

Advice


following the death
of a loved one



**ST VINCENT'S
PRIVATE HOSPITAL**
NORTHSIDE


A FACILITY OF ST VINCENT'S HEALTH AUSTRALIA

*Information contained within this booklet was accurate at the time of printing (November 2020).
Whilst every effort is made to keep this information up-to-date, it is subject to change.*



Many of us may have
no prior experience or knowledge
of what needs to be done
or where to begin
after a loved one dies.

This booklet provides information
on some of the practical,
financial and legal issues
that may need to be managed
following the death
of someone close to you.



What happens first?

After someone dies in hospital, they will remain with us until you, close family members and friends have said goodbye.

The body of your loved one will be transferred to our hospital mortuary once you leave hospital.

We rely on you to contact the funeral home that you will be using.

Personal belongings

Please ensure you have been given all of your loved one's personal belongings before leaving hospital. Speak with our nursing staff about any concerns.

Medical aids and equipment

If you have any equipment or medical aids at home that you are unsure what to do with, please speak with our nursing staff or phone 07 **3326 3067** or 07 **3326 3184**.

Viewings in the hospital mortuary

Please speak to our nursing staff, if you wish for a viewing in the hospital mortuary.

Finding the right funeral home

Your loved one may have left instructions in their Will about their preferences for a funeral home, the type of service they wanted, or any prepaid arrangements they may have made. If they did not communicate this, it is up to the Executor, next of kin, or person arranging the funeral to make these arrangements.

Your loved one will be transferred from the hospital mortuary to the funeral home, once the funeral director is contacted. We understand that you and your family may feel intense pressure and distress on the day that your loved one dies.

It is important to remember that it is not necessary to finalise all details of a funeral service on the day someone dies. It is possible to change your mind regarding funeral providers after a loved one has already been transferred into a funeral home; however a change of mind may incur a fee.

If you need help selecting a funeral home,
please ask our Spiritual Care Team
for a listing of local funeral directors in Brisbane.

We are here for you.

The Will

What is a Will?

A Will is a legal document that states how a person's belongings or assets are to be distributed after their death. It may also include instructions about prepaid funeral arrangements or preferences for the type of funeral they wanted.

The Executor of the Will is responsible for distributing assets to people named in the Will. This happens after any debts are paid.

What should I do if I cannot find it?

If you cannot find a copy of the Will, then check with their solicitor, their bank or The Public Trustee. Visit www.pt.qld.gov.au for more information.

You may need to provide proof of ID and evidence of the person's death (in the form of a certificate or letter) to have the Will issued.

If your loved one did not leave a Will, then their belongings and assets will be found intestate, meaning their estate will be shared amongst family members based on a formula set by Queensland law.

If there are no close family members, there is a chance the estate could be paid to the government.

More information

For more information about Wills and what to do if you are the appointed Executor, visit www.qld.gov.au or contact your solicitor.

Wills



The funeral service

Planning the service

Planning a funeral service for a loved one can be an emotional time for you and everyone involved. It can be a daunting experience. Asking for advice from friends and family may be helpful.

A funeral director may also help you organise the funeral service. They will guide you and advise on the tasks that need to be undertaken. A funeral director will arrange a time to meet with you at your home or the funeral home, and will provide you with all the information required to help you make your decisions.

A funeral director may:

- help you book the venue for the funeral service
- help you organise any special arrangements for the funeral service
- help you organise the supply of vehicles, flowers, music and newspaper notices
- coordinate with the priest, minister or funeral celebrant to ensure the funeral service runs smoothly
- help book the cemetery or crematorium
- help organise a private viewing prior to the funeral service.

A funeral director may require basic information from you about your loved one including their full name, address, gender, occupation, place and date of birth.

Funeral service costs

The cost of the funeral service will depend upon your choices and the type of ceremony you require. Meeting funeral costs can be difficult for many families. There are many different ways, which you can pay for funerals:

Prepaid funerals, funeral bonds and funeral insurance

Arrangements or payments may have already been made to assist with funeral costs. Details may be kept in your loved one's home, with their solicitor or detailed in their Will.

