

Funeralcare

How to arrange a funeral

A step-by-step guide



How we can help

We know how difficult and disorienting it can be when someone you love dies, especially if you're also organising the funeral. We're here to help.

This booklet takes you step-by-step through all the different things you'll need to think about, decide and do. It goes from what to do when someone dies, through the ceremony, and on to what happens after the funeral.

The funeral can be exactly the way you want it. Funerals are all different: simple or grand, religious or not. You want the funeral to feel right and to be fitting both for the person you've lost and for the ones who are left behind.

That could be as straightforward as choosing a favourite song, hymn or reading for the ceremony. Or it could mean having a theme that runs through all the arrangements, like using a team's colours, or including reminders of something the person loved.

We'll guide you through the options and how much everything costs. We'll explain everything, at every step. If you ever have any questions, you can call us any day of the week (including weekends) at any time, day or night.

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How to contact us

To find your local funeral home and its phone number please visit our website:

www.coop.co.uk/funeralcare

Or call one of our support team anytime on:

0800 088 4883

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(Use this page as a tick list of organisations that may need to be informed. Can be removed).

What to do when someone dies

When someone dies, contact us straight away and we can guide you through the next steps.

Whether someone dies at home, in a nursing home or in hospital, you'll need to arrange for a doctor to fill in a Medical Certificate of Cause of Death.

If the death is sudden

Things are a bit different if the death is unexpected. The emergency doctor or the police will call in a specialist to find out exactly why and how the person died. In England, Wales and Northern Ireland, that's the Coroner. In Scotland, the Procurator Fiscal does that job.

Contact us as soon as you can. We can explain what's happening and keep in touch with the Coroner or Procurator Fiscal for you.

Abroad, or away from home

If the person needs to be brought back to the UK from anywhere else in the world, or brought home from a different part of the UK, then you can get in touch with us straight away. We can help with all the practicalities, like arranging transport.

If they've already paid for the funeral

If you think the person might have bought one of our funeral plans, let us know and we can check for you.

It would help us if you could bring the person's funeral plan summary or reference number, if you have it, but don't worry it's not essential.

When you get in touch with one of our funeral homes, we'll arrange a time to come and visit you, or for you to visit us, whichever suits you best. If you prefer, we can come to meet you somewhere else, like a friend's house or a solicitor's office.

In that conversation, we'll talk about your options and we'll ask you where you'd like the person who has died to rest before the funeral.

Where will they rest before the funeral?

We recommend letting us take care of your loved one. We'll prepare them for the funeral and keep them safe, either at our funeral home or in a specialist mortuary. Whilst with us, your loved one will be treated with the utmost respect and care. If you'd like, we can bring them to your home immediately before the funeral. Or you can sometimes choose for them to stay in your own home, if it's appropriate to do so.

What we'll need to know

- The person's full name, address and age.
- Where they are resting now.
- The name and contact details of their doctor.
- Whether you have a death certificate yet.



How to register the death

Registering the death will give you the documents you need for the funeral, though we can start making arrangements and giving you advice before that.

Who registers the death

The person who registers the death is usually a relative of the person who has died. If no relatives are available, then the death can be registered by:

- Anyone who was there when the person died.
- Someone who lives in the place where the person died.
- The person who's taking responsibility for arranging the funeral.

The person who registers the death will need to visit the local Registrar, which might mean making an appointment. There are contact details at the back of this brochure, and we can accompany you if you'd like.

What you'll need to give to the Registrar

The Registrar will need to know some things about the person who has died.

- Their full name.
- Their place and date of birth.
- Their home address.
- The date of death, and where it happened.
- Their occupation.
- If they had a pension or an allowance from public funds.
- If they were married. (If they were, the Registrar will need to know their living spouse's date of birth).

The Registrar will also need to see their:

- Medical Certificate of Cause of Death.
- National Health Service medical card (if you have it).
- Birth Certificate.
- Marriage Certificate (if they were married).

What the Registrar will do

They'll issue a green certificate for burial or cremation, or in Scotland, a white certificate of registration of death. We'll need to see these documents. Additional certified copies of the entry of death can be obtained from the Registrar for a small charge (these may be needed for legal or financial purposes).

Registering a death might work a bit differently if the Coroner or the Procurator Fiscal is looking into the death. If that happens, we can talk to you about it and give you advice.

