



MERCHANT NAVY WELFARE BOARD

Remembering those left behind

A brief guide to making wills, considering funeral arrangements and finding other sources of help

Remembering those left behind

This booklet is intended for:

- those who are making preparations in the event of their death
- those who have recently been bereaved and are looking for guidance

Thinking about any funeral can be distressing at any time, but thinking about your own can be difficult and everyone can be forgiven for having a propensity to put this off. Sadly death, like taxes, happens to us all - sometimes unexpectedly. We should do everything possible to try and ensure that those left behind will be able to manage better at the time and subsequently are looked after in the way we would want.

In this leaflet the Merchant Navy Welfare Board (MNWB) and Seafarers' Advice and Information Line (SAIL) will give you some practical ways to help ensure that those you care about will be better able to cope when you are no longer here. Much of the content is also intended to help those faced with making the arrangements after the death of a family member or partner.

This leaflet offers some basic advice on:

- making wills
- considering funeral arrangements
- finding other sources of help

Making a will isn't difficult

Making a will ensures that your wishes are carried out. If you don't do this then your money and possessions (your estate) might not be given out as you would have wanted. This is called dying intestate. For example, an unmarried partner will not be entitled to any of your money, or possessions, if you die intestate (without a will). In some circumstances, where there are no obvious beneficiaries the entire estate will be passed to the state.

If your estate is straightforward then it is possible to make a will yourself by using a pack that's available in many high street stores.

More usually a will is drawn up by a solicitor for you. This service has a charge so check the cost of several solicitors first. The solicitor will then normally store the will free-of-charge for you. You may like to consider who you should appoint as executors. Executors are the people who will be responsible for carrying out the wishes in your will. A solicitor or bank, appointed as an executor will normally make a charge for such a service against the estate. Close family members or friends should be consulted before they are appointed, although there is no need to declare to them the content of the will.

If you leave a gift to a charity in your will, its value will be deducted from your estate (your money, possessions and property) before Inheritance Tax is calculated. Such gifts, made before your death, may also qualify for exemption. Further advice is contained on the HMRC website <http://www.hmrc.gov.uk/individuals/giving/will.htm>. A list of maritime charities can be obtained from the Merchant Navy Welfare Board.

You can find a solicitor close to you by using the government's web site www.gov.uk/find-a-legal-adviser, by recommendation, or by speaking to SAIL.

A will should contain your wishes for the giving out of your money and possessions. You should also include any special instructions for your funeral. Do you want to be buried or cremated? What sort of service would you like? Where do you want to be buried or have your ashes scattered? These are important issues for those you leave behind.

When you make a will, make sure you tell your family and close ones where it's kept and consider leaving a copy with the person you are closest to.

Other things to consider at this time

Organ donation

If you wish to donate your organs after your death or would like more information on this, contact NHS Organ Donation on 0845 606 0400 (local rate call) or www.uktransplant.org.uk. Tell your family and close ones if you decide to do this so that there's no confusion later.

Life insurance and occupational pensions

Some life insurance schemes and private or occupational pensions pay a lump sum when someone dies. This lump sum is paid to a named person (or people) not necessarily to the beneficiaries named in your will. Contact your insurance or pension provider for more details on this.

Pre-paying for the funeral

There are three different ways to pre-pay your funeral:

- funeral insurance schemes, where you pay premiums and on your death a lump sum is payable for funeral expenses
- whole life assurance policies, where your life insurance includes an amount for funeral expenses
- guaranteed pre-paid funeral plans, where you pay a fixed amount or monthly payments to a funeral provider for them to do the funeral after your death. Remember to check out whether lump sums increase with inflation, as the cost of funerals has risen very quickly.

For pre-paid funeral plans it's worth checking what's included in the funeral and whether the funeral provider is a member of the Funeral Planning Authority www.funeralplanningauthority.com or 0845 601 9619 (local rate call).

It's worth remembering that your funeral can be paid from your estate. Many banks will release these funds when presented with an itemised funeral bill and a death certificate.

Thinking about the funeral

Even basic funerals are not cheap. Currently the average costs are over £3,000, which is almost double the level 10 years ago.

Funeral costs can vary enormously so it is well worth asking for quotes. Reports have shown that costs from different funeral directors, in the same area for the same funeral, can vary from below £2,500 to over £4,000.

Good funeral directors should be members of one of their trade associations:

- National Association of Funeral Directors
www.nafd.org.uk or 0845 230 1343 (local rate call)
- National Society of Allied and Independent Funeral Directors
www.saif.org.uk or 0845 230 6777 (local rate call)

Funeral directors that are members of these trade associations will have a proper complaints procedure if things go wrong.

