



October 2007

Key Points:

- Replaces previous version dated October 2006

Planning for a funeral

This factsheet is aimed at people aged 60 and over. Readers living in Scotland can obtain a similar Factsheet 27s, *Planning for a funeral* available by phoning 0800 00 99 66 (free call); from the website:

www.ageconcernscotland.org.uk; or by writing to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ.

Contact details for Age Concern Scotland are:

Age Concern Scotland, Causewayside House, 160 Causewayside, Edinburgh EH9 1PR, tel: 0845 125 9732 (lo-call rate).

Those living in Wales or Northern Ireland may wish to contact:

Age Concern Cymru, Ty John Pathy, Units 13/14 Neptune Court, Vanguard Way, Cardiff CF24 5PJ, tel: 029 2043 1555 (national call rate); website www.accymru.org.uk;

Age Concern Northern Ireland, 3 Lower Crescent, Belfast BT7 1NR, tel: 028 9032 5055 (national call rate), Monday to Friday 10am - 12pm and 2pm-4pm, website: www.ageconcernni.org.

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Introduction

This factsheet briefly discusses arrangements that can be made in advance for your own or someone else's funeral. It also explains what to do when someone has died and refers to other organisations which may be useful. The information given here only applies to people of 60 and over. The rules about benefits are different for younger people who may need to seek advice from an alternative source, eg, a Citizens Advice Bureau.

Civil Partnerships

The *Civil Partnership Act* of 5th December 2005 means that same-sex couples who register a civil partnership are treated in the same way as married people. Couples who do not register but are living together as if they were civil partners are now treated in the same way as opposite sex partners who live together.

1. Planning and paying for a funeral in advance

Many people wish to plan their funerals in advance, and/or to know that they have set aside the money to pay for them.

A letter can be left with a will specifying the arrangements for the next of kin to follow. You can also discuss arrangements with funeral directors in advance. This could be useful if there are no immediate relatives who will be available to make arrangements. The name of the funeral director can then be kept in a safe place with other important documents, such as the will. Some funeral directors will accept payment in advance.

Age Concern produces a document called *Instructions for my next of kin and executors upon my death* (Ref: IS/18). This is not intended to replace a will but is a form which people can use to record their wishes about funeral arrangements (type of service, music etc); names of friends and relatives to contact; names and addresses of banks; clubs; life assurance companies; insurance brokers; where to find keys, certificates, receipts etc. This leaflet is free and available by telephoning 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ.

1.1 Pre-paid Funeral Plans

Pre-paid funeral plans may be useful for some people. With these types of schemes, people choose the kind of funeral they would prefer and pay for it in advance at a current or slightly reduced rate. At the time of death, all funeral expenses, however much they may have increased, should be paid for through the scheme. All schemes should be checked carefully.

1.2 Choosing a scheme

It is important to compare details of schemes. The following are a few points you may wish to consider:

- price;
- whether you have a choice of funeral director;
- which items are covered by the price and which are not, in particular whether all disbursements, for example doctors' fees, minister's fee, cremation service fee, the cost of a burial plot are included in the price guarantee, if not what the likely cost is of the disbursements which are not included;
- whether the funds are held in trust, with independent trustees, and trust deeds and names of trustees published.

The value of these funeral plan payments will not be taken into account as savings for Pension Credit, Housing Benefit and Council Tax Benefit purposes if you or your partner are aged 60 or over and not claiming Income Support or income-based Jobseekers Allowance.

1.3 Burial or Cremation?

For Church of England funerals people have a right to be buried in the churchyard of the parish in which they die - assuming that one exists, and that there is space left. Some people have paid for a grave space in the churchyard, and will have a document called a 'faculty'. It is worth checking how much the fees will be for opening up a family grave, moving headstones, and for additional inscriptions on an existing headstone etc.

An alternative is to be buried in a cemetery. These are mostly run by local authorities, but some are privately owned and/or denominational eg, Roman Catholic, Church of England etc. Some have special areas for different faiths eg: Muslim burials.

Plots are charged for and fees are set by the owners under *Acts* of Parliament. Grave plots can vary widely in cost depending on whether they are common or private. Fees will also be levied for the erection of monuments and borders. Private 'lawn' graves can also be bought, which are cheaper, because they are on grass, and only a simple headstone can be erected.

