VALOREN

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For the first funeral director meeting
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Funeral Director Brief

A quiet preparation for the first meeting with a funeral director — with the right questions to ask, a guide to work through David's wishes, and what does not need to be decided today

B-06 · BEREAVEMENT

"The funeral and the paperwork move on different clocks."

PREPARED FOR

Sarah Pemberton-Walsh

Following the death of David James Pemberton on 12 June 2026 · Hertford

A practical guide, not legal advice; it does not replace a solicitor.

CONTENTS

Before you call 1

Sarah — We are sorry. This document is not asking you to be ready. It exists only because the period after a death asks a household to make a small number of decisions at the worst possible time, and being a little prepared for the funeral director meeting can make that conversation easier.

You do not have to have the answers before you call. The funeral director will guide you through each choice. What this brief does is set out what to think through about David's wishes — so you arrive with a starting point rather than a blank page — and the few questions that are genuinely worth asking in the room.

> **You can take your time choosing a funeral director.**
>
> Most funeral directors have a 24-hour line, and you can call just to ask "what happens next?" without committing to anything. There is no obligation when you call. You do not have to choose on the first conversation. You are allowed to speak to more than one director, compare their Standardised Price Lists, and decide in your own time. The one thing that cannot wait is contacting a funeral director to arrange the collection of David — but even that call carries no obligation on anything else.

> **The Standardised Price List.**
>
> Competition and Markets Authority rules require every funeral director to provide this — a document showing their basic costs in a standardised format so you can compare like-for-like. Ask for it before any other conversation. It is free and carries no obligation.

What a funeral director handles for you 2

A good funeral director takes almost everything off your hands for the first week. Knowing this in advance makes the phone call easier — you are not calling to make decisions, you are calling to hand over a weight.

1

FD-01 · COLLECTION AND CARE OF DAVID

The funeral director collects David and takes responsibility for their care

This is usually the first thing that happens, and it can happen before any other decision is made. They will come to Hertford at a time that suits you. You do not need probate, a will, or any paperwork to ask them to collect David — just your name and address.

WHEN	NEED	COST
When you are ready to call	Your name, address	Discussed at meeting

2

FD-02 · REGISTRATION AND PAPERWORK

They advise on and coordinate the registration of the death

In England and Wales the death must be registered within 5 days — that is 5 calendar days, weekends and bank holidays included — once the medical examiner's office has confirmed registration can go ahead. *(GOV.UK, checked 24 September 2026)* For David that points to about 17 June 2026 — an early estimate, because the 5-day clock starts at the medical examiner's confirmation, not at the date of death. The funeral director will explain this process, advise you on when and how to book your appointment, and tell you what to bring. They will also receive the certificate from the registrar that allows the funeral to proceed (in England and Wales, the "green form"). You do not need to understand any of this before you call them.

WHEN	WHERE	COST
Within 5 days	**East Hertfordshire Register Office**	**£12.50 per death cert copy**

3

FD-03 · FUNERAL ARRANGEMENT AND VENUE

They co-ordinate the venue, officiant, order of service, and day itself

Once you have described the kind of funeral David would have wanted, the director makes most of the practical arrangements: contacting the crematorium or cemetery, engaging a celebrant or minister, advising on the order of service, arranging transport. You make the decisions; they carry them out.

TIMELINE	YOU DECIDE	THEY ARRANGE
Usually 7–14 days to arrange	**Service type and wishes**	**Everything else**

WHAT TO BRING TO THE FIRST MEETING — OR HAVE TO HAND WHEN YOU CALL

- [ ] The medical certificate of cause of death (issued by David's GP or the hospital). The funeral director can collect this on your behalf if you ask.
- [ ] David's full name, date of birth, and address. Nothing else is required to make the call.
- [ ] A general sense of David's wishes — burial or cremation, the kind of service — even if only approximate. Section 3 of this brief will help you work through them.
- [ ] Your own bank details, or a note of whether David had a funeral pre-payment plan (if you know). The director will explain the payment options — you do not need to bring a cheque on the first visit.
- [ ] A close friend or family member who can come with you, if you would like company for the conversation.

I

DAVID'S WISHES

Working through it together

A guide to the preferences worth thinking through before the meeting. These are prompts, not a record of what was decided — the final decisions rest with you as next of kin, and the funeral director will help you reach them.

Questions to think through before the meeting

3

You do not need firm answers to any of these before you call. The table below sets out the preferences a funeral director will usually ask about. Use the right-hand column to jot down whatever you already know — even something approximate or half-remembered is useful. Anything left blank is simply a question for the meeting, and the director will talk you through it at your own pace.