How are the costs met

If there is an estate

Money and assets from your estate will be used to pay for the funeral.

What if there's not enough money?

It is very important to stress that the person who discusses and agrees the funeral arrangements with the funeral director can legally become the person who is liable for the costs. In cases where that person is not an executor of the estate, a beneficiary under the will, or if there is believed to be no estate, this will need careful consideration as it might not be possible to reclaim this cost. In such cases seek advice from SAIL in the first instance. If there is not enough money for the funeral, or if there are no friends or relatives to organise it, the local authority or health authority will arrange a simple funeral (a State Funded Funeral). In Northern Ireland the local Health and Social Services board will do this. These public authorities will then try to recover any costs from the estate. Such funerals are dignified and sensitive.

There are limited sources of financial support for people arranging a funeral:

- funeral grants from the Social Fund, available usually to only those on Income Support/Universal Credit, Pension Credit or a similar benefit
- grants from charities – these are usually very small and maybe restricted to spouses or legal partners

What is included in the funeral

A **basic funeral** is likely to include:

- a plain coffin
- transport of the body to the funeral director's building
- care of the body until the funeral
- providing a hearse to take the body to the nearest crematorium or burial ground
- providing people to carry the coffin
- administrative duties eg getting required forms

Additional costs

These need careful consideration, particularly when funds are tight.

There are other services the funeral directors can provide:

- a more expensive coffin
- flowers
- extra cars
- embalming
- fees for religious services
- catering arrangements
- stationery
- newspaper announcements
- reception for the mourners - after most funerals it is customary to invite the mourners to a reception. Many pubs and hotels will be happy to arrange this. If funds are tight simply ask the guests to pay for their own refreshments. Alternatively arrange with the landlord to provide light refreshments and let the guests buy their own drinks from behind the bar.

A maritime chaplain

It's worth remembering that there are a number of faith-based maritime charities that can provide someone to conduct the funeral service. These are primarily the Apostleship of the Sea (Catholic); Mission to Seafarers (Anglican); or Sailors' Society (Free Church). For more information on these, please contact Seafarer Support on 0800 121 4765 (freephone) or www.seafarerssupport.org.

A Red Ensign

It is often customary for the coffin of a merchant seafarer or fisherman to be draped in a Merchant Navy flag, traditionally known as the Red Ensign. These can be borrowed, free of charge, from the Merchant Navy Welfare Board on 02380 337 799 or email enquiries@mnwb.org.uk.

Scattering of ashes at sea

The scattering of ashes in inshore waters, such as port approaches, is comparatively easy to arrange, especially in ports where there is a chaplain from one of the societies listed above. For more information on this please contact Seafarer Support on 0800 121 4765 (freephone) or www.seafarerssupport.org.

Burial at sea

A burial at sea is possible, although this is more complicated and expensive (although not greatly so) and can only be undertaken in a few places around the coast. The non-government organisation responsible for regulating and licensing burial at sea is the Marine Management Organisation on 0300 123 1032. Their website contains some very useful information and advice: www.marinemmanagement.org.uk/licensing/marine/activities/burial.htm.

The only two organisations known to be licensed to perform this service are:

- The Britannia Shipping Company, based on the South coast www.burialatsea.co.uk or call 01395 568 028
- Maritime Volunteer Service based in East Sussex
email info@sovmvs.wanadoo.co.uk or call 01892 853 500

For help on both of these please contact SAIL on www.sailine.org.uk or 08457 413 318 (local rate call).

More advice and support

More advice and support is available from:

- **Seafarers' Advice and Information Line (SAIL)** for free advice on benefits, charity grants and money issues
www.sailine.org.uk or 08457 413 318 (local rate call).
- **Seafarer Support** is a free confidential referral service for serving and former seafarers and their families in times of need www.seafarerssupport.org or 0800 121 4765 (freephone).
- **Age UK** for free advice for older people
www.ageuk.org.uk or 0800 169 6565 (freephone).
- **Money Advice Service** for free advice
www.moneyadviceservice.org.uk/ or 0300 500 5000.
- **Citizens Advice Advice Guide** for free advice on wills and funerals, and to find your local Citizens Advice Bureau www.adviceguide.org.uk.
- **Tell Us Once** which gives you the chance to register the death with most government departments in one go (available in most areas of the UK)
www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once or call your local authority.
- **DWP Bereavement Service** if Tell Us Once does not operate in your area 0845 606 0265 (local rate call).
- **Cruse Bereavement Care** which offers support and counselling
www.crusebereavementcare.org.uk or 0844 477 9400.

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