Arranging the funeral

We'll guide you through all the steps and choices you have.

We're experienced in arranging funerals for all, regardless of religion, faith or culture.

One person, our client, needs to take on legal responsibility for the funeral, and will also need to make sure the funeral is paid for. If you're that person, you'll need to give us instructions for the funeral and make the decisions.

We'll also take care of all the practicalities, including sorting out dates and times with whoever takes the service (whether that's a priest, minister, celebrant or someone else) and making arrangements with the crematorium or cemetery. We'll help you with the documents you need to fill in.

Once the decisions have been made, we'll give you a clear summary of exactly what we've agreed to do, with a detailed estimate of how much it will all cost.

The first things to think about

We'll help you to decide what sort of funeral it will be. Here are some things to consider:

- Will it be a burial or a cremation?
- Where will the funeral take place - a church, a crematorium, a cemetery chapel, beside the grave, or somewhere else?
- Would you like a minister or civil celebrant to be there?
- Will the funeral be religious or non-religious?

Non-religious funerals can be conducted by a Humanist, civil celebrant, or by family and friends. They tend to focus on the person's life, personality, and their relationships with other people.



Burial or cremation?

The choice between burial and cremation may be influenced by many factors such as religion, the wishes of the person who has died or family tradition.

Burial

People are usually buried in a churchyard or cemetery, and you can choose between using an existing grave or buying a new one.

Existing graves

If there's already a grave (lair in Scotland) you'd like to use, we'll need to see all the documents and deeds you have for it. Don't worry if you can't find the paperwork – we can help. Then we'll need to check that there's space in the grave for this burial.

New graves

When you buy a new grave, you might want to consider buying or reserving another grave near to it for a loved one.

Fees

There are often charges for buying new graves, opening graves and replacing headstones.

These charges vary by area but we'll tell you exactly how much as soon as we have all the details.

Other kinds of burial

There are other options too, including burial in vaults, at sea or in woodlands. At woodland burial grounds, instead of using headstones, people may be commemorated by planting trees or putting up a simple wooden cross or bronze plaque.

Cremation

A full service or a shorter committal?

Most crematoria have chapels. You can either hold the full service there, or just have a short committal at the crematorium after having the main service somewhere else.

Broadcasting or recording the service

Some crematoria and woodland burial grounds have cameras, so that people who can't be at the service can watch it on the internet or on a DVD.

There are passwords, so people can only watch if you invite them. We can advise if this is available locally.

Remembrance choices for burial

We can help you choose a headstone memorial and tell you about the rules at your local cemetery.

A memorial provides us with a focus for our personal memories – a place to visit, lay flowers and reflect on happy times.

We have a large range of memorials. Our experienced craftsmen design and prepare memorials ensuring the highest quality in their finished work. There's a separate brochure, which you can use to choose a memorial with family and friends.

If you'd like something that isn't in the brochure, let us know. We can ask our masons if they can produce it for you.

Here are some of the things to think about when choosing a headstone memorial:

- Type of stone – e.g. granite or marble
- Colour
- Shape
- Lettering – e.g. style and colour
- Words
- Whether you want a photo plaque or any designs on it

If you already have a headstone memorial

Our masons can add new inscriptions to a memorial, and they can renew the lettering that's already there. We can also get the memorial cleaned, please ask us for further information about these services.



Remembrance choices for cremation

Deciding what to do with the ashes is a very important decision, so take your time.

We understand how important choosing a final resting place for the ashes is. Time needs to be taken to reflect on the choices available and we can guide you through our Memories range of ashes caskets, urns and keepsakes to help you make the right decision. We're here to help and guide you and will explain all of the options you have.

We can look after the ashes for up to three months, so you don't need to decide straight away. Some crematoria can also look after the ashes for a while.

Scattering the ashes

You may prefer to have the ashes scattered at the crematorium, or scatter them at a place that had special meaning for your loved one.

Some popular options are:

- The garden of remembrance at the crematorium
- A grave (permission normally required)
- A place with happy memories
- A place of natural beauty
- At sea
- In your garden

Burying the ashes

Perhaps you would like to have the ashes buried. You may also want to arrange a gathering of family and friends to say farewell.

Burying the ashes, usually in a casket or urn, means you have a place you could visit, and you could put up a memorial.