PREFERENCE	WHAT TO THINK ABOUT	YOUR NOTES
Disposal method	Burial or cremation — did David ever express a preference, even in passing? Your intake notes recorded: Cremation.	To confirm
Service type	Religious, civil, or humanist — and how formal or personal the tone should be.	To confirm
Venue preference	A specific crematorium or cemetery, or no strong preference. The funeral director will propose options near Hertford if nothing is fixed.	To confirm
Officiant	A minister, celebrant, or humanist officiant — and whether a particular person was ever mentioned.	To confirm
Music	Any pieces, hymns, or songs that meant something to David — nothing needs deciding today.	To confirm
Ashes	If cremation is chosen, where the ashes might go. This can usually be decided well after the funeral itself.	To confirm
Wake / reception	At home, a venue, or nothing at all — and roughly how many people might attend.	To confirm
Pre-payment plan	Whether David held a pre-paid funeral plan. Check important documents and any post from funeral plan providers. Your intake notes recorded: A prepaid plan or funds are in place. Section 6 covers how to fund the funeral without one.	To confirm
Special requests	Any other wish you know David would have wanted — a particular reading, a colour, a keepsake — that doesn't fit the categories above.	Open

These are prompts, not legal instructions.

A deceased person's funeral wishes are not legally binding in England and Wales, whether they were written down or not. The decision rests with the next of kin. The funeral director will treat any wishes you can share with care, and so will you. Where you have a clear steer, it is a gift. Where you don't, the choice is yours, taken at your own pace.

Questions worth asking in the meeting 4

These four questions have a practical reason behind each of them. They are not things to memorise — take this brief into the room and read from it if that helps.

1

FQ-01 · THE STANDARDISED PRICE LIST

"Could I see your Standardised Price List?"

Every funeral director is required by the Competition and Markets Authority to provide this document. It shows their costs in a standardised format so you can compare like-for-like if you choose to speak to more than one director. A good funeral director will offer it without being asked. It carries no obligation.

WHEN	REQUIRED BY	COST
Ask first	**CMA (2021)**	**No cost**

2

FQ-02 · ESTATE FUNDING

"Can the funeral be paid from David's bank account?"

Under the UK Finance Banking Protocol, most banks will release funds directly from a deceased person's frozen sole account to a funeral director — on receipt of the funeral invoice and a **death certificate**. Probate is not required first. This is the single most useful thing many households are not aware of: the funeral does not need to be funded from your own savings if David had funds in their own name. Ask the funeral director whether they have used this route before, and whether they can make the approach to the bank on your behalf.

ROUTE	NEEDS	PROBATE?
Funeral director → David's bank	**Invoice + death certificate**	**Not required for this**

3

FQ-03 · DAVID'S WISHES

"Here is what we know about David's wishes so far — can you advise on the rest?"

Bring the table from Section 3 into the room. Sharing whatever you have — even partial or approximate — gives the director a starting point and signals that you are not starting from zero. A good director will ask follow-up questions about the music, the celebrant, and what personal elements you would like, and will help you fill in whatever is still blank.

BRING	BLANK FIELDS	DIRECTOR'S ROLE
The Section 3 table	Entirely normal	Helps you decide

4

FQ-04 · DEATH CERTIFICATE COPIES

"How many copies of the death certificate should I order at registration?"

Each institution — the bank, any pension provider, insurers, HMRC — typically requires a certified copy of the **death certificate**. Ordering additional copies at registration costs **£12.50** each. Ordering them later, once institutions have started making requests, is slower. The funeral director will know how many copies estates of a typical complexity need. The answer is usually 8 to 10 — order on the generous side.

WHEN	COST EACH	USUAL NUMBER
At registration appointment	£12.50 at registration	8–10 copies

What you do not have to decide today 5

A good funeral director will offer options. You are not required to agree to any of them in the first meeting. The list below is what other families have found helpful to hear in advance — not because a funeral director will necessarily pressure you, but because grief makes it harder to say no, and knowing what is optional before the conversation makes saying "not today" much easier.

You do not need to choose today:

An elaborate coffin or casket. A second or third limousine. Embalming (sometimes called "hygienic treatment" or "presentation") — this is not required for a funeral within a typical timeframe and is a personal choice. A printed order of service for every attendee. Elaborate or fresh flower arrangements. A venue hire for the wake — gathering at home is entirely acceptable if that suits the family better. Memorial cards, printed thank-you cards, or online memorial page subscriptions. A webcasting service (often presented as considerate for absent family — it is; it is also an optional add-on).

None of the above are required. Choosing simpler options is not "lesser." It is a choice about what matters, and it is yours to make.

On the coffin.

The funeral director's default presentation will often be a mid-range or premium coffin. Plain wood coffins are entirely standard, dignified, and available at every director. Asking "what is your simplest coffin?" is a reasonable, normal question.

Funding the funeral without using your savings 6

There are three main ways to fund a funeral. The first is the most important thing many families are not told about.

