



When someone dies

**A practical guide for
family and friends**



ACT
Government



Acknowledgement

We wish to acknowledge the Ngunnawal people as traditional custodians of the land we are meeting on and recognise any other people or families with connection to the lands of the ACT and region. We wish to acknowledge and respect their continuing culture and the contribution they make to the life of this city and this region. We would also like to acknowledge and welcome other Aboriginal and Torres Strait Islander people who may be attending today's event.

Aboriginal and Torres Strait Islander peoples should be advised that this document refers to material of a sensitive nature




Information within this booklet was researched and developed by Queensland Health's Care at End of Life Project team in consultation with an extensive group of clinicians, consumers and content experts from across Queensland; the Aboriginal and Torres Strait Islander Cultural Capability Team and their statewide network; and Health Consumers Queensland. This information was subsequently reviewed by a group of clinicians, consumers and content experts from across the ACT for use in the ACT.




Accessibility

(how to get this information in other ways)

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-  • in large print
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If you need the
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 call 131 450.

canberrahealthservices.act.gov.au/accessibility

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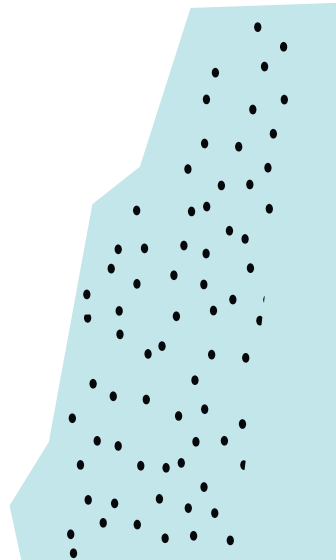
Death is not the opposite
of life, but a part of it.

”

When someone is dying or has died, it can be a very difficult and stressful time. We hope this booklet will give you support and direction during this time. It has information and practical ideas about things to do before and after an adult family member or friend dies in the ACT. A separate booklet is available for children who die in the ACT.

You might not be able to deal with the coming days and weeks on your own. Asking for help is OK. You could contact your spiritual or cultural leader, social worker, family, chosen family or friends. There are also community organisations who can support you.

To find out more visit <https://www.pallcareact.org.au/daisy/for-patients-families-and-carers/>



“

Grief is a normal and natural response when we experience loss. ”

Grief can affect our lives in a number of ways, but it also lets us slowly adjust to our loss and continue to go about our lives.

There is no right or wrong way to grieve (see [Caring for yourself and others](#), page 6).

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You may find that not all of the information in this booklet applies to your situation. That's OK. Take your time and check each section.

Section 1

Caring for yourself and others

Understanding grief

Grief affects our thoughts and feelings, how we do things and our relationships with others. It can also have a physical impact. It's important to know that grief is normal, and it affects people in different ways including but not limited to:

- crying and sadness (or not wanting to cry)
- anger and irritability
- regret
- feeling numb
- problems sleeping and having nightmares
- changes to appetite
- problems concentrating and making decisions
- feeling tense, sick or having breathing problems
- losing interest in family, friends and hobbies
- feeling confused or not sure where you are
- nausea and headaches

There are lots of other reactions to grief. If the person who died has been suffering a lot it is common and even natural to feel a sense of relief that their pain has ended. You might not have all of these feelings, but if you do, they will not necessarily come in any particular order.

Your grief is like your fingerprint. It is unique and personal to you.

Grief has no timeline

The amount of time spent grieving is different for everyone, and that's OK. You may feel grief for a long time, even for many years. At first, people often feel grief more strongly.

As time passes, we learn to include grief in our lives. Sometimes, after a period of feeling good, we find ourselves feeling sadness, despair or anger. This is a natural part of grief and it may happen repeatedly.

Taking care

It's important to remember that everyone grieves in their own way and may go about caring for themselves in different ways as well.

There are many ways to care for yourself and others while you grieve:

- get enough sleep – people often have trouble sleeping during times of grief. If you find it hard to sleep on a regular basis, speak to your nurse or doctor
- eat a healthy diet and do exercise
- talk to your employer about what support might be available, such as the Employee Assistance Program (EAP), compassionate leave and flexibility to return to work when you are ready
- delay making big decisions
- create a memorial or do something to honour the person who has died
- do something for yourself every day, and do your usual activities as much as you can
- keep in contact with friends

- practice your own spirituality, culture or religion – this might be meditation, yoga, prayer or talking with your chaplain or faith leader
- talk with your social worker/ Aboriginal and Torres Strait Islander Liaison Officer.

You may be able to talk about your emotions and find comfort with the help of family and friends, or you may need some extra help. There are many organisations that can help you. Support Services are listed on page 31 of this book. Don't be afraid to reach out.

Feelings of grief may be overwhelming over a long period of time and affect the things you need, want and enjoy. If this happens to you and these feelings continue, you may want to talk to your GP (see [Support services](#), page 31).

