might be able to help you. Alternatively, you can call their helpline on 0808 802 2000. Charities will require evidence that you have tried the other options first and will only pay the funeral director directly.

What if I am unable to raise funds to pay for the Funeral?

If you are unable to raise funds to pay for the funeral, Funeral Safe may be able to assist. Funeral Safe are a specialist consumer credit company providing finance to families to cover part or all the costs of a funeral. The finance is paid directly to the funeral director after the funeral has taken place and the amount which is loaned will depend on the affordability of the family or friends responsible for arranging the funeral. Like all products finance has a cost, and Funeral Safe will charge interest on any amount which is borrowed. Please contact 0330 002 0875 or visit www.funeralsafe.co.uk for more information or to make an application.

Personal Support

Outside Family Help

Bereavement raises many difficult and emotional issues which may cause you concern. Fortunately there are many individuals and organisations outside the immediate family to offer support and comfort. These include Ministers of Religion and organisations including Cruse which offer sympathetic support to anyone experiencing bereavement. There are many others that may suit more specific needs and details are available at any Citizens Advice Bureau or Department for Work and Pensions.

SAIF Care (bereavement counselling)

Tel: 0800 917 7224

www.cruse.org.uk

Tel: 0808 808 1677

www.ageuk.org.uk

www.citizensadvice.org.uk

www.bereavementadvice.org

www.samaritans.org

Tel: 116 123

Registering a Bereavement

If someone you know has died, even if years ago, The Bereavement Register can help you reduce the amount of online mail sent to their address, stopping promotional mailings about products and services.

www.thebereavementregister.org.uk



Checklist of Things to Do

People to tell

- ☐ Car Insurance (*You are not legally insured to drive if your policy is in the deceased's name*)
- ☐ Social Services (*re. Services or Equipment*)
- ☐ Hospital and/or Family Doctor (*to cancel medical arrangements*)
- ☐ Employer and Professional Associations
- ☐ School, College or Employer (*if a young person's relative or friend has died*)
- ☐ Inland Revenue (*re. Tax on investments, self-employed earnings etc.*)
- ☐ Department for Work and Pensions (*re. direct payments into bank account etc.*)
- ☐ Local Government (*to cancel Housing/Council Tax benefits*)
- ☐ Local Housing Department (*if housing association occupier*)
- ☐ Gas, Electricity and Telephone Companies
- ☐ Post Office (*to redirect mail*)
- ☐ Credit Card Companies (*re. outstanding payments*)
- ☐ Bank and other accounts (*change of name*)
- ☐ Investments and Insurance Policies (*change of name*)

Items to return

(with a short note of explanation and date of death)

- ☐ All state benefit documents (*retain details of each document returned*)
- ☐ Passport (*address from Post Office*)
- ☐ Driving License (*address from Post Office*)
- ☐ Vehicle Registration Documents (*for change of ownership*)
- ☐ Car Insurance and T.V. License (*change of name or claim refunds*)
- ☐ Season Tickets and Club Membership Cards (*Claim refunds*)
- ☐ Library books and tickets
- ☐ National Insurance Papers
- ☐ NHS equipment

Some of the above may be done on your behalf by the Registration Service.

Please Note: Your financial circumstances may now have changed and you could be eligible for various state grants and allowances. Your local Citizens Advice Bureau will have details and be pleased to help you.

Golden Charter Funeral Plans from **LUXTON FUNERAL SERVICE**

Making sure everything goes to plan



Golden Charter
Funeral Plans 

The UK's largest independent funeral plan provider
yourfuneraldirectors.co.uk

A funeral plan leaves nothing to chance and provides **peace of mind** for you and those you care about.

We recommend funeral plans from Golden Charter, the UK's largest provider of plans to independent funeral directors like us. With a Golden Charter funeral plan you'll benefit from:

- **Fixing the cost** of our services at today's prices
- **Reassurance** for your family – no uncertainty or difficult decisions
- **Complete flexibility** to choose the funeral you want

Taking out a funeral plan is one of the most **thoughtful decisions** you could make.

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