Information about the scale of fees and cemetery rules can be obtained by writing to the cemetery for brochures.

If you need to arrange the funeral of someone with a different faith from your own get in touch with someone of that faith who knows what needs to be done. There may be important rituals to be undertaken. For example, Muslims are always buried, never cremated. People of the Hindu faith are never buried, always cremated, as are Sikhs. Orthodox Jews observe extremely strict funeral rites but progressive Jews may not. Even within a particular religion, such as Buddhism, there are widely varying funeral customs and nothing can be assumed to be held in common.

The majority of crematoria are run by local authorities. Some will charge higher rates to non-residents. Brochures can be obtained about charges and conditions from the owners of the crematorium. In order to prevent anybody being cremated where there is possible doubt about the cause of death there are very strict rules about certification, which can increase the cost of cremation. Two different doctors need to complete statutory forms and both are entitled to a fee. Although if someone dies in hospital and a post mortem is carried out, only the doctor who attended the last illness needs to certify. Fees include the medical referee's form, and the use of the chapel and, usually, recorded music (which can be chosen in advance), or an organ. Many crematoria include scattering or burying the ashes in a garden of remembrance in their fee. A relative can collect the ashes or they can be sent. Some churches are happy to scatter the ashes in a graveyard or bury them according to the family's wishes.

If a minister of religion is required to conduct a service, the family or funeral director arrange this. The crematorium will have a duty list of ministers but this is unlikely to include all faiths.

After the cremation, the crematorium will send details of memorials and their cost. Memorials vary from books and stones of remembrance to planted bushes (often roses).

The Cremation Society of Great Britain, Brecon House, 2nd Floor, 16-16a Albion Place, Maidstone, Kent ME14 5DZ, tel: 01622 688 292, website: www.cremation.org.uk offers free advice and help on any aspects of cremation and publishes a leaflet, '*What you should know about cremations*', which explains what happens at the crematorium on the day of the funeral.

You do not have to have a minister of religion to conduct a funeral service and the service does not have to be held in a crematorium or a religious building. You can ask friends and relatives to read poems and/or tell stories and play music. The *Natural Death Handbook* (Section 6) has many suggestions and examples.

Societies such as the **British Humanist Association**, 1 Gower Street, London WC1E 6HD, tel: 020 7079 3580, website: www.humanism.org.uk, or the **National Secular Society**, 25 Red Lion Square, London WC1R 4RL, tel: 020 7404 3126, website: www.secularism.org.uk may be able to arrange for someone to conduct a non-religious ceremony, or can send a form of words that could be used (leaflets are available from these organisations on receipt of a sae).

1.4 Arranging a funeral without a funeral director

Many people are interested in Do it Yourself (DIY) funerals using coffins made of alternative materials such as wicker or cardboard. These DIY funerals are usually a lot less expensive and some people prefer them because they are more personal and intimate. Environmentally friendly funerals such as woodland burials are also becoming more popular.

If you are considering a DIY funeral you may like to consult the *Natural Death Handbook* (details in section 6).

1.5 Donating a body for medical research

Anyone wishing to donate their body for medical education/research should contact the professor of anatomy at their nearest medical school or The Human Tissue Authority, Finlaison House, 15-17 Furnival Street, London EC4A 1AB, tel: 020 7211 3400, website: www.hta.gov.uk

1.6 Donating organs for transplantation

The removal of organs for transplantation is permitted either if the deceased person has previously indicated in writing his/her willingness to be a donor, for example by signing an organ donor card, or if, when enquiries are made of the surviving relatives, no objections are raised. Afterwards the body is returned to the relatives for burial or cremation. The hospital does not contribute towards funeral costs. Organ donor cards are available from most hospitals, general practice surgeries, dispensing pharmacists, and social security offices.