Talking to children about death and dying

Children will feel, understand and talk about grief and loss in different ways. This is because of their age, personality, family culture, understanding of death and past experiences of loss. Take the time to talk and listen to children before and after someone has died. Answer their questions about death in an honest and consistent way. For more information, visit Australian Centre for Grief and Bereavement – children and grief handouts website: grief.org.au.

How to manage communicating with others

Sharing information with others can be overwhelming. You may not feel like talking to others or may want to protect people from what you are feeling. This is normal. You may want to ask a family member or friend to give regular updates to others in your network.

Sometimes people may say things that are upsetting. Usually they don't mean to upset you. Sometimes people also don't know what to say and might say the wrong thing. It is important not take things personally at this time. Have a plan for what you will do if this happens, for example walk away or politely make people aware of what is or isn't helpful.

More information on dealing with grief and communicating with others can be found on the app MyGrief, downloadable on your phone or other device. Please ask a nurse or social worker to give you a copy of this if you do not have one.

“Your grief is like your fingerprint. It is unique and personal to you.”

Section 2

Preparing for death

We can all plan, discuss and prepare for the end of life at any time. This may help make the experience more comfortable and provide a greater sense of control when it happens.

If someone close to you is nearing the end of life, you can help them to:

- carry out advance care planning with health professionals, family and friends to talk about their wishes, values, beliefs and preferences for future medical treatment (see [Support services](#), page 31)
- let health professionals such as your doctor, nurse or social worker know if emotional and/or spiritual support is needed, and talk about any important cultural practices
- talk with health professionals about what to expect during and after the dying process
- organise to see a chaplain or faith leader in the time leading up to death, including outside of business hours

Supporting someone who is dying can be stressful. For suggestions on how you can look after yourself during this time see [Caring for yourself and others](#), page 6.





Preparing for death (continued)

- decide where they would like to be cared for as they approach the end of life, if possible. This may include:
 - in their own home
 - on country
 - in hospital
 - in a hospice
 - in a residential aged care facility.
- talk with family or chosen family about their wishes, so everyone understands what will happen
- prepare for death at home or on country (if applicable). Talk about this and plan it with health professionals. Work out which doctor will issue the **Medical Certificate of Cause of Death** when the time comes
- appoint an Attorney for personal, health and/or financial matters using an Enduring Power of Attorney form at <https://www.ptg.act.gov.au/enduring-powers-of-attorney> (see [Definitions](#), page 39)
- write a will, and make sure it is up-to-date and easy to find
- talk about palliative care services and support (if needed) with a doctor or health professionals—it can be helpful to visit facilities such as Clare Holland House, the ACT Hospice
- start funeral planning if possible, and talk about who will be the point of contact for organising the funeral
- think about how to pay for the funeral (see [Arranging a funeral or memorial service](#), page 26).



- This may include:
 - setting up a funeral savings account
 - life insurance or superannuation
 - buying a funeral benefit product, such as a prepaid funeral, funeral bonds or funeral insurance. You can find more information about paying for funerals at The Australian Securities and Investment Commission website
- make a list of their personal details and passwords and store them in a safe place. You may choose to use the [Tasks and contact list](#) in the middle of this booklet to help you decide what information you might need
- add a 'legacy contact' to Facebook or other social media to allow someone they trust to manage their account after they pass
- talk about organ and tissue donation, understand what's involved, and let their family know their wishes —for more information visit donatelife.gov.au
- write letters, record videos, create photo albums or put together keepsakes for loved ones. Some people may wish to write cards or arrange gifts for future birthdays or significant life events
- consider who will care for children, other dependants and pets
- say goodbye to those they love and care about.



Section 3

First steps

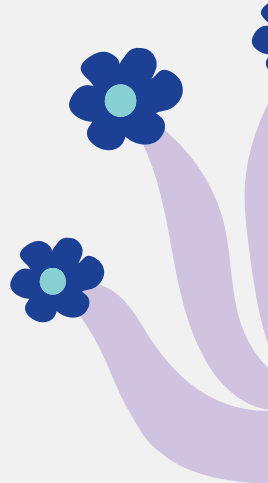
This section has information about things that happen soon after a person dies. Not all will be related to your situation.

Appointing a funeral director

Most people in the ACT use a funeral director to help organise a funeral or memorial service. You don't have to have one, but they make things easier. You can choose a funeral director by searching online, talking with family and friends or using the [Australian Funeral Directors Association](#) website. Usually people choose local funeral directors as they may need to visit a few times.

Always check what the quote for the funeral service includes and doesn't include. Many funeral directors can take calls 24 hours a day, 7 days a week.

For more information, see [Arranging a funeral or memorial service](#) on page 26.



Dying at home or in the community

Expected death

An expected death at home is not an emergency (see [Definitions](#), page 39). There's usually no need to rush anything. You can have time with the person who has died before anything needs to be done. If this happens during the night, you can wait until the morning to carry out next steps, if you are comfortable with this.

If dying at home is expected, it is important to have spoken with the person's doctor about who to contact to issue the **Medical Certificate of Cause of Death** when the time comes. The certificate needs to be completed within 48 hours of the person's death. Any doctor who knows the person's medical history and can certify the cause and manner of death is able to complete the **Medical Certificate of Cause of Death**.

