



A guide to
**What to do
after someone
has died**

Practical advice & support



Saint Catherine's

Caring for you at Hospice and Home



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Introduction

This booklet aims to help the user navigate the practical steps that need to be taken after someone has died. This includes information on who to inform and when, as well as how to go about planning and paying for a funeral.

This booklet should provide you with necessary information you need to make informed choices when making arrangements, enabling you to plan the funeral you want and to ensure you get value for money.

Please be aware, when referring to duties and legal requirements the language used represents the information as it was sourced and this can be quite confronting.

There is space towards the back of the book for you to make notes.

Sources used in this document:

www.gov.uk website

The Good Funeral Guide

Which 2018

Funeralcostshelp.co.uk

The Digital Legacy Association

NHS England



Where to start after someone has died

When someone dies, particularly someone you were close to, it can be very difficult. Bereavement affects us all, but everyone will deal with it differently and experience different feelings.

Grief affects people in different ways. There is no particular way you should be feeling, or amount of time it should take for you to adapt to the death and feel more like yourself again. Let yourself grieve in your own way. This might include spending time on your own, but it's also good to talk to others and draw on their support.

If you feel you would benefit from additional support you can contact the Bereavement Support Service at Saint Catherine's. Alternatively, there are several helpful guides available on the internet and at your local library and GP surgery. Saint Catherine's Bereavement Support Service also has resources and may be able to offer guidance if you are supporting children or people with special needs.

Saint Catherine's Bereavement Support Service can be contacted on 01723 351421

Legal requirements

There are only two legal requirements related to funerals that must be followed in the UK.

1. The death must be registered before the funeral.
2. And that the body must be properly taken care of, either by burial, cremation or preservation.

Getting a death/medical certificate

If the death occurs in the hospice

The hospice medical team will complete the medical certificate. Occasionally, the doctor might not be able to issue the certificate straight away, for example they may have to consult the coroner for legal reasons. Try not to worry if this happens. The coroner might decide the cause of death is clear or could ask for a post-mortem or inquest. This can take some time, so the funeral might be delayed.

If the death occurs in the home or care home

If the death was expected, for example due to a terminal illness, you should contact the GP. In some cases district nurses can verify death. However, only a doctor/GP or coroner can issue the death certificate for someone who has died at home or in a care home. You need the death certificate to formally register the death.

You should aim to make contact with the registration office as soon as possible, as the death needs to be registered within **five** days.

How to register the death

The death certificate is sent directly to a central registration hub. Those details will be shared with the relevant office of your choosing, enabling you to register the death at the office local to you.

Step 1: Find the local registration office

You can use a different register office, but this will take longer.

Scarborough

North Cliff House, 69 Burniston Road, Scarborough YO12 6PH
01609 780780
Email: registrars.scarborough@northyorks.gov.uk
www.northyorks.gov.uk/births-deaths-marriages

Ryedale

Ryedale House, Old Malton Rd, Malton YO17 7HH
01609 780780
Email: registrars.malton@northyorks.gov.uk
www.northyorks.gov.uk/births-deaths-marriages

Bridlington

Town Hall, Quay Road, Bridlington YO16 4LP
01482 393570
www.eastriding.gov.uk/living/deaths/registration

Whitby

Farndale House, Church Square, Whitby YO21 3EG
01609 780780
Email: registrars.whitby@northyorks.gov.uk
www.northyorks.gov.uk/births-deaths-marriages

Step 2: Who can register the death

Only certain people can register the death, including relatives or someone who was present at the death.

For a full list, see **gov.uk/register-a-death** or contact the local registration office.

Step 3: Gather the information

You will need to take details of the deceased person with you.

The registrar will ask you questions about the person who has died.

They will need to know:

- the person's full name (and any other names they had, such as a maiden name)
- the person's date and place of birth
- their date and place of death
- their usual address
- their most recent occupation
- whether or not they were receiving any benefits, including State Pension.

Information about their partner

- their name
- their occupation
- the date of birth of their spouse or civil partner
- their date of death if they are deceased.