A central register in which organ donor card holders may register their wishes has been established by the National Health Service. For further information contact UK Transplant, Fox Den Road, Stoke Gifford, Bristol BS34 8RR, tel: 0117 975 7575, website: www.uktransplant.org.uk

2. Practical information about death

2.1 Death at home

If the person dies at home the family doctor and nearest relative should be informed. The family doctor who has attended the person must complete a certificate giving the cause of death. This is issued free. If the person is to be cremated, two doctors must sign a certificate - but the first doctor will instruct the second doctor who can see the body in the chapel of rest or at the mortuary.

The doctor's certificate should be taken to the Registrar of Births and Deaths in the registration sub-district where the death occurred - but see Section 2.4 - normally within five days. The doctor may be able to give advice about how and where to register the death.

Otherwise funeral directors keep detailed lists; offices are listed in the phone book or the Citizens Advice Bureau can advise. Sometimes a doctor will send the certificate direct to the Registrar, but it is always necessary for whoever is arranging the funeral to attend at the Registrar's office. This is usually a close family member but does not have to be.

2.2 Death in hospital

When someone dies in hospital the person registering the death will need to go to the district office covering the hospital. This may not be the same office as the deceased person's place of residence - but see Section 2.4.

Sometimes the hospital will want to carry out a post mortem to improve understanding of the patient's medical condition. This is not mandatory and the consent of relatives must be given.

2.3 Sudden death

If there is doubt about the cause of death - if, for example, the death was sudden and the doctor had not seen the person within fourteen days of death, or if they had no general practitioner - the registrar will inform the coroner who will decide whether it is necessary to hold a post mortem. If the death is then considered to be from natural causes, the coroner will issue a notification that s/he does not consider it necessary to hold an inquest, and this may be given to the relative to take to the Registrar or sent to the Registrar direct. Someone will still need to attend the Registrar's office in person.

If the coroner orders an inquest the relative does not have to register the death. When the coroner has issued the inquest certificate relatives can obtain death certificates from the Registrar. The coroner will also issue an order for burial, or a certificate for cremation, free of charge.

2.4 Procedure at the Registrar's office

If the person registering the death cannot get to the register office in the district where the death occurred s/he can make a formal declaration in any registration district. This will then be passed on to the registrar for the district where the death occurred who will issue the death certificate and any other documents.

The information required will be:

- the medical certificate of the cause of death;
- the full names of the deceased person;
- the date and place of death;
- the usual address of the deceased;
- any other names that they have been known by, including the maiden surname of a woman who has been married;
- their date and place of birth;
- their most recent occupation; **and**
- if they were married or civil partners their partner's full name and occupation.

This is all the essential information which is included in the death register. Other questions will be asked about date of birth of surviving spouse /partner, and information about the state pensions and allowances that the person was receiving, including war pensions.

The National Health Service insurance number will be requested, and the deceased's medical card should be surrendered to the registrar if it is available. Don't worry if this number is not known and the medical card is not available; registration should not be delayed. The card can be supplied at a later date.

Once the death is registered, a white certificate is issued free of charge, containing a social security form to claim any arrears of benefits due to the estate of the deceased person and to ensure the correct benefits are paid to the widow/widower (if applicable); and a green certificate is issued for the burial or cremation. Copies of the death certificate can be purchased. These will be necessary for a grant of probate or letters of administration and there will be a small charge. These copies are often necessary to obtain access to a deceased person's assets - see Age Concern Factsheet 14, *Dealing with someone's estate*.

3. Arranging a funeral

When there is not enough money in the estate (the money, property and possessions) of the deceased person to pay for the funeral, and the person arranging the funeral won't be able to meet the cost, check section 5 of this factsheet before making any arrangements.

This is because the person who makes the arrangements with the funeral director may be considered to have entered into a binding contract, and become responsible for the cost, even if they are not related to the deceased.

3.1 The funeral director

When someone dies at home, the funeral director can be called to take the body to a chapel of rest or mortuary as soon as a doctor has certified the death.

If someone dies in hospital, they may be taken to the hospital mortuary, or the hospital's chapel of rest.

Before a funeral can take place the funeral director must have the burial or cremation certificates.