Deceased's estate

Money to pay for the funeral may come from the deceased's estate, which is managed by the Executor of the Will. Any financial entitlements payable on death, such as life insurance, will be paid into the deceased's estate and may assist with costs. You may also want to check for any other insurance policies, such as private health insurance or compulsory third party insurance, which may have included funeral or death benefits.

Tailored payment plans

Some funeral service providers allow payments over instalments. Ask your funeral director about payment options available to you. Keep a record of quotes given to you about funeral costs and establish payment plans before signing on.

Department of Veteran Affairs

Eligible veterans or their dependants may be entitled to funeral benefits or bereavement payments from the Department of Veteran Affairs. Visit www.dva.gov.au for more details.

Centrelink

After the death of a loved one, you may be eligible for financial support from Centrelink. If you receive a Centrelink pension or carer payment then you may be eligible for a Bereavement Allowance. Visit www.humanservices.gov.au/individuals/centrelink for more details.

Funeral Assistance

If you are having difficulties and cannot afford the cost of the funeral, you may be able to apply for funeral assistance from the Department of Justice. Visit www.qld.gov.au for more details.

You may also be eligible for early release of your superannuation on compassionate grounds. Contact your superannuation fund about the options available to you.

The death certificate

A doctor will complete a Cause of Death certificate. This certificate is provided to the funeral director who in turn provides this information to the Registry of Births, Deaths and Marriages so that a formal death certificate can be issued. The registry requires approximately four weeks to register a death following receipt of this information.

Can I have a copy of the death certificate?

An immediate family member, legal custodian or guardian may apply for a death certificate once the death is registered.

To obtain a death certificate, an application form needs to be completed. You will need to provide proof of ID and payment to have the certificate issued. Visit www.courts.qld.gov.au for more information.

Your funeral director may assist you to obtain a death certificate and include the cost in their overall service fees.

If you require a letter certifying that your loved one died before the death certificate is available, please speak with your doctor, as we can arrange a letter for the interim.

Managing affairs

After someone dies, there are a number of services that may need to be notified in order to finalise affairs and prevent any unwanted reminders.

We understand you may not be aware of every organisation with whom your loved one had an affiliation. Notifying others about your loved one's death may take some time.

You may wish to consider:

- notifying clubs and associations
- closing gas, electricity, internet and phone accounts
- unsubscribing from mailing lists
- closing social media accounts.

Each social media platform has its own rules about deletion, deactivation and memorialisation. Visit www.palliativecare.org.au for more information.

Notifying others

A brief checklist of services you may need to notify:

Financial services

- Employer
- Australian Tax Office
- Australian Business Registration
- Banks, Building Societies, Credit Unions
- Investment companies
- Superannuation funds
- Centrelink
- Department of Veteran Affairs
- Medicare
- Insurance companies

Professional services

- GP or Medical Specialists
- Solicitor
- Accountant

Household services

- Department of Transport and Main Roads
- Local Council
- Australia Post
- Landlord, tenants, public housing department

More advice

Visit manage-affairs-after-death.services.qld.gov.au for more information.

Support services

Bereavement can be difficult. Our lives can be significantly changed following the death of a loved one. We often have to learn new ways to cope. Some people will adjust reasonably quickly, while others may need a much longer time.

Members of our Spiritual Care Team are available to support you through this time of adjustment.

If you would like to talk, either now or in the months ahead, please call 07 **3326 3453**.

St Vincent's Private Hospital Northside

627 Rode Road, Chermside QLD 4032

Phone: 07 3326 3000

Email: svphn.enquiries@svha.org.au

Website: www.svphn.org.au

 @stvincentsprivatehospitalnorthside



Free WiFi available by connecting to WiFiHotSpot



Developed in consultation with our consumers (July 2018)

UNDER THE STEWARDSHIP OF MARY AIKENHEAD MINISTRIES