You may be able to bury ashes:

- In the garden of remembrance at the crematorium
- In a churchyard
- In a grave
- At a woodland burial ground
- In your garden

We can tell you whether you'll need permission for the places you're considering for scattering or burying the ashes. You'll need to show the certificate of cremation and we'd be happy to help you to arrange everything.

Keeping the ashes

People often choose to keep the ashes at home in a specially designed urn or casket, perhaps so that they can be scattered or buried with the ashes of someone else, or just kept close to family. Or you could have part of the ashes incorporated in a piece of jewellery, like a locket or keepsake.



Personalising the funeral

Over the next few pages, we'll give you an idea of some of the different ways we can help you personalise the funeral.



Choosing the coffin

Deciding on a coffin can be difficult when you're grieving. Our trained and experienced colleagues will guide you with sensitivity and help you make your choice. We'll explain all the options and answer your questions.

We supply a wide range of coffins and caskets. As well as traditional wooden ones, we have wool, cardboard and personalised picture coffins where you can choose a particular image, scene or photograph to be printed on to the coffin. Our woven coffins include Willow, Bamboo, Water Hyacinth and Banana Leaf. You can also decorate the coffin with flowers or flags.

While we're looking after your loved one, you're welcome to put any personal or sentimental items in the coffin; people often like to put in photographs, letters or keepsakes. Crematoria won't allow certain items, but we will talk to you about that.

Carrying the coffin

We can arrange for our bearers to carry the coffin. Or you might prefer to have relatives or friends carry the coffin.

Dressing

We can dress your loved one in their own clothes, this could be a favourite item or outfit, like a football shirt, a uniform or a wedding dress.

Crematoria won't allow certain items but we will talk to you about that. We also have gowns which you might find a good alternative.

Visiting

We have private chapels of rest, if you'd like to visit. Some people find this comforting, but some people prefer not to view the person at rest. If you'd like, you can put photographs or mementos in the chapel of rest or leave items with us and we'll place in the coffin for you.

The procession

The cortege (the traditional funeral procession) takes your loved one to the place where the service will be. Some mourners prefer to go straight to the service, but some like to be part of the procession, or to follow it in their own cars.

You can choose where it begins (often the funeral home or the person's house) and which route it takes. If you'd like, it can take a particular route or go past a special place.

Choosing the hearse

You don't have to choose a traditional black hearse, you may prefer a horse drawn or a motorbike hearse instead. There are also lots of other ways to make the hearse individual. We've used Land Rovers, lorries, buses, tandem bikes and even a milk float.

Here are some things for you to think about:

- Will you want a second hearse to carry the flowers?
- How many limousines will you need?
- Will you need wheelchair access?

The law says that children younger than 12 have to go in the back of the limousine and use a child seat or booster cushion. We'll talk to you about this.

Mourners' clothes

Some people ask mourners not to wear black, or even ask them to wear bright colours instead. If you would like us to wear bright ties for instance on the funeral to match a colour or theme, we can do this for you.

If you don't mention it, most mourners tend to wear smart dark clothes.



Music

For the service, you could play favourite songs on a CD. Others prefer traditional organ music, which could be live or recorded. You might like to have a different sort of musician playing at the service such as a piper. There might be restrictions on this in some places, we'll let you know about these.

Eulogies

A eulogy is a few words about the person who has died, said at the service. Some people like to write a short speech, others prefer to read a favourite poem or piece of writing.

Eulogies usually last a few minutes and try to say something about what made the person special or what was special to them. We've got a guide to help you plan a eulogy. You'll find it on our website, just go to www.coop.co.uk/funeralcare

Service stationery

Funeral stationery includes things like orders of service, attendance cards and condolence books. It's a good way to personalise the funeral, by adding photographs, pictures, messages, readings, hymns or poems. If you'd like us to, we can help you with how it looks and with the words, so it's all just right.

There are also memorial cards and bookmarks which can also be given out at the funeral or after the funeral as a keepsake.

Donations

If you'd prefer, you can ask people not to send flowers and instead give a donation to a charity or other organisation. Our Online Memorial service can help people to do this and uses Just Giving to handle donations to any of the 13,000 charities registered in the UK. Or we can help with a donation collection at the end of the service.



Death notices in newspapers (commonly called obituaries)

You can choose to have an obituary notice in a local or national newspaper. This publicly announces the death and lets people know about the funeral arrangements. You can also include some words about the person who's died, or a poem. We can help you to create and design the notice.

