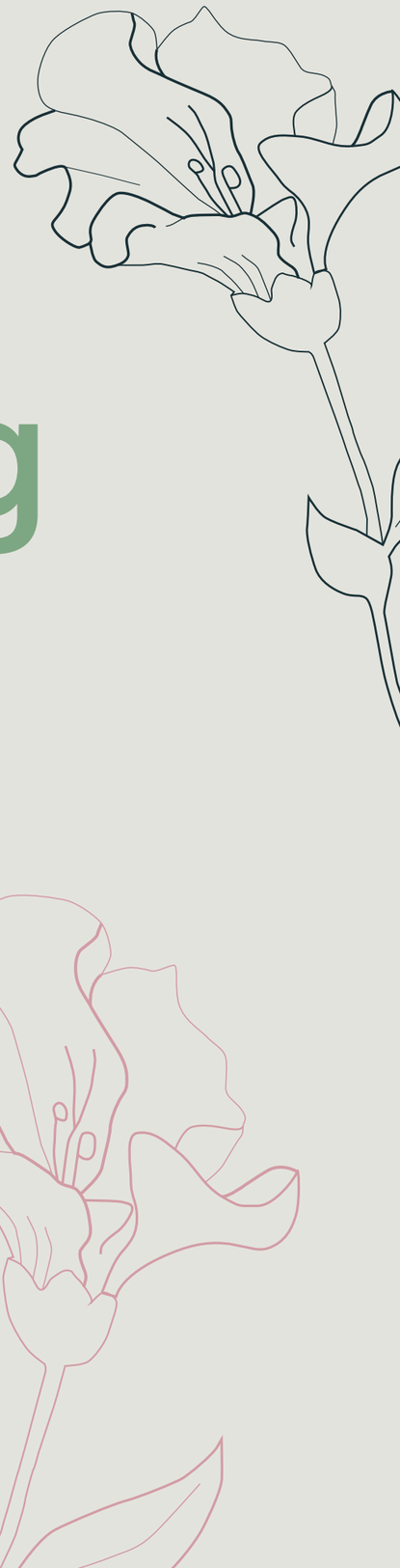




Arranging a funeral

All the ***help*** you need

Information within the brochure is correct at the time of printing. May 2026.

Central Co-op

Central Co-op

Arranging the funeral

Your choices are personal, and whether you know exactly what you want or you would like some support, we'll guide you through everything. Your funeral arranger will talk with you about:

- The person who's died
- Your wishes and any wishes they shared
- What matters most to you and your family

We'll help you create a funeral that feels meaningful and right for you, and for them.



Honouring a will and managing the estate

When someone dies, their estate (property, money and belongings) needs to be sorted. Around half of estates need probate, which can take time.

Our support team will call to see if you'd like advice. This is a free service where we'll ask a couple of questions to understand if probate may be needed. If you need more help, we can arrange a conversation with our trusted probate partner Co-op Legal Services at a time that suits you.



Funeral plans

If there's a funeral plan you want to redeem, please let us know and we will contact our Funeral Plan Redemptions team on your behalf so they can send us the details.

The coroner and their role

The coroner decides whether a death needs to be investigated. This happens when a medical examiner can't confirm the cause of death and feels the coroner needs to look into it.

A death may be referred to the coroner if:

- The cause of death isn't known
- The death was sudden, unexplained, violent or unnatural
- A Medical Certificate of Cause of Death can't be issued
- The person died during surgery or before waking from anaesthetic
- The death may be linked to industrial disease or poisoning

If the coroner later decides the cause of death is clear, the medical examiner will issue the Medical Certificate of Cause of Death, and you'll have 5 days to register the death.

Postmortem

The coroner may decide that a postmortem examination is needed to find out how the person died. You can't object, but you can ask to be told when and where it will take place.

After the postmortem

If no inquest is needed, the coroner will send the cause of death to the registrar and issue the forms needed.

If an inquest is needed

The coroner will want to hold an inquest if the cause of death is still unknown or if the person died a violent or an unnatural death, or if they died in prison or in police custody.

You can't register the death until the inquest is complete, but you can request an interim death certificate to help with probate or notifying organisations.





Paying for the funeral

We don't ask you for a deposit, but we do need to take payment for all third-party costs (disbursements) within two working days of you signing the arrangement form. These can include the cost of celebrants, ministers, crematoria or churches.

We'll send your invoice with the final costs 5 working days after you sign the arrangement form. You can add extra items later, but these must be paid for when ordered. The full invoice must be paid within 7 days of the funeral.

You can pay:

- By cash - In person at the funeral home
- By bank transfer
- At a bank or post office
- By cheque
- By Visa/Mastercard

Funeral costs can usually be paid from the estate before probate is granted as long as there are enough funds.

Costs

We'll keep you updated on costs throughout the arrangement when planning the funeral. If you have a budget, please tell us and we'll tailor the funeral service to match the amount you'd like to spend.

A full price list is available in our funeral homes and on our website.

Burial or cremation

The choice between a burial or cremation is a very personal one and the person who's died may have shared their wishes. If the choice is yours to make, we'll chat about the options that are available to you.

Burial
- Can take place in a cemetery, churchyard, or natural/woodland burial ground.
- Can include a service or be held without one
- We'll help you choose and arrange the plot

Cremation
- Can take place at your chosen crematorium
- Unattended cremations take place at our Bretby crematorium
- You can have a service at the crematorium or at another venue beforehand

We also offer a virtual memorial service – a video tribute designed for families who have chosen an unattended cremation. It offers a way to watch your loved one's final journey, with real committal footage at a time that's right for you.