When you are ready, contact your doctor, palliative care service, or funeral director. The person may then be taken into the care of your chosen funeral director or where you have arranged.

Unexpected death

An unexpected death can leave people with feelings of shock and confusion. When an unexpected death occurs call the ambulance on 000.

When you have identified your chosen funeral director, the funeral director can arrange to take the person to the funeral parlour

It is important to look after yourself at this time too.



Reportable deaths

Sometimes a **Medical Certificate of Cause of Death** cannot be issued. This may happen if someone who seems healthy dies unexpectedly at home; the doctor cannot determine the medical cause of death; or if the death is unnatural (see [Definitions](#), page 37). The police are contacted by the doctor or paramedics in these circumstances. This may seem worrying or excessive, but it is a normal part of the process. The police will talk with a team of independent doctors to work out whether a **Medical Certificate of Cause of Death** can be issued.

If a **Medical Certificate of Cause of Death** cannot be issued, the police will report the death to the coroner and arrange for the person to be transported to a health facility or mortuary by a government contracted funeral director.

The coroner will work with a team of coronial nurses and forensic pathologists to work out a probable cause of death through an autopsy or post-mortem (see [Definitions](#), page 37). The coroner will release the body as soon as possible—almost always within 3 days of the person's death. The person may then be taken into the care of your chosen funeral director.

Other types of reportable deaths include those that happen in care or custody.

Registration of the person's death and obtaining a death certificate

The funeral director will normally submit the death registration on your behalf, but they will first ask you to provide them with some personal information about the person who has died. This includes:

- the person's full legal name at the time of death
- any other legal names they were know by (for example, maiden name)
- date of birth
- place of birth (town, state, country)
- if born overseas, the period of time spent in Australia
- usual occupation

- last home address
- if the person was of Aboriginal or Torres Strait Islander origin
- the name and any former name of the person's parents and their parents' occupation
- relationship status at the time of death:
 - married, in a domestic partnership (as defined by Legislation ACT 2001 – SECT 169), civil partnership, divorced, widowed or single
 - if in a relationship, the name and former name of their partner.
 - previous relationship details:
- if the person had any other marriages, civil unions, civil partnerships, domestic partnerships –
 - the name and former name of their partner
 - date and place of each marriage, civil union or civil partnership
 - The status of the partnership (for example, current or former).
- details of children (including adopted children, but not children given up for adoption or stepchildren):
 - name, date of birth, if they are living or deceased.

It's important that the information is true and correct to the best of your knowledge as it will appear on the death certificate. A death certificate is proof that the person has died – you may need to show it to finalise the person estate.

Funeral directors often send a copy of the death certificate to the family as part of their service. You can also request a copy online through Access Canberra's Births, Deaths and Marriages.

Two types of death certificates are available in the ACT – a death certificate with the cause of death and a death certificate without the cause of death. You can now choose which legal certificate you show to an organisation if they do not need the cause of death.

Dying in a hospital, hospice or residential care facility

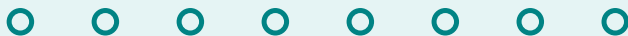
If the person dies in a hospital or facility, the staff will help you to understand the process and what you need to do. There's usually no need to rush. You can have time alone with the person who has died before anything needs to be done. Your family may want to wait until other family members and friends have a chance to say goodbye.

Ask questions. If you need more information or support, or do not agree with something, please ask. The healthcare team are there to support you.

Make sure staff know about any end-of-life rituals, like what needs to happen to the person's body in preparation for burial or cremation, so that the right steps can be taken.

Usually, these things will happen shortly after the person dies:

- health professionals will complete official documentation in relation to the death
- a doctor will complete the **Medical Certificate of Cause of Death**. If the doctor is unsure whether a **Medical Certificate of Cause of Death** can be issued, they can contact the coroner. This will generally be related to concerns around treatment and care. The coroner will work with a team of independent doctors to determine whether the death is reportable
- after staff talk with you, the person may be transferred to the mortuary or another suitable room
- any belongings the person had with them at the facility will be given to a representative of the family by nursing staff
- the person may remain at the facility until the funeral director is chosen and plans are made to move them to the funeral home
- if family are coming to say goodbye, talk with staff about how long the person who has died can stay at the facility. Different places have different processes.



Cultural rituals and traditions

If the person being cared for is in a hospital or other care facility, please tell the staff caring for them about any cultural rituals or traditions you would like followed when the person dies. Hospitals and other facilities in the ACT work with local faith organisations to help with necessary services around death and burial as required.

Visiting a person who has died

Some people find it helpful to see the person after they've died. This is called a viewing. Deciding whether to visit is a personal choice. You can talk about this with a health professional.

It is important to know that not all facilities have a mortuary for viewings. They may make a room available for you. Viewings may also be arranged at the funeral home or at home.

Before appointing a funeral director, check whether the funeral home allows viewing as part of their service. There may be an extra cost for this.