The deceased person may have left instructions with their will about their funeral, or for example, wished their body to be given for medical research (see Section 1.5), or for organ donation (see Section 1.6). Sometimes the person will have completed a document similar to Age Concern's *Instructions for my next of kin and executors upon my death* (Ref: IS/18 - see Section 1). The deceased may have already made arrangements for their own funeral, or had a funeral plan (see Section 1.1). If there is no will or instructions the next of kin should decide what to do.

Funeral directors accept that relatives will seek quotations before they decide which company to use - addresses can be found in Business Telephone Directories. If relatives cannot afford to pay for the funeral they should seek assistance from the local social security office (see Section 4).

The National Association of Funeral Directors, 618 Warwick Road, Solihull, West Midlands B91 1AA, UK callers tel: 0845 230 1343 (lo-call rate), overseas callers: 0121 711 1343; website: www.nafd.org.uk. Has a code of practice for funeral directors which it encourages its members to display. It is available directly from the Association or can be seen at Citizens Advice Bureaux, or at funeral directors who are members of the Association. The Association also operates a complaints procedure.

Members of this Association must offer a basic funeral if requested to do so. This consists of:

- the Funeral Director's services;
- provision of all necessary staff;
- a coffin suitable for the purpose of cremation or of burial;
- transfer of the deceased from the place of death in normal working hours;
- care of the deceased prior to the funeral and provision of a hearse to the nearest crematorium or cemetery;
- attend to all necessary arrangements and papers.

If not all these services are required, the bill should be reduced. Work done outside normal hours will mean extra costs.

The funeral director will discuss varying costs of a funeral and cremation, including additional costs of burial, and should have a price list with all types of coffin, casket and services provided.

A written itemised estimate of costs will be given. Additional costs of embalming, flowers, crematorium and cemetery fees, doctors and clergy often exceed the actual costs of the funeral, and the funeral director should explain these.

Many funeral directors will submit the bill, and offer a discount for payment within a certain time. Where the deceased person had a bank account, the bill can be submitted to the bank. All banks and building societies can pay out amounts up to £5,000 on the evidence of the death certificate, although they are not bound to until the grant of probate or letters of administration have been issued - see Factsheet 14, *Dealing with someone's estate*. The funeral director should understand if the bill cannot be paid until then, but the circumstances should be explained when planning the funeral.

4. Financial help from the Social Fund

The Social Fund, which is part of the social security system, can give payments for those arranging a funeral who don't have enough money to cover the cost.

There are strict rules governing who can receive a payment and how much they can get so it is always advisable to check what help you can get before making the funeral arrangements.

4.1 Who can apply?

The person who applies for the payment must be getting a means-tested benefit, and be considered to be responsible for making the arrangements (see below).

4.2 What benefits count?

To receive a payment the person must be on a means tested benefit, such as: Pension Credit, Income Support, income-based Job Seeker's Allowance, Working Tax Credit (which includes the disability or severe disability element), Child Tax Credit (paid at a rate that exceeds the family element), Housing Benefit or Council Tax Benefit or be a partner of someone receiving those benefits.

You are also eligible if you receive a backdated award of one of these benefits which covers the date you claim a funeral payment. If a claim for a funeral payment is refused while you are waiting for a decision on a claim for a qualifying benefit, you can re-claim the funeral payment within 3 months of being awarded the benefit.

4.3 Who is considered responsible?

The partner of the person who has died would be considered responsible for arranging the funeral. This includes same-sex partners.

Where there is no surviving partner a funeral payment will not be awarded if there is an immediate family member, (for example, parent, son or daughter) who is not receiving a qualifying benefit. There are exceptions to this, for example, a payment may still be made if the immediate family member is estranged from the deceased or was receiving a qualifying benefit but this was stopped after a lengthy period in hospital.

For example, a widow dies leaving a son and daughter. The son who is in receipt of Income Support makes a claim for help from the Social Fund but is refused because his sister is working and not receiving a qualifying benefit.

Where there is no surviving partner and no immediate family member, it may be considered reasonable for a close relative or close friend of the deceased to have taken responsibility for the funeral. The nature and extent of the contact with the deceased will be considered.

4.4 Savings and assets

There are no savings/capital limits for Social Fund funeral payments. A claim must be made within 3 months of the date of the funeral.