1

FF-01 · ESTATE ACCOUNT (THE PREFERRED ROUTE)

David's bank can pay the funeral director directly — before probate

Most UK banks will release funds from a frozen sole account directly to a funeral director on presentation of the funeral invoice and a **death certificate**. This is the UK Finance Banking Protocol — a voluntary agreement most major banks have adopted. Probate is not required for this, and your own savings are not used. Ask the funeral director to make this request to the bank on your behalf once the invoice is issued. Banks release funds for reasonable funeral costs, subject to the available balance in the account — there is no universal cap, though individual banks set their own limits.

PROBATE NEEDED?	TYPICAL THRESHOLD	WHO TO ASK
No	**No universal cap — subject to balance**	**Funeral director → bank**

2

FF-02 · PRE-PAID FUNERAL PLAN

Check whether David had a pre-paid plan — it may cover everything

If David held a pre-paid funeral plan, it may cover the cost of the funeral in full — or a significant part of it. Check their important documents, financial records, and any correspondence from funeral plan providers (the major ones are Golden Charter, Dignity, and Safe Hands). The funeral director can also check if David's name appears in their records. Not finding a plan number among the paperwork does not mean one does not exist — it is worth asking the director to check.

WHERE TO LOOK	REGULATORS SINCE 2022	IF A PLAN FOUND
Important documents, post	**FCA-regulated**	**Tell the director first**

FF-03 · IF NEITHER ROUTE IS AVAILABLE

3

Social Fund Funeral Expenses Payment — if you are receiving certain benefits

If you are receiving Universal Credit, Income Support, Pension Credit, or certain other means-tested benefits, you may be eligible for a Funeral Expenses Payment from the DWP's Social Fund. This does not cover the full cost of a funeral, but it can contribute toward some of the costs. Apply via GOV.UK or by calling 0800 151 2012. The claim must be made **within 6 months** of the funeral.

ELIGIBILITY	APPLY AT	DEADLINE
Means-tested benefits	**GOV.UK / 0800 151 2012**	**6 months from funeral**

After the meeting — what comes next

7

The funeral director will advise on timing. Most of the week-one steps follow naturally from the registration appointment. None of the longer-running matters — the bank, probate, pensions, the house — need attention until after the funeral. They can wait properly.

WHEN ABLE

Collect the medical certificate of cause of death

Issued by David's GP or the hospital. The funeral director can collect it on your behalf — ask them to. It is needed to register the death.

WITHIN 5 DAYS

Register the death at East Hertfordshire Register Office

Book by phone first. Take the medical certificate, and David's NHS card and birth certificate if available (not essential). Order 8–10 copies of the **death certificate**. The registrar will give you the certificate the funeral director needs (the "green form") and a reference for Tell Us Once. For David that points to about 17 June 2026 — an early estimate.

AT REGISTRATION

Ask about Tell Us Once

The registrar will offer Tell Us Once — a single service that notifies HMRC, DWP, Passport Office, DVLA, local council, and several others in one step. It takes 20 minutes and is free. It is one of the most useful things you can do in the first week.

AFTER THE FUNERAL

The estate and financial matters — in week two, when you are ready

The will, the bank, pensions, insurers, probate — these all wait until after the funeral. There is no urgency on any of them in the first week. The funeral director will let you know if anything is time-sensitive.

The direct debit note — when you do notify David's bank (week two or later).

Before you notify the bank of David's sole account, spend 30 minutes listing the direct debits running from it — utilities, insurance, any subscriptions. When a sole account is frozen, those direct debits stop. Identifying them first means you can re-establish the essential ones from your own account so nothing lapses. This is the single most useful thing to know before you make that call — but it is a week-two task, not this week.

SUPPORT · PEOPLE TO CALL IF YOU NEED TO TALK

CRUSE BEREAVEMENT	0808 808 1677 — Monday, Wednesday, Thursday and Friday 9.30am–5pm; Tuesday 1pm–8pm; closed at weekends. Trained bereavement volunteers. Free and confidential. cruse.org.uk
SAMARITANS	116 123 — available 24 hours, **365 days**. For anyone in emotional distress at any time. Free to call from any phone.
YOUR GP	Your GP can help with sleep, anxiety, or grief that feels physically overwhelming. Bereavement is a recognised reason to request an appointment — most surgeries can offer a same-week slot if you say it is for bereavement.
CITIZENS ADVICE	0800 144 8848 in England, 0800 702 2020 in Wales — for practical questions about estate, benefits, or financial support. citizensadvice.org.uk

On asking for help.

The people who offered help in the first week meant it. Saying yes — to a meal, a call made on your behalf, company at the registration appointment — makes a real difference. There is no obligation to do this week by yourself.

POWERED BY VALOREN

Prepared 24 September 2026 as document II of the Executor's First Hour pack, created and reviewed by Valoren. A practical guide, not legal advice; it does not replace a solicitor. Use the official routes: GOV.UK, HMCTS, HMRC, or a solicitor for legal or probate matters.

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