Organ and tissue donation

In an intensive care unit you may have been asked to uphold the donation wishes of your loved one or to yourself consider organ donation for the purpose of transplantation. A DonateLife Specialist Coordinator will have met with the family, after checking if the person had registered their donation decision on the Australian Organ Donation Register, ask for consent from the appropriate person and check whether the person is medically suitable to help others through transplantation. The DonateLife Specialist Coordinator and healthcare team will talk you through the process. For more information, visit donatelife.gov.au.

In other places, including hospital wards, residential care facilities or at home, the person may be able to donate their eye tissue. A DonateLife Specialist Coordinator or the healthcare team can talk you through this process.

Organ and tissue donor acknowledgement

In recognition of the significant contribution that organ and tissue donors provide to the community, the ACT Government passed legislation to provide the opportunity for this to be formally acknowledged on the donor's death certificate and/or in a letter from the Chief Minister. These acknowledgments are available for organ/tissue donations made in the ACT. There is no limit on when these requests for acknowledgment need to be made.

For more information, visit accesscanberra.act.gov.au.

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It can be difficult to talk about death and dying. Everyone responds in their own way. Dying should be discussed with honesty, sensitivity and respect.

”

Body bequests

The person may have prearranged donation of their body to a university. The university will need to be told of the person's death in order to check the person is suitable for their program and arrange transportation as soon as possible. Transportation is usually managed by the university's contracted funeral director.

Where to get help

Not all situations are straightforward, and some people may benefit from talking to people outside of their family/friend network.

A GP can help you by writing a mental health care plan where the government pays part of the cost of counselling for you. You will usually need to pay the gap, which will vary depending on which counsellor you chose.

In the ACT there are also a number of private practices that offer bereavement support for a fee which you will need to pay.

Find a list of services that can help with grief, financial, legal, advocacy and other issues in [Support services](#), page 29.



Tasks and contact list

We have created this checklist as a prompt for things you may need to do and people/organisations you may need to contact.

Additionally, the Australian Death Notification Service allows you to notify organisations such as banks, superannuation, telecommunications, utilities and government services using a secure online form. You can access this service through <https://deathnotification.gov.au/> or scan QR code.



	Person/organisation to be contacted	Tasks (if relevant)	Contact details
First steps	First responders (e.g. palliative care service, GP, ambulance)	<input type="checkbox"/> Contact	
	Family and friends	<input type="checkbox"/> Notify	
	Funeral director	<input type="checkbox"/> Contact	
	Executor of the will	<input type="checkbox"/> Enact as documented	
	Support services (e.g. cultural / religious / spiritual advisors / counselling service)	<input type="checkbox"/> Contact if required	
Bereaved	Your employer / education provider	<input type="checkbox"/> Seek compassionate leave	
	Centrelink	<input type="checkbox"/> Apply for bereavement allowance / payment *	132 300 https://www.servicesaustralia.gov.au/individuals/centrelink
		<input type="checkbox"/> Seek exemption from mutual obligations / activity test requirements	
	Department of Veterans' Affairs	<input type="checkbox"/> Apply for bereavement allowance / payment *	https://www.dva.gov.au 1800 555 254
<input type="checkbox"/> Notify			

	Person/organisation to be contacted	Tasks (if relevant)	Contact details
Financial, social and welfare	Australian Electoral Commission	<input type="checkbox"/> Notify	aec.gov.au
	Australian Taxation Office	<input type="checkbox"/> Notify	https://www.ato.gov.au 132 861
		<input type="checkbox"/> Finalise income tax returns	
	Banks, credit unions and credit card providers	<input type="checkbox"/> Close / transfer accounts	
		<input type="checkbox"/> Discuss loan repayment options	
	Centrelink	<input type="checkbox"/> Notify	https://www.servicesaustralia.gov.au 132 300
		<input type="checkbox"/> Cancel payments	
	Certified copies of the death certificate (e.g. with a JP, solicitor)	<input type="checkbox"/> Arrange	
	Child Support	<input type="checkbox"/> Notify	131 272
	** Death registration within 7 days (a funeral director will usually do this)	<input type="checkbox"/> Register the death with the Births, Deaths and Marriages ACT	132 281
	Foreign pension authority and/or embassy/consulate	<input type="checkbox"/> Notify	
	Insurance providers (e.g. health, property, car, life, funeral, boat)	<input type="checkbox"/> Claim as documented in the will/cancel	
	Medicare	<input type="checkbox"/> Notify	132 011
Professional services (e.g. solicitor, accountant, financial advisor)	<input type="checkbox"/> Notify		