Help from the Social Fund may be reduced in certain other circumstances; for example, to take into account:

- any assets of the deceased's which are or will be available without a grant of probate or letters of administration (the assets which existed at the time of death can count even if these have been used for other purposes);
- payments from an insurance policy, occupational pension scheme, pre-paid funeral plan, or similar source on the death of the deceased;
- contributions for the funeral from a charity or relative (of either the person making the arrangements or the deceased); **or**
- any funeral grant where the deceased was a war pensioner.

If a grant of probate is made and there is money or other assets in the estate of the person who has died, this will have to be used to pay the money back to the Social Fund. The estate is any money, property and other things that the deceased owned.

4.5 What will this payment cover?

- buying a new burial plot, exclusive rights to burial in that plot and the burial;
- cremation, including medical references, certificates and doctors' fees;
- any documentation necessary to obtain access to assets of the deceased;
- transport, for the portion of journeys which are more than 50 miles in the following circumstances:

- whether or not the deceased died at home, transport of the body to a funeral director's premises or to a place of rest;
- transport of the coffin and bearers by hearse and another vehicle from the funeral director's premises or place of rest to the funeral;
- the reasonable expenses of one return journey within the UK for the responsible person to arrange or attend the funeral.

The costs allowed for burial, cremation and transport do not include any extra requirements arising from the religious faith of the deceased.

In addition up to £700 extra funeral expenses can be claimed (£120 maximum if the cost of some of these have been met from a pre-paid funeral plan or similar arrangements), to cover items such as: a coffin, the funeral director's fees, religious costs, flowers, other transport costs.

If there is insufficient money to pay the whole cost, what is available will be put towards the cost. If the person claiming is not looking after the estate, the Social Fund Officer will write to the person who is, at the same time as a payment is made.

The person who dies must normally have been resident in the United Kingdom, and the funeral has to take place in the UK or elsewhere within the European Economic Area (European Union plus Iceland, Norway and Liechtenstein). Before anyone applies for a grant from the Social Fund they should check what money is in the estate of the person who has died, such as in bank or building society accounts; whether there will be any money from insurance policies or charities, friends or relatives (either of the person claiming the payment or the person who has died).

The payment does not cover newspaper announcements, private burial plots or memorials. It may be a good idea to take along one written estimate for the funeral before the arrangements are made, to ensure that the cost will be met by the social security office, but a bill can also be taken after the funeral. Claim form SF200 is obtainable from the local social security office. The time limit for making claims is three months from the date of the funeral.

For details of your local office check in the telephone book under Jobcentre Plus, social security office, or ask at your local library or advice centre.

4.6 Shortfall

If the payment cannot meet the whole bill some funeral directors may accept weekly payments. It is difficult to get help from charities towards funeral costs but it may be worth contacting Funder Finder (see Section 6).

4.7 If you are refused a funeral payment

If your application for a funeral payment is refused you can ask for the decision to be revised or you can appeal. There is a time limit – normally one calendar month – although this can be extended in certain circumstances.

When you receive a letter refusing a funeral payment you will also be given full details about the revision and appeals procedure. It may be a good idea to get some help from an independent advice service.

5. The duty of local authorities and National Health Service (NHS) to pay for certain funerals

In certain circumstances local authorities and the National Health Service (NHS) have a duty to organise and pay for funerals. An example of this would be where the person who has died has no relatives or friends to make the arrangements, and has not made advance plans.

5.1 The duty of local authorities

Local authorities have a duty to arrange the burial or cremation of any person who has died in their area where it appears to the authority that no other suitable arrangements have been or are being made. But local authorities have no powers to reimburse funeral costs where a third party has already arranged a funeral.

The local authority will make enquiries to see if the funeral can be paid for by a relative. Also, if the deceased person leaves any estate, the local authority will claim its expenses from the person's legal representative.

The ways in which individual councils arrange matters vary, but normally a council has an agreement with a local firm of funeral directors for a basic funeral service. Relatives and friends should be able to attend.

5.2 Duty of the National Health Service (NHS)

When someone dies in hospital, and there are no relatives or friends who are willing or able to arrange and pay for the funeral, the NHS will do so.