An Online Memorial helping people share memories

Our Online Memorial service is a private website, in memory of the person who has died, where you and others can share photographs, videos and stories, as well as the obituary notice and messages of condolence.

It can also be used as a way to tell family and friends about the arrangements for the funeral.

Nothing appears on this Online Memorial site without your approval (apart from condolences). You can also turn some of the stories and photos from it into a memorial book, to help keep the memory going.

Keepsakes

It can be comforting to have something to help remind you of the person you've lost. We can arrange for the fingerprint to be captured on a piece of jewellery such as a necklace, bracelet or keyring in solid hallmarked silver, 9 carat gold or rose gold.

We'll talk to you about these keepsakes when we're going through the funeral arrangements.



The reception after the service

After the service, family and friends may have something to eat and drink in a place nearby – a pub, a hotel or someone's house.

It's good to think about:

- The number of people there might be
- Where you'll go
- What you'd like to eat and drink
- Who'll do the catering

We can help you with the decisions and we can usually make the arrangements for you.

Flowers

We understand the important role flowers can play in helping to say goodbye.

We've got a separate brochure for all the different types of flowers you can choose from, or you can see them all on our website.

We can work with the florist to create any design that you choose, so that the flowers really say something about your loved one.

This might be as personal as an arrangement that spells out 'MUM' or 'DAD' or something simple which has a special meaning for you.

We can use flowers to create tributes which represent hobbies or interests which the person loved; we've created animals, cricket bats, cars and even musical instruments out of flowers. Come and talk to us, we'll be able to discuss your ideas and offer advice.

You can also order flowers on our website for a funeral or sympathy flowers for the bereaved.

After the funeral, we can save the cards that came with all the flowers, and deliver them to you.

We can, if you wish, pass on the flowers to places that would be glad to receive them such as hospitals and nursing homes.



How much will it cost?

Every funeral we arrange is unique and it's the choices that you make that will determine the final cost of the funeral.

We'll guide you through the funeral choices available and give you a clear, written estimate of how much the funeral will cost based on the arrangements you've chosen.

Services that we provide

These are the things that make up the cost of the funeral:

- ✓ Funeral Director services to cover all aspects of the funeral arrangement. This includes personal supervision of all the arrangements before, during and after the service, liaison with third parties, such as clergy, crematorium, cemetery and florists, use of the funeral home facilities, preparing and attending to all essential documentation and provision of all necessary funeral personnel to provide a dignified and personal service.
- ✓ Caring for the deceased, bringing the person into our care, preparation and presentation of the deceased, embalming (if chosen).
- ✓ Provision of a hearse and all necessary personnel.
- ✓ The coffin or casket which will be fully lined and fitted.
- ✓ Extras like limousines and flowers.

Additional costs for services provided by others

These are often referred to as third party charges or disbursements, and we do ask for payment for these when you arrange the funeral.

These can include for instance:

Burial:

- ✓ Minister or Officiant's fee
- ✓ Burial or interment fee
- ✓ Gravedigger fees

Cremation:

- ✓ Cremation fees at a local crematorium
- ✓ Minister or Officiant's fee
- ✓ Fees for cremation documents

If it's getting too expensive

We know that money can be difficult at this time. We can always look for changes we can make to the arrangements that you've selected to help to tailor costs.

If you don't think you have the money to pay for the funeral, please let us know as soon as possible.

You might be able to claim money for the funeral from the Social Fund. We can advise you how to make a claim.



Our Funeral Choices

We understand that some families may wish to keep things simple or just keep the cost down which is why we also offer a Simple Funeral.

Our Simple Funeral provides a lower cost funeral option with the comfort of knowing that quality isn't compromised, as we guarantee to provide our usual outstanding levels of care and standards for your loved one.

When comparing other 'simple package' funerals, please be sure of exactly what they include as they're not all the same. We proudly assure you that we will not compromise our quality of service in any way.

We understand that while you may want to keep a funeral simple, there may be some traditions or beliefs that you'd like to follow. We can help you with these.

The Traditional and Classic Funeral enables you to add or remove items to tailor your requirements for instance a choice of coffin and the use of limousines if required.

Whichever funeral choice our experienced colleagues will be happy to talk through your needs and help you decide on the options that best suit you. We'll then be able to confirm any additional costs that may be incurred.