	Person/organisation to be contacted	Tasks (if relevant)	Contact details
Financial, social and welfare	Professional services (e.g. solicitor, accountant, financial advisor)	<input type="checkbox"/> Notify	
	** ACT Seniors Card	<input type="checkbox"/> Cancel	seniorscard@cotaact.org.au 02 6282 3777
	Superannuation fund	<input type="checkbox"/> Claim as documented in the will/ close	
	** Public Trustee and Guardian of ACT	<input type="checkbox"/> Notify	02 6207 9800
	Funeral Assistance ACT Revenue Office	<input type="checkbox"/> Apply	02 6207 0028 – option 5
Employment and education	Australian Business Registration (ABN)	<input type="checkbox"/> Cancel	139 226 abr.gov.au
	Education providers (e.g. child care, school, TAFE, university)	<input type="checkbox"/> Notify	
		<input type="checkbox"/> Inform child/ren may be absent	
	Employer/s	<input type="checkbox"/> Notify	
	Professional affiliations (e.g. associations, union)	<input type="checkbox"/> Notify	

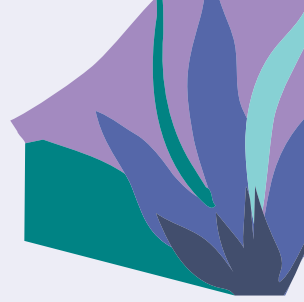
	Person/organisation to be contacted	Tasks (if relevant)	Contact details
Utilities and mail	Australian Bereavement Register	<input type="checkbox"/> Notify	1300 887 914 tabr.com.au/register
		<input type="checkbox"/> Stop unwanted direct mail	
	Australia Post	<input type="checkbox"/> Re-direct mail / cancel PO Box	13 POST (137 678)
	Telecommunications and network providers (e.g. mobile, landline, internet)	<input type="checkbox"/> Close / transfer accounts	
	Utilities providers (e.g. electricity, gas)	<input type="checkbox"/> Close / transfer accounts	
Transport	** Access Canberra	<input type="checkbox"/> Cancel / transfer vehicle registrations	132 380 concessions@act.gov.au 02 6207 0028
	ACT Revenue Office Cancel Taxi Subsidy Scheme membership	<input type="checkbox"/> Cancel driver's license	
	ACT Taxi Subsidy Scheme under Transport (administered by ACTRO)	<input type="checkbox"/> Cancel disability parking permit	
Health Services	GP and hospital	<input type="checkbox"/> Notify / cancel appointments	1800 200 422 myagedcare.gov.au
	Health services (e.g. dentist, optometrist, psychologist)	<input type="checkbox"/> Notify / cancel appointments	
	My Aged Care	<input type="checkbox"/> Notify	

* Eligibility criteria apply. Check each section to see if it is information you want or need.

** This information is specific to the ACT—different processes and contact details may be applicable in other states and countries.

	Person/organisation to be contacted	Tasks (if relevant)	Contact details
Lifestyle and personal	Community groups / clubs / memberships (e.g. library, RSL, sports clubs, gambling)	<input type="checkbox"/> Cancel	
	Pet care	<input type="checkbox"/> Notify vet / animal kennel	
		<input type="checkbox"/> Cancel / transfer pet registration through the Australasian Animal Registry (https://www.aar.org.au/pet-owners/update-your-pets-registration-details/). A vet clinic can also do this on behalf of a owner.	
	Social media accounts (e.g. Facebook, Instagram, Twitter)	<input type="checkbox"/> Memorialise / close	
	Subscriptions to ongoing payments (e.g. Netflix, gym, loyalty programs)	<input type="checkbox"/> Cancel / transfer	
	** Weapons license	<input type="checkbox"/> Update / surrender	02 5126 9076
Housing	** Access Canberra Land Titles Register	<input type="checkbox"/> Update land title	02 6207 0491
		<input type="checkbox"/> Update water allocation ownership	
	** ACT Revenue Office	<input type="checkbox"/> Update address for rates notices, claim land tax exemption and/or claim ACT rental bond refund.	02 6207 0028
	** Housing ACT	<input type="checkbox"/> Apply for a change of tenancy	1800 950 255

Section 4



What you can do next

Gather key information

There can be a lot of things that need to be done after someone dies.

The [Tasks and contact list](#) may help you keep track of who to contact. Getting important information and paperwork together can help make these tasks easier. Information could include:

- the person's full legal name (birth name or legal name at the time of death; avoid using nicknames)
- last residential address
- the original or certified copies of their driver's license and passport
- any other first and last names they have used, including maiden surname
- their Medicare number, Tax File Number and Centrelink Customer Reference Number (if they have them)
- the person's date and place of birth (town and state if born in Australia and country if born overseas) and date of arrival in Australia if born overseas. If the person is visiting from overseas their Embassy can be contacted for support. For people who came to Australia as refugees, the name of the ship may also be requested
- marriage and/or divorce certificates, or date of marriage/civil partnership if certificate not available
- name, occupation and date of birth of the surviving spouse if they have one
- financial information, including loan details, house title/lease documents, superannuation, investments and insurance
- any pre-planned funeral paperwork.

See [Definitions](#), page 39 if you need more information about terms marked with *.

Wills and estates

Some people have a will* and others die without one. A person needs to write a will before they die.

If the person who died has a will, the executor* of their estate* needs to be informed. If there is uncertainty about whether the will is valid, or other support is, you may choose to get:

- independent legal advice
- advice from the Public Trustee and Guardian of ACT
- probate* from the Supreme Court of ACT.

If a will is unavailable, letters of administration* will be needed to manage the estate.

“ This might feel intrusive or upsetting, but it is important to do. When giving information, you can ask why it is needed and how it will be used. ”

Arranging a funeral or memorial service

The way we acknowledge the death of a person can look different between cultures and families.

A funeral is usually held at a funeral home, cemetery, crematorium, church or place of worship. Funerals involve the burial or cremation of the body of the person that has died.

A memorial service can be held anywhere (often in someone's home). Memorial services do not involve burial or cremation. They are usually organised by the closest relative. If there is any dispute over who is organising the service, seek legal advice.

If you have chosen to appoint a funeral director, they will usually organise:

- transport, care and viewing of the person who has died
- the service, including the cremation or burial, in consultation with faith group leaders
- returning the person's remains to either their home, interstate or overseas for a cost

- registration of the person's death with the Registry of Births, Deaths and Marriages
- Funeral Directors often send a copy of the **death certificate** to the family as part of their service. You can also ask for a copy by applying online through Access Canberra. There is a fee for this.

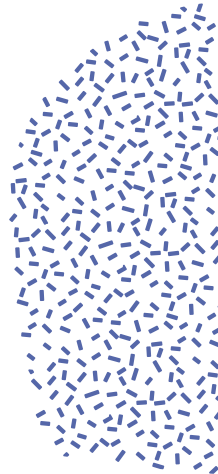
The funeral director may ask you about:

- the date, time and venue of the service, and what to do with the ashes of the person or where you would like them buried
- music, decorations, flowers or symbols of the person's life
- cultural or religious customs and practices
- the eulogy (see [Definitions](#), page 39)
- having a religious or spiritual leader give a graveside service (there may be a cost for this)
- having a funeral announcement or death notice in the newspaper (there may be a cost for this).

ACT Funeral Providers are listed in the back section of this booklet.



“ Funerals and wills can be the source of conflict in families due to differences in opinions and beliefs, and complex family relationships. Keep communication open and get help if you need it. ”



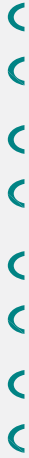
Paying for a funeral

Funerals in the ACT can vary a lot in price. The cost depends on your funeral director and the type of service you have. Funeral directors often quote a service fee which can include the cost of tasks you may choose to do yourself, such as arranging your own flowers. This is an area that can have significant cost differences. It is worth noting that a burial or funeral outside of normal working hours, on weekends or public holidays will usually cost extra. The average funeral can cost anywhere from \$6,000 to \$15,000, depending on what options or additional services you choose.

An ACT funeral assistance program is available for ACT residents in financial hardship who are unable to meet the full costs of a funeral for immediate family members. To be considered for this program, you must undergo a financial assessment of your income, expenditure and assets and of the person who has died. The program is administered by Tobin Brothers Funerals, Toscan Dinn and William Cole Funerals. If you think you may need this help, please speak with one of these funeral directors before making any arrangements or contact the ACT Revenue Office (eligibility criteria applies) (see [Support Services](#), page 31).

The NSW Government offers destitute funerals and cremations when the person who has died lived in NSW at the time of death, has no money or assets to pay for their funeral and their friends and/or relatives are unable to pay for the funeral.

Stella Bella Little Stars Foundation offers financial help to eligible families who are struggling financially following the death of their child. If you would like more information about this, please talk with a social worker who will help you get in touch with Stella Bella.



If you have any concerns about cost, ask your funeral director for a quote that breaks down the cost of each item.

The cheapest option is a cremation without an official service. This is sometimes called **direct or unattended cremation**. **Unattended burials** may also be available.

Funeral costs may be covered by:

- pre-paid funeral plan/bonds taken out by the person who has died
- funeral insurance or a savings account the person has arranged to pay for their funeral
- family and friends
- the person's estate – the bank may pay a funeral account, if there are available funds in the person's bank account
- the person's superannuation fund – this can take time and will be executed through their will
- Department of Veterans' Affairs, or the person's trade union
- funeral assistance.

If you need other financial help, contact [Services Australia](#). They will let you know what you might be able to claim.

Notify agencies and cancel or transfer services

Once you have the **death certificate** you can start notifying agencies and organisations. The processing time for the **death certificate** varies. It may take up to several weeks. You may need to give other information including:

- your personal details
- proof of your identify and relationship to the person who has died
- certified copy of the **death certificate** (see [Definitions](#), page 39). This can be certified at your local police station for free, or your local pharmacy (for a small fee). It's a good idea to get several copies certified at the same time.

This booklet contains a checklist of tasks to carry out and people/ organisations to contact (see [Tasks and contact list](#)). Some things will not be relevant to you or the person's circumstances. Check each section to see if it is information you want or need.

Notifying Centrelink

If the person who died was receiving a payment from Centrelink, it is important to notify Centrelink as soon as possible. This will stop an overpayment. If an overpayment is made, it must be paid back to Centrelink. For members of a couple or a person receiving a carer allowance, a bereavement allowance may be available.

The Centrelink booklet **Needing Help after Someone Has Died** provides a comprehensive list and is available from your social worker, a Centrelink office or online.

Notifying the bank

Financial institutions have different processes for managing a deceased estate.

- a. Account only in the name of the person who has died – After you call, the bank will freeze the person's bank accounts. Banks will generally pay funeral expenses from the person's account when given an original tax invoice from a funeral director. You will need to make sure all direct debits have been stopped to avoid dishonour fees.
- b. Account in the person's name and someone else's name (joint account)– Transactions from joint accounts should continue as normal. Joint bank accounts may be transferred into the name of the remaining joint account holder.



Section 5



Support services contact list



If you need an interpreter, call the Translating and Interpreting Service on 131 450.

13 HEALTH

13 43 25 84

24-hour phone service providing health advice.

Advance Care Planning

health.act.gov.au/services/advance-care-planning

02 5124 9274

ACT Health information about advance care planning.

Caresearch

caresearch.com.au

08 7221 8233

Information and resources about living with or caring for someone with a serious illness, preparing for the end of life, and how to manage bereavement, grief and loss.

DonateLife Network resources

donatelife.gov.au

07 3176 2350

Information about organ and tissue donation.

Palliative Care ACT

pallcareact.org.au

02 6255 5771

Palliative care resources for people living with a terminal condition and their carers, family and community.

COUNSELLING AND GRIEF SUPPORT

ACT Community Health – Community Care Social Work

canberrahealthservices.act.gov.au/services-and-clinics/services/community-care-social-work

02 5124 9977

Short-term counselling where bereavement does not meet criteria for other services AND who have no immediate support (either community or family).

ACT Coronial Counselling Service

racr.org.au/services/coronial-counselling/

02 6112 7191

Can be used by anyone affected by a death that is being investigated by the ACT Coroners Court for up to 3 months after the inquest process that has been finalised

Australian Centre for Grief and Bereavement

grief.org.au

03 9265 2100

Information for adults and children experiencing grief, including the MyGrief App

Beyond Blue

beyondblue.org.au

1300 224 363

24-hour telephone counselling service. Online and email counselling available 7 days a week.

Canteen

canteen.org.au

1800 835 932

Support service for people aged 12-25 living with cancer, including patients and their siblings, and young people with parents or carers with cancer.

Carers ACT

carersact.org.au/contact/

1800 422 737

Counselling following a death is available for registered carers.

Canberra Grief Centre

canberragriefcentre.com.au/services/

Counselling is available to support people grieving a loss. Canberra Grief Centre specialises in the provision of services to support grief, bereavement and trauma associated with a loss.

CatholicCare Canberra and Goulburn

catholiccare.cg.org.au

02 6295 4300

Provides welfare support and counselling for families, including counselling after a death. An appointment is necessary.

Clare Holland House

pallcareact.org.au/clare-holland-house/

02 6264 7300

Provides counselling and support for families of patients who have received palliative care from Clare Holland House or Home-Based Palliative Care.

**Dead Parents Society
(aged 16-30)**

[facebook.com/Dead-Parents-Society-554572958352551](https://www.facebook.com/Dead-Parents-Society-554572958352551)

Provide peers support and registered counselling support to youth who have experienced a death of a parent or a parent-figure.

**Dementia Australia (ACT)
formerly Alzheimer's
Australia ACT**

[dementia.org.au/about-us/dementia-australia/the-new-voice-of-alzheimers-australia](https://www.dementia.org.au/about-us/dementia-australia/the-new-voice-of-alzheimers-australia)

02 6255 0722

Provides support, information and counselling for carers and family following the death of a person with dementia.

DonateLife ACT

[donatelife.gov.au/donatelife-australian-capital-territory](https://www.donatelife.gov.au/donatelife-australian-capital-territory)

02 5124 5625

Provides follow-up information, support following a death and counselling to families of organ and tissue donors and others touched by the donation process.

DonateLife ACT is part of a national network of donor family support services provided by the Australian Organ and Tissue Authority.

Everyman

[everyman.org.au](https://www.everyman.org.au)

02 6230 6999

Provides a general counselling service for men, which includes support around grief. Appointment required.

Grief Line

[griefline.org.au](https://www.griefline.org.au)

1300 845 745

7-day telephone counselling service for people experiencing grief.

GriefLink

[grieflink.org.au](https://www.grieflink.org.au)

Resources for the bereaved and grieving, their carers, friends and colleagues, and for health and welfare workers.

Kids Helpline

[kidshelpline.com.au](https://www.kidshelpline.com.au)

1800 55 1800

Telephone and online counselling service and crisis support for young people aged 5–25.

Leukaemia Foundation

[leukaemia.org.au](https://www.leukaemia.org.au)

1800 620 420

The foundation can arrange counselling for families where someone has died from blood cancers and disorders.