Choosing a coffin or casket
We have lots of beautiful coffins and caskets for you to choose from including:

- Natural options
- Coffins you can personalise
- Traditional handcrafted wooden coffins

Your arranger will guide you through the choices in our coffin brochure.



Spending time with the person who has died
If you would find it comforting to spend time with the person who's died, you can visit them in our private visiting rooms or have them at home before the funeral. You can:

- Bring personal items
- Play music
- Ask us to add their favourite scent to the room before you arrive

We'll support any cultural or faith traditions.

Preparing the person who's died
We'll help you to decide how you would like us to care for the person who's died in the days leading up to the funeral. We can:

- Dress them in a simple gown or their own clothes - A gown will be provided. If you'd like them to wear their own clothing, please provide to the funeral advisor within an agreed time. If this is not met, then a gown will be used.
- Include jewellery or personal items
- Style their hair or makeup as they liked it

Embalming
Embalming is the preservation of a body from deterioration through injection of a chemical embalming fluid. It slows natural changes and can help if there's a longer wait before the funeral. You don't have to choose embalming to spend time with your loved one — we'll explain what to expect and guide you through it. Please note embalming isn't allowed if you choose a natural burial ground.



The service

The service can be exactly as you'd like it to be, and there are no rules on what they have to include.

We're here for everyone in our community, and we've experience in arranging funerals for all faiths and cultures, so we can help you follow traditions or combine them to make something just right for you.

Non-religious funerals can be led by celebrants, or friends and family if you'd rather. We can recommend celebrants and book them on your behalf.

Venue for the funeral
Funerals can take place wherever you'd like. You may wish to choose a venue that has a special meaning or feels comforting. Other venues may reflect the person's values. You could choose:

- A church
- Crematorium
- Hotel
- Woodland
- Family home

We'll check availability and make the arrangements for you.

Music:
Music can make the service feel comforting, familiar, and beautifully personal. You can choose anything that feels right - hymns, classical, pop or something personal.



Readings:
These could be a favourite author, poet or words that have a special meaning to you or the person who's died. We can share popular readings if you'd like ideas.

The Eulogy:
This is an opportunity for you, family and friends, to pay tribute to your person; sharing special stories and memories from their life.

You may want to add humour; people find comfort in remembering the good times and it can help relax people.

You can write and deliver the eulogy yourself, ask someone else, or ask us for help.

Flowers:
Our talented florists can help you choose floral designs and colours that reflect the person's life and personality. Let us know if you have a budget in mind and we'll work with you to create something special. Our floral brochure showcases some wonderful arrangements.

Transport:
We can arrange a variety of different modes of transport for the funeral including:
- Traditional hearses and limousines
- Motorbike hearses
- Bicycle hearses

Some people prefer something more personal such as:
- Land Rovers
- Buses
- Tractors
- Or you can use your own vehicle

Other personal elements:
There are many small and beautiful ways that you can make the funeral personal. These can include:
- Memory cards
- Photo displays
- Asking people to wear a favourite colour
- Orders of service

Letting people know

We can create an online tribute page where you can:

- Share funeral details
- Collect donations
- Add photos and messages

This can help you, and the people around you, remember and celebrate their life.







After the funeral

We'll call you a few days after the funeral to check how you're doing and offer any additional support you may need. There's lots of ways to remember someone and we'll be here to help when you're ready.

If they are cremated

You can choose to:

- Scatter the ashes in a special place or at the crematorium
- Keep them at home in an urn. Some people choose to keep them at home until they're ready to scatter them
- Bury them, perhaps with another family member who's died
- Using a bio-urn to grow a tree using the ashes of a loved one
- Have some of the ashes turned into jewellery or added to keepsakes
- Turn their clothing into a teddy bear

We'll help you with whatever you choose. You can look at our Ways to remember brochure or visit our memorialisation website **www.memorialisationgifts.co.uk**

If they are buried

We can guide you through choosing a headstone or memorial and arrange this with our experienced stone masons. Whether you're choosing a classic headstone or something more detailed, we'll talk you through our masonry brochure that showcases the design possibilities, what to consider and the process.

Grief support

Our support doesn’t end with the funeral. We’re here for you whenever you need us.

We offer:

- Regular grief support groups and coffee mornings where you can meet in a safe space with people in a similar situation. You can come together to talk, remember and keep the memories alive over a cuppa and a biscuit.
- Online support through GriefChat where you can chat directly to a specially trained grief counsellor who are experienced in supporting grieving people.
- Annual remembrance tributes (Mother’s Day, Father’s Day, Babyloss Awareness Week, Christmas) You can share a photo of your loved one, and we’ll include it in our online tribute.

We’re here to support you during this difficult time and we’re very sorry for your loss.

We’re here to help you through every step of arranging the funeral and to help you create something that feels right for you, your family, and the person who’s died.

Whether you’d like a traditional service, a relaxed celebration of life, or something more environmentally friendly, we’ll help make it happen.





By your side

We’re here for you now and in the future. If you need anything, please ask.

- Website: **www.centralcoop.co.uk/funeral**
- 24hour helpline: **01543 421303**
- Funeral Plans Redemptions team: **01543 421305**
- GriefChat (support even if the bereavement isn’t recent): **www.centralcoop.co.uk/griefchat**

Other useful contacts

- Help with funeral costs: **www.gov.uk/funeral-payments**
- National Association of Funeral Directors: **0121 711 1636 / www.nafd.org.uk**
- Support with closing accounts: **www.lifeledger.com**