We take the issue of funeral affordability very seriously and recognise that funerals can be expensive. In 2016 we signed up to the Fair Funerals pledge. Fair Funerals campaign to help people find a funeral within their means, because it can be difficult to find clear, comparable information about what things cost. Without knowing what their options are, people could end up buying funerals they can't afford.

The pledge is all about being transparent with our prices, including third party costs, and having open conversations with families about money and affordable options.

How to pay for the funeral

You'll need to pay for the disbursements when you arrange the funeral. For everything else, we'll send you an invoice about seven days after the funeral. You can pay it at the funeral home by cash, cheque, credit or debit card, or arrange an electronic transfer.

If there's anything in the invoice that you don't understand, please get in touch so we can help. We can send the invoice to your solicitor, if you'd like. Just let us know as early as you can so that we can make a note to do that.

If you're the person who's taken responsibility for the funeral, you're also responsible for paying for it. You may be able to arrange for the funeral to be paid by the person's estate rather than paying for it yourself. But if there isn't enough money in the estate (or if you got a Social Fund grant but it was insufficient) then you would owe the rest.

If you'd like to find out more about how the person's estate pays for the funeral, there are some money advice guides, written by the independent Money Advice Service, on our website.

Co-op Legal Services can also provide you with free initial guidance on dealing with the funeral cost as well as guide you through the process of dealing with a deceased person's estate. We give clear and straightforward advice on what is involved.

If you choose Co-op Legal Services to deal with the estate on your behalf, the cost of the Co-op funeral can be covered and any deposit you have already paid will be returned to you. (This is dependent on there being sufficient assets in the estate to reimburse Co-op in due course).

Pre-paid funeral plans

People can plan, and pay for, their funerals while they're still alive. Doing this can make things easier for those left behind, because they know what arrangements have been chosen and they won't have to find the money for them.

With a funeral plan you relieve your loved ones from future financial burden as our price is guaranteed* and there won't be any extra costs (for the services included in the funeral plan) when the time comes.

We'll conduct the funeral when the time comes and we'll carry out your wishes just as you wanted.

If you're interested in a funeral plan, we can give you a brochure about it or you can read more on our website coop.co.uk/funeralcare.

*As prices and availability vary across the UK, none of our plans include the cost of buying a grave.



On the day of the funeral

Before the funeral, we'll call you to run through all the arrangements so you can be reassured that you will know exactly what will happen on the day.

We'll take care of everything

We'll make sure that everything happens on time during the funeral, and that it's all done in a dignified way, following the law, and respecting religious and local customs.

About the service

The immediate family can choose to follow the coffin and sit at the front. If it's a cremation, during the committal the coffin can be obscured from sight usually by the closing of curtains. If it's a burial, the coffin is lowered into the grave during the service.

We'll do everything the way you'd expect us to.



After the funeral

We'll always contact you after the funeral to make sure that everything was as you expected on the day.

After the funeral we are still here to help in any way we can whether that's arranging an acknowledgement notice, a memorial or simply providing further guidance and support over a cup of tea.

Acknowledgement notice

After a funeral, people sometimes put an acknowledgement notice in a newspaper. It's a way of publicly thanking everyone who came. We can help you design it, and put it in the paper.

Stationery

Designed to fit inside a wallet or purse, Memorial Cards provide a small keepsake which can be treasured by family and friends. These can be personalised with poems, readings, photos and personal messages. Memorial cards and bookmarks are available in a range of designs and can also be designed to match the chosen style of Order of Service.

Memorial Book

You can create a beautiful and lasting record and legacy for your family, friends and future generations to look back on for years to come by choosing a memorial book. A memorial book can be created using memories from the Online Memorial.

If you've chosen Co-op Legal Services to deal with the estate on your behalf, a meeting with one of our experienced Probate Consultants will be arranged at a time to suit you. This can be in your home or wherever is most convenient for you. You will be provided with a fixed quote for dealing with the Probate. If you're happy to proceed, a dedicated Probate specialist will then take full responsibility for obtaining the Grant of Probate and will deal with all the legal, tax and any property related matters on your behalf, keeping you fully updated along the way.

When you're ready, it is sensible to consider your own affairs and whether you need to make or review your Will or put in place a Lasting Power of Attorney (LPA). We can outline your options and provide a fixed quote for you to consider. If you would like more information, please let us know or call 0330 606 9437.