You will also need to take ID.

Checklist of documents

Suggestion of evidence to support the process



- The medical death certificate
- Their passport
- Their birth certificate
- Their utility bill/pension letter
- Their payslip/employment record/pension
- Their benefit letters, state pension etc.
- Their National Insurance number (found on the DWP letter)
- Their Blue Badge

Information about their partner

- Partner's birth certificate
- Partner's occupation records
- Partner's death certificate

You will need to take identification

- Driver's licence or
- Passport

Step 4: What you should receive

When you register the death, the registrar will give you:

- a certificate for burial or cremation (known as the Green Form)
- leaflets about bereavement benefits
- a death certificate, for which there will be a charge.



Notes...

- It can be useful to buy a few copies of the death certificates at the time of registration. If you need to buy more in the future you can purchase them online, through the **gov.uk website**. Death certificate cost as of 2021, is £11 per certificate.
- Many insurers, banks and other credit agreements require original death certificates – a stamped self-addressed envelope can be provided to redeem the original certificate which should be cheaper than buying a new certificate.

Step 5: Informing people and organisations about the death

There are certain people and organisations you must inform as soon as possible.

The government, in regards to:

- DWP benefit agency
- Electoral services
- Council tax services
- HMRC for tax purposes
- Driver and Vehicle Licensing Agency (DVLA)
- UK Passport Agency

The 'Tell Us Once' service

The 'Tell Us Once' service can assist you to contact the DVLA, HMRC, Passport Office and local council, in one go, if you are able to gather relevant information. This is available at the registration office, please ask for details at the time of registration.

Insurers and private credit agreements:

- Private Pension scheme
- Insurance company (home, phone, car, pet, dental etc)
- Bank and building society
- Employer
- Mortgage provider, housing association
- Social services – if you have had any involvement with them
- Utility companies (water, gas, electric)
- GP, dentist, optician and anyone else providing medical care
- Subscriptions the deceased person made regular payments to (Sky TV, charities, magazines)
- Creditors (mobile phone, Sky TV, TV licence, Christmas club, Which, union, internet package)

Notes...

- The Bereavement Register can remove the person's details from mailing lists and stops most advertising mail:
www.thebereavementregister.org.uk

If there is a Lasting or Enduring Power of Attorney

If you were their attorney, you should send any Lasting Power of Attorney or Enduring Power of Attorney documents back to the Office of the Public Guardian, with a death certificate. The documents are only valid during the person's lifetime.

Digital legacy

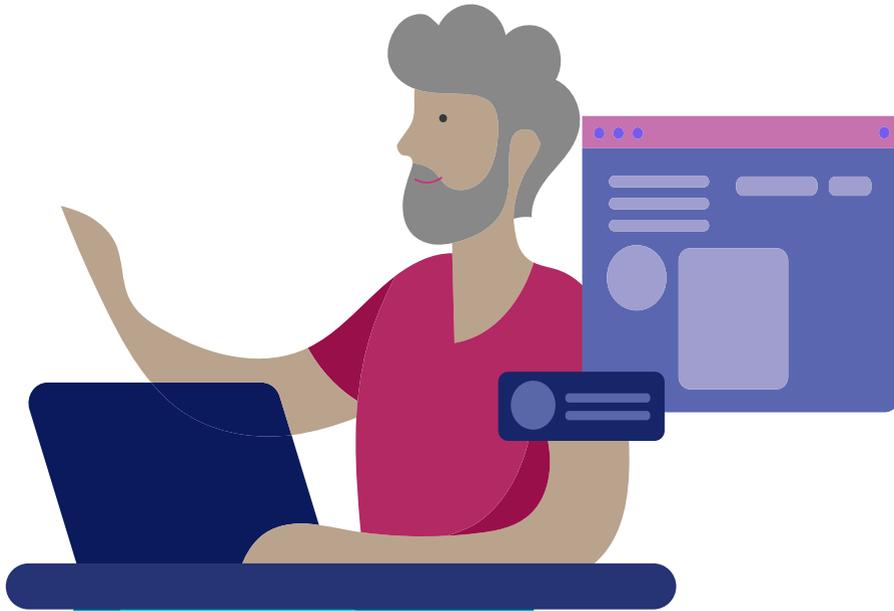
A digital legacy is the digital information we create during our lifetime that is still available after someone has died. This can be photographs, videos and other information on personal devices and hard drives or information held by others such as journals and social media accounts. If you have access to their log in details the process is usually much simpler, but this is not essential for closing accounts.