Like local authorities, hospitals have arrangements with funeral directors to provide a basic funeral. Questions about the arrangements should be made to the hospital social worker. Although technically the NHS bears responsibility, in practice the funeral arrangements are made by the staff of the hospital where the patient died. Friends and relatives should be able to attend.

6. Support organisations and written materials

The following organisations may offer counselling and support through their groups. There may be other local groups which can be contacted through lists kept at public libraries or Citizens Advice Bureaux.

You can find your nearest **Age Concern** by contacting 0800 00 99 66 (free call) or looking on the website: www.ageconcern.org.uk. Some groups and organisations offer bereavement counselling.

Cruse Bereavement Care, PO Box 800, Richmond, Surrey TW9 1RG, helpline tel: 0844 477 9400 (lo-call rate), website: www.crusebereavementcare.org.uk. A counselling and advice service for those bereaved by death throughout the UK. Gives advice, information and practical support, in addition to personal and confidential help backed by a wide range of publications and leaflets, which are described in a free leaflet obtainable from Cruse.

Funder Finder, 65 Raglan Road, Leeds LS2 9DZ, tel: 0113 243 3008. Develops and distributes software to help individuals and not-for-profit organisations in the UK identify charitable trusts that might give them money. They also produce general information on aspects of funding and fundraising which can be accessed online at: www.funderfinder.org.uk; here you will find a section on Support for Individuals.

National Association of Widows, 48 Queens Road, Coventry CV1 3EH, tel: 024 7663 4848, website: www.nawidows.org.uk. Their local branches provide a supportive social life and friendship. Advice and information available from head office, tel: 0845 838 2261 (lo-call rate).

Lesbian and Gay Bereavement Project, c/o HGLC Counselling, Unit 34, The Hop Exchange, 24 Southwark Street, London SE1 1TY, tel: 020 7407 3550. A will pack is available on receipt of an sae. For the number of someone to talk to, telephone: 020 7403 5969.

The Natural Death Centre, 12a Blackstock Mews, Blackstock Road, London N4 2BT, tel: 0871 288 2098 (national call rate), website: www.naturaldeath.org.uk. For information on woodland burials, cardboard coffins, living wills, funeral wishes form and diy funerals. A copy of their book entitled *The Natural Death Handbook* (4th edition) may be available in your public library or from the Natural Death Centre, price £15.50.

What to do after a death in England and Wales DWP leaflet D49 – April 2006. Provides detailed information and advice on everything that needs to be done following the death of a relative or friend. This includes information about financial help that may be available for relatives. The leaflet is available free from social security offices or post offices and from the website: www.dwp.gov.uk.

Your local library may have other useful publications.

7. Further information from Age Concern

The following fact/information Sheet(s) may be relevant:

Factsheet 7	<i>Making your will</i>
Factsheet 14	<i>Dealing with someone's estate</i>
Factsheet 18	<i>A brief guide to money benefits</i>
Info Sheet (IS/18)	<i>Instructions for my next-of-kin and executors upon my death</i>

If you would like

- to find your nearest Age Concern
- any additional factsheets mentioned (up to a maximum of 5 will be sent free of charge)
- a full list of factsheets and/or a book catalogue
- to receive this information in large print

phone 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ. For people with hearing loss who have access to a textphone, calls can be made by Typetalk, which relays conversations between text and voice via an operator.

Age Concern factsheets and other information materials can be downloaded free from our website at: www.ageconcern.org.uk. To receive a free e-mail notification when new and updated factsheets are published, please either contact the Factsheet Subscription Service on tel: 020 8765 7200 by email: factsheet.subscriptions@ace.org.uk, or sign up on-line.

Age Concern provides factsheets free to older people, their families and people who work with them.

If you would like to make a donation to our work, you can send a cheque or postal order (made payable to Age Concern England) to the Personal Fundraising Department, ACE Freepost CN1794, London SW16 4BR.

Find out more about Age Concern England online at:
www.ageconcern.org.uk

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No factsheet can ever be a complete guide to the law, which also changes from time to time. Therefore please ensure that you have an up to date factsheet and that it clearly applies to your situation. Legal advice should always be taken if you are in doubt. (*Age Concern England is unable to give legal or financial advice*).

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