Lifeline

lifeline.org.au

131 114

24-hour telephone and online counselling service.

MensLine Australia

mensline.org.au

1300 78 99 78

Telephone and online support and referral service for men with family and relationship concerns.

Meridian Wellbeing Services

www.meridianact.org.au

Provides a general counselling service for members of the LGBTIQ+ community and their chosen families.

Meridian Wellbeing is not a crisis service, however can offer support counselling for persons coping with grief.

Appointments required.

Further information is available from the website or ph: 02 6257 2855

Parentline

parentline.com.au

1300 30 1300

7-day telephone counselling and support service for parents and carers of children.

ReachOut Australia

au.reachout.com

Support, tools and tips for young people and their parents.

Red Nose

rednosegriefandloss.com.au/support/article/bereavement-support-services

1300 308 307

Provides support to any person affected by the sudden and unexpected death of a baby or child.

Relationships Australia

relationships.org.au

1300 364 277

Relationship support services and counselling.

Solace ACT Inc.

solacegriefsupportact.org.au/contact-us

02 6297 1052

A self-help group for people whose partners have died

Standby Response Service

supportlink.com.au/standby.aspx

0421 725 180 | This service is a support, information, and referral service run by "SupportLink" for families, friends and others when someone has died by suicide

Stella Bella Little Stars Foundation

stellabellalittlestars.org.au/

0423 439 889

Offers Bereavement support and assistance to families whose child has died.

Suicide Call Back Services
suicidecallbackservice.org.au

1300 659 467

24-hour telephone and online counselling for people affected by suicide.

The Compassionate Friends ACT and Queanbeyan
compassionatefriendsact.org/

0491 137 818

A self-help group of parents, siblings and grandparents with a family member who has died, offering telephone and face to face support, monthly sharing meetings, social gatherings, a newsletter and a library.

Violet
violet.org.au

Provides free information and support focusing on the last stage of life and the grief and loss that accompanies it.

Winnunga Nimmitjiah Aboriginal Health Service
winnunga.org.au

02 6284 6222

Provides support and counselling for Aboriginal and Torres Strait Islander people and their families.

Your general practitioner
To find a general practitioner in ACT go to
findahealthservice.act.gov.au

FINANCIAL HELP

Centrelink
servicesaustralia.gov.au

132 717

Information on eligibility and how to apply for Australian Government support.

Financial Counselling Australia
financialcounsellingaustralia.org.au

1800 007 007

Information about financial counselling and help to find a qualified counsellor.

The Public Trustee and Guardian ACT
ptg.act.gov.au

02 6207 9800

Statutory authority that provides support including will-making, enduring powers of attorney, and managing deceased estates.



FUNERALS

Australian Funeral Directors Association

afda.org.au

03 9859 9966

Funeral planning information and a directory to find a funeral director.

Australian Securities and Investment Commission

moneysmart.gov.au/paying-for-your-funeral

Information about paying for a funeral.

Bare Cremation

barecremation.com.au

1800 071 176

Canberra Islamic Funeral Service

www.isb.org.au/services/funeral-services/

1 Curley Street
Spence ACT 2615

Funeral assistance

revenue.act.gov.au

02 6207 0028

Information on eligibility and how to apply for funeral assistance.

Grantly Perry and Sons Funeral

12 Sanford Street

Mitchell ACT 2911

02 6241 4101

Judy Cole & Associates

60 Nettleford Street

Belconnen ACT 2617

judycoleandassociates.com.au

02 6253 3655

Lovell Meizer Funerals

(Formerly Bob Rudd Funerals)

73 Reynolds Street

Goulburn NSW 2580

02 4822 4400

M.H. O'Rourke Funerals

113 Crawford Street

Queanbeyan NSW 2620

orourkefunerals.com.au

02 6297 1052

No Funeral No Flowers No Fuss

nonono.com.au

1300 854 971

RJ Sidney Craig Funeral

Directors

www.rjsidneycraig.com.au

298 Sloane Street

Goulburn NSW 2580

Salvos Funerals

c/o The Salvation Army

National Secretariat

(By appointment)

2 Brisbane Avenue

Barton ACT 2600

salvosfunerals.com.au

02 5119 3677

Simple Farewells

simplefarewells.com.au

2/10 Liardet Street
Weston ACT 2611
02 6263 6737

Simple Goodbyes

simplegoodbyes.com.au

17 Lyell Street
Fyshwick ACT 2609
02 6161 5859

Simplicity Funerals**Mobile Arranger**

[simplicityfunerals.com.au/
locations/act/](http://simplicityfunerals.com.au/locations/act/)

1300 556 222

Tobin Brothers Funerals

tobinscanberrafunerals.com.au

1300 234 912

- 101 Nettlefold Street
Belconnen ACT 2617
- Unit 8A Tuggeranong Square
310 Anketell Street
Tuggeranong ACT 2900
- 75 Canberra Avenue
Kingston ACT 604
91 Crawford Street
Queanbeyan NSW 2604

Toscan Dinn Funerals

10 Liardet Street