Twitter Automatically close accounts after six months of inactivity but this account can be reactivated if someone is able to log in using their account details. Alternatively, you can contact Twitter and request they officially deactivate/delete the account. For more information visit Twitter, using the 'Help centre' and search for 'deceased'.

Facebook There are three options to consider for Facebook accounts: 1) leave the account as is, however, this may mean people can still write on the person's wall/tag them in events and can be difficult for you or others to see. 2) Have the account memorialised so friends can see the photos and information on the page. The account will state it has been memorialised so friends searching for the account will know the person has died. If the person has nominated you as a 'legacy contact' you can administer the account after death. 3) Have the account permanently deactivated. For more information visit Facebook, and using the 'Help' guide search for 'deceased'.

Instagram Instagram has the same options as Facebook, whether to memorialise or deactivate the account. For more information visit Instagram, using the 'Support' guide search for 'deceased'.

For all other social media platforms/accounts/online gambling etc, search their website for information on what to do after someone has died. It is likely you will need to send them information about the person who has died as well as a visual copy of the death certificate. For more information on digital legacies visit the, 'Digital Legacy Association' website: **www.digitallegacyassociation.org**



Stopping junk mail

There are some systems designed to reduce the amount of marketing post being sent to the person that has died, but unfortunately it may not stop all of them. Registering the name and address of the person who has died with the free service on the following website should stop advertising mail within six weeks:

www.thebereavementregister.org.uk

Alternatively call the automated phone line on **0800 082 1230**.

After the death of a loved one, arranging their funeral can be overwhelming. Knowing what costs to expect will hopefully help you make confident decisions and can relieve any unnecessary stress.

Funeral planning - considerations

You do not need to plan the funeral straight away, but you do need to start making enquires as the person who has died will need to move on from the hospice, care home or their home. If at home, you will need to contact a funeral director.

Please be aware, whoever engages with the funeral director is responsible for the bill.

The deceased's wishes

The person who died may have left funeral instructions in their will or a letter. They may have taken out a funeral insurance policy as to the type of services they would like to have; there is no pressure legally, to follow these.

Funeral plan

The person who has died may have made financial provisions through a funeral plan. This may have been organised with a funeral director or an insurance company. Look through the deceased person's paperwork to see if you can find anything relating to this. If you suspect that there may be one in place, but you cannot find the paperwork, you could try contacting the solicitor, or ringing the local funeral directors to see if they have any knowledge of a plan having been taken out with them.

Notes...

- It is worth checking that the plan includes the costs of everything required.
- Check how much of the plan has been paid already.
- If the plan has not been paid in full you may wish to renegotiate the cost - consider what is needed and what is optional.

Money matters

The average cost

The Money Advice Service 2021, suggests the average cost for a simple burial is £4,383, whilst the average cost for a simple cremation is £3,290.

The person who arranges the funeral is responsible for paying the bill, so it is important to know how the funeral will be paid for. Speak to friends and relatives who may be willing to contribute as well as the person's bank, as they should release the funds to pay for the funeral.

There is a misconception that the state/county council will pay for the funeral if you do not take responsibility for the body. The local council will only take on the responsibility as a last resort, if there is no one willing or able to make the arrangements. However, the state will only provide a basic low-cost funeral, which you may not be able to attend. They will want to claim back the cost from the person's estate - this will be from their bank account, savings, investments and sale of personal property. As there are Government subsidies available via the bereavement payment for people on a low income the state will not readily accept responsibility for the funeral cost without exhausting all other options first.