Useful contacts

We're here to help in any way we can, please contact us at anytime, before or after the funeral.

We'd like to know if there are any ways in which we can improve our service. If you can, it would really help if you can complete the short questionnaire that will be sent to you following the funeral.

To find your local funeral home

Phone: 0800 088 4883

Web: www.coop.co.uk/funeralcare

To tell us what you think of our service

Phone: 0800 083 6301

Email: funeral.clientrelations@letsco-operate.com

To find out about a pre-paid funeral plan

Phone: 0800 023 4710

Email: funeralplans@letsco-operate.com

To get in touch with our Legal Services team

Phone: 0330 606 9437

Web: www.coop.co.uk/legalservices

To contact the National Association of Funeral Directors

618 Warwick Road, Solihull, West Midlands B91 1AA

Phone: 0121 711 1343

Web: www.nafd.org.uk

To find out about the Social Fund, from the Department for Work and Pensions (or the Department of Social Security, in Northern Ireland)

Phone: 0800 055 6688

Web: www.gov.uk

Cruse Bereavement Care

Phone: 0808 808 1677

Web: www.cruse.org.uk

We are proud to be able to extend our care by organising bereavement support groups, a place to chat and have a cup of tea. Ask your Funeral Director for details of your nearest group.

Free books for children who have suffered a bereavement are available from our funeral homes these are produced by Brake a registered charity;



- Someone has died suddenly
- Helping suddenly bereaved children

If you think these would be helpful please ask your Funeral Director for a copy.

If you're a Member of the Co-op

If you're a Co-op Member, you'll be able to benefit from exclusive member prices when you arrange a funeral with us. Plus we'll give 1% of what you spend to a local cause in your community.

Visit coop.co.uk/membership to find out more today.

Exclusions and restrictions apply, please see Membership T&C's at coop.co.uk/terms/membership-terms-and-conditions



Your caring local funeral director

We've been at the heart of communities for over 100 years, helping families in their time of need and we're experienced in arranging funerals for everyone, regardless of religion, faith or culture.

With over 1,000 funeral homes across the UK, we'll be right by you, just as we have been for generations.

Funeralcare

Who needs to be informed

Following the death of a family member there are some services and organisations that you may be required to inform. This list is not exhaustive, but hopefully it will be a helpful reminder.

Financial

- Accountant..... ☐
- Banks..... ☐
- Building Societies ☐
- Car Insurance..... ☐
- Credit Card Providers ☐
- Credit Union..... ☐
- Investment/Share Companies ☐
- Life Insurance Companies ☐
- Loan Companies ☐
- Private Pension Plan..... ☐
- Revenue Authorities ☐
- Social Welfare..... ☐
- State Pension ☐
- Store Cards ☐
- Tax Office ☐

Household

- Council Tax..... ☐
- Electricity..... ☐
- Gas..... ☐
- Heating Oil Suppliers..... ☐
- Household Insurance ☐
- Landlord ☐
- Maintenance Contracts
(eg. Alarm) ☐
- Milk Delivery ☐
- TV and Internet Provider..... ☐
- Water Supply ☐
- Window Cleaner..... ☐

Health

- Dentist..... ☐
- Doctor..... ☐
- Optician ☐
- Private Medical Insurance ☐
- Therapists
(eg. Chiropractor, Chiropodist) ☐

Membership

- Gym ☐
- Library..... ☐
- Sports Clubs ☐

Subscriptions

- Charities ☐
- Magazine Subscriptions..... ☐
- Mail Order Companies..... ☐
- Trade Union..... ☐

Other

- Driving Licence..... ☐
- Education ☐
- Employer ☐
- Home Help ☐
- Meals on Wheels..... ☐
- Passport..... ☐
- Social networking sites
e.g. Facebook, Twitter*..... ☐
- Solicitor..... ☐
- Travel Agent Bookings ☐
- Travel Pass for Bus/Rail etc ☐

*For more information on how to close down social networking sites or accounts online please visit: www.coop.co.uk/closingaccountsonline

Our Promise

Our promise is to help you arrange or plan a funeral with care, respect, clarity and reassurance. Our team of professionals are here to listen, advise and guide you through all your options. We're available 24 hours a day, 7 days a week so you'll always have someone to talk to.

We're here, we understand how difficult this can be and we promise to help you at every step of the way.



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