Government financial support

If you are receiving certain welfare benefits, you could be eligible for a Funeral Payment to help you pay for the funeral. How much you are entitled to will depend on your individual circumstances, not the deceased. However, this will not usually cover the whole cost of the funeral. If you would like further information on eligibility for the bereavement payment, please contact Bereavement Service helpline: **0800 7310 469**. Further information on benefits is available on page 20.

The deceased person's bank/building society

Banks are usually willing to consider requests to settle the funeral director's bill from the late customer's account, provided funds are available. You will have to provide the bank with the original funeral bill of invoice. The bank then provides a cheque or other payment payable directly to the funeral director. Some banks will do this even if the bill has already been paid, so long as you can provide proof of payment.

Notes...

- The first 'call' on the bereaved person's estate is the payment of funeral costs before any other payments can be made.
- Banks may release this payment before probate.
- Some funeral directors will allow payment to be made after the arrangements have been made. Check with your chosen funeral director.
- Direct debits will affect the amount you think is available.

Which costs are applicable and optional

The cost of a funeral includes; the doctors' fees for the certificates, the costs of burial or cremation, the fees for the funeral service, and the professional services of the funeral director. You will also need to consider the cost of the coffin, flowers, cars, service sheets, and newspaper notices. However, a funeral does not have to cost as much as £4,000, which is why it is important to shop around. If you take on the responsibility of payment, it's important to understand what fees are both applicable and optional, allowing you to make an informed choice, to secure the best funeral you want at a price you can afford.

Expensive doesn't equal meaningful

Most people enlist the help of a funeral director to ensure all the administration and final arrangements are taken care of. You do not have to use their services, nevertheless, you should bear in mind that their job is to take care of all the details, ensuring that nothing is forgotten and that the day of the funeral is as stress-free as possible.

Optional costs include anything that isn't essential to the funeral. These include elements that are part of the service and the wake. Funeral directors may take care of some or all of these arrangements within their packages. Requesting a fixed cost breakdown in writing before you pay a deposit will enable you to see what is covered and identify what is not.

Optional charges include the headstone, florists, catering, cars, the celebrant to conduct the service, the chapel, book of remembrance, service sheets and DVDs.

Applicable charges are imposed as part of the structure of a basic service or package that also includes the essential fees/disbursement costs.

What does a basic funeral include?

The basics of a simple funeral would include but not be exclusive to:

- meetings and paperwork for the funeral
- collection of the deceased
- care of the deceased up to the funeral
- a hearse for the funeral
- a simple coffin
- a funeral director and team to keep things running smoothly on the day
- disbursement fees - burial usually costs more than cremation.

Notes...

- Fees depend upon which local authority you use and where the person that died, lived – i.e. out of area/in area.
- Fees are essential and must be paid.

Fees/disbursement costs

Disbursement fees are charges that aren't covered in the funeral director's fees. They can significantly vary depending on your local council and whether you opt for a burial in a churchyard or cemetery.

The average disbursement costs are between £1,400 and £2,700.

Example: Scarborough resident wanting a burial plot (after April 1st 2019)

- Plot fee at Woodlands Cemetery, Scarborough (2019/2020) **£890**
 - Internment fee, Scarborough (2019/2020) **£598**
- Total £1,488**

The direct cremation

Alternatively you can have a Direct Funeral whereby your relative/friend would be taken care of by the funeral director, who will carry out all the paperwork and transfer the deceased to the crematorium. Depending on the funeral director's premises, they can sometimes hold a small service before the person is taken for cremation. The person is taken for cremation without any family/friends present. Contact the funeral directors for more information. If you wish, you can then organise a farewell celebration in your own way, away from the coffin and crematorium, at a time that is suitable for you.

Funeral planning – 'how to' guide

Step 1: Source information on local funeral directors

The best way to get a good service that is value for money is to gather quotes from several funeral directors who represent the range available: independent, local, national and well established funeral directors.

It's important to remember that you don't have to stay with the first funeral director you chose or a specific funeral director that may have been contracted on your behalf by a hospital or care home to take care of the body.

'Which' 2018, suggests you try to choose a member of:

- The National Association of Funeral Directors (NAFD), or
- The National Society of Allied and Independent Funeral Directors (SAIF).

They have codes of practice that their members should follow. In the unlikely event of wanting to make a complaint, the associations will also support you. Some local authority Trading Standards teams have Buy with Confidence schemes, which funeral directors can join, showing their commitment to high standards.

Step 2: Gather information

Discuss with those who are important to you and the deceased what you would like in the funeral, considering what is essential and what is optional, if it is to be a cremation or burial and which area you would like this to take place in.

If there a letter of instruction or a funeral plan, consider how much is left to be paid.

Establish who is going to engage with the funeral director and how much you have available as a deposit, or to pay the cost outright, and upfront. Consider the deceased person's bank account.

List the basics you need to be included in the quote e.g.

- Collection and care of the deceased
- Hearse and staff on the day
- Coffin
- Chapel and celebrant

List the extras you want to be included in the quote e.g.

- 1 limousine
- Flower tribute.

Step 3: Contact the funeral directors

When searching for a funeral director you could ask family, friends or local faith leaders for recommendations, or you can use the internet or phone book. If your loved one was in a care home, they may have a list of funeral directors.

It will be useful if you collate information on independent funeral directors as well as well-known and well established ones.

Select a few funeral directors you are happy to gather quotes from and contact each one with your list of essential and non-essential requirements for the funeral.

If you are able to pay all or some of the amount upfront, state this as it may reduce the overall cost. A simple way to do this is to email all the chosen directors in one email, suggesting to each director you are serious about gathering the best quality service at an affordable price.

If you do not know the funeral directors emails' you could call and ask, explaining what you intend to do. If you prefer not to use email you could call each person, with the same list of requirements and being clear about how much you have to contribute upfront.

Ask all the funeral directors to kindly respond with a detailed breakdown of their services and

costs for the package you have suggested. Always ask for this estimate in writing before you pay a deposit. Most funeral directors will require an upfront fee.

Some funeral directors have signed up to the Fair Funerals pledge, where they promise to provide clear information around costs including third party costs, which they have no control of. These may be available on their website or in a brochure available direct from the funeral directors, nevertheless it will do no harm to include them in the request for the same quote.

And finally...

There may be other costs for services we have not covered by the funeral director; it is always worth asking for a fixed cost breakdown in writing before you pay a deposit.

As a rule cremations are generally cheaper than burials.

Additionally, the funeral theme will likely affect who you might wish to involve in the process, which impacts on the overall cost. The funeral director can help you access a specialist minister such as; Humanist, Baptist, Catholic, Church of England at a cost. Some funeral homes will carry out the service themselves for free.

Step 4: Choosing a funeral director

If you are happy with the quote, you can begin engaging with the funeral director.

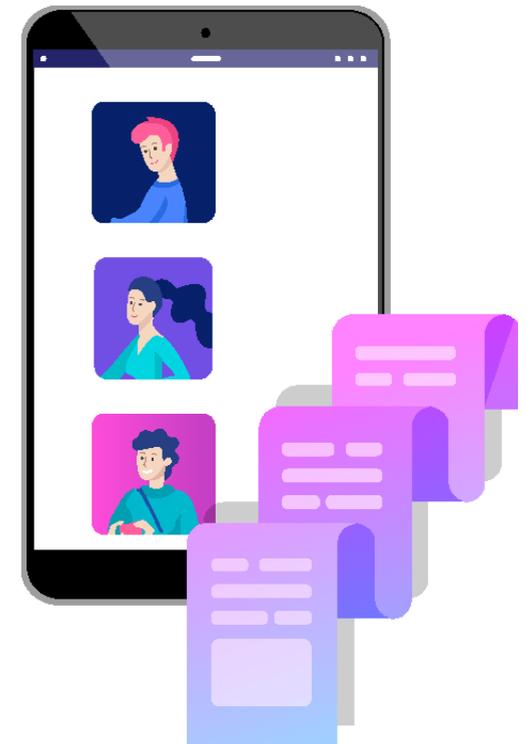
You should choose a funeral director that you feel comfortable with. This may be one that has been recommended to you. This may not be the cheapest or the most expensive.

Although, this is understandably a difficult time, it is worth contacting at least two funeral directors so you can compare the service they offer and the costs.

If the quote is more than you are able to comfortably afford, it may be time to reconsider those applicable and optional items.

Other help:
www.yourfuneralchoice.com

The Funeral Choice organisation collects information on funeral directors to give families a good idea of their funeral options and funeral costs. They contact funeral directors and ask them to walk through the services they offer. Although they know people will wish to personalise the funeral they want, they aim to provide a comparable starting point for what they see as an ordinary cremation or funeral.



How can I minimise the cost of a funeral?

Some people who have reduced costs have:

- obtained quotations from several funeral directors
- ensured that the deceased is cremated or buried in the district where they died (it is more expensive out of area)
- chosen a cremation rather than a burial (although there may be exceptions)
- bought or made a coffin
- provided their own transport
- not had a church service
- booked the crematorium in the early part of the day or at the end of the day (much cheaper than around midday)
- ensured that items such as pacemakers are removed by the hospital, if the deceased died in a hospital
- not had flowers or used artificial flowers
- not purchased a memorial stone or purchased a smaller plaque.

For further advice and support on how to reduce the cost of the funeral, you can call Quaker Social Action's Down to Earth on **0208 983 5055**. They'll be able to talk you through wants and wishes of a funeral package, and help you access government support and charitable grants if needed. For more information, go to <https://quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth>

Arranging a funeral yourself

If you want to arrange certain aspects of the funeral by yourself, you can hire a funeral director to take on a less central role. If you choose to arrange the funeral alone without any help whatsoever, either your local council or the Natural Death Centre can offer guidance regarding the legalities, logistics and payments. Before you begin any of the funeral arrangements, speak to the cemetery, churchyard or crematorium that you plan on using, as they may have specific guidelines that you must follow.

Arranging a funeral without a funeral director isn't recommended unless you already have the knowledge and contacts or have made prior arrangements. Many funeral directors will have special deals with suppliers, so while their fees can seem costly, they can save you money in other departments.

Notes...

- The right to take possession starts at the moment of death.
- You do not have to use an undertaker.
- There is no legal requirement to hold a funeral.
- Failure to dispose of a body appropriately may result in prosecution.
- You do not have to accept responsibility for disposing of someone who has died.
- If no one accepts responsibility for disposing of a dead person, it becomes the job of the state.
- You may bury a dead person on your own land.
- You do not have to bury or cremate, you can preserve them.
- There is no statutory bereavement leave but check with your employer what leave may be available.

Simple guide to bereavement benefits

You may be able to get Bereavement Support Payment if your husband, wife or civil partner died in the last 21 months.

To receive the maximum amount, you must claim within three months of the death. You can claim up to 21 months after their death but you will likely receive fewer monthly payments.

If your partner died more than 21 months ago

You may still be able to make a claim if your husband, wife or civil partner's cause of death was confirmed more than 21 months after the death. Call the Bereavement Service helpline for guidance.

You could be eligible for the Bereavement Support Payment if your partner either:

- paid National Insurance contributions for at least 25 weeks
- died because of an accident at work or a disease caused by work.

When they died **you** must have been:

- under State Pension age
- living in the UK or a country that pays bereavement benefits.

If there's a close relative of the deceased who isn't getting one of these benefits, you might not be able to claim Funeral Payment.

You can't claim Bereavement Support Payment if you're in prison.

Circumstance	First payment	Monthly payment
If you are entitled to child benefit	£3,500	£350
If you do not receive child benefit	£2,500	£100

You'll get a larger first payment followed by up to 18 monthly payments. The amount depends on your circumstances.

When the payment is processed it will go directly to the funeral director if they haven't already been paid, otherwise it will be deposited into your bank account.

If the relative or friend is not a spouse or civil partner, e.g. parent, you can still call the bereavement support helpline/pension service to discuss accessing the funeral payment.

How to claim

Claim by phone by calling the Bereavement Service helpline

Telephone: **0800 151 2012**

Welsh language: **0800 731 0453**

Textphone: **0800 731 0464**

Welsh language textphone: **0800 731 0456**

NGT text relay (if you cannot hear or speak on the phone): **18001** then

0800 731 0469

Monday to Friday, 8am to 5pm

If you are already on a low income

If you're going to have to manage on a low income, now is the time to check that you are getting everything that you are entitled to.

If your partner was already claiming benefits for your household, you'll need to check if you are eligible to claim these in your name now.

As low income benefits are means-tested, now that your circumstances have changed you might not get as much, or you could be entitled to more.

Remember, you must report your change of circumstances as soon as you possibly can.

Managing your bereavement benefits

Bereavement benefits will help pay for some of your immediate expenses after the death of your partner. But bear in mind, Bereavement Payment is a one-off payment. Also, Bereavement Allowance is only payable for 52 weeks from the date your spouse or civil partner died.

So, it's important to plan for how you will manage all your outgoings when these payments stop, as you'll probably have to manage on a lower income. Try to keep some of this money back to help you get by in the longer term.

Benefit type	Who gets it?
Funeral Payment	If you're on a certain benefits you could get help towards the cost of arranging a funeral.
Income-based Jobseeker's Allowance (JSA)	You must have a low income and few savings, and be available for work.
Income Support	You're a lone parent with a child under five or you're a carer on a low income with little savings.
Employment and Support Allowance (ESA)	You can't get work because of illness or disability.
Working Tax Credit	You work at least 16 hours per week but you're on a low income.
Universal Credit	You're looking for work or on a low income. (This is being introduced in stages.)
Pension Credit	You are over State Pension age and on a lower income.
Housing Benefit (pays all or part of your rent but not inclusive bills, such as water or heating).	You must be on a low income and have few savings.
Help with Council Tax (pays part or all of your Council Tax) or Rate Relief in Northern Ireland	You must have a low or no income and few savings.

Equipment & medication

What to do with medication and equipment no longer used

There may be loaned equipment and specialist medication in the house that need to be removed. These might be pills, syringes, ampoules, walking frames, bath seats or wheelchairs.

Medication

The waste bin and toilet are unsuitable places to dispose of medication, as they can be harmful to the environment.

If you find any medication belonging to the deceased you should return this to your local pharmacist or hand them over to your GP.

Syringes/needles

When a person is issued with a syringe for the purpose of injecting medicine into themselves at home, they will normally be supplied with a 'sharps' bin. This bin is a 'safe' container for storing the syringe when it is no longer needed. At the end of the syringe's use, the item should be placed carefully into the bin and taken to your pharmacist or GP who will tend to its disposal.

If the bin cannot be found, you could always have the syringes collected. Syringes can be collected and disposed of safely by representatives of Scarborough Borough Council 01723 232323.

If you have any questions or concerns, you could discuss this with your GP or local pharmacist.

Equipment

Aids to daily living such as bath seats, commodes, trolleys, walking frames, beds and over-bed tables should be returned to the store that provided them. The information you need to know about how and where to return the item is available on a sticker, found on the item. There is a collection service available for you, with various times to suit your needs.

Figures from 66 NHS trusts in England showed more than £14 million was spent on nearly 560,000 walking aids since January 2014. Of those trusts with relevant data, 67,491 aids were returned by patients, while nearly four times that number (241,779) went missing. (ITV News January 2019)

Please return your loaned items.



Saint Catherine's

Caring for you at Hospice and Home

Throxenby Lane, Scarborough, North Yorkshire, YO12 5RE

Tel: 01723 351421 Email: general@saintcatherines.org.uk

www.saintcatherines.org.uk

Charity Registration No. 284701

Prepared by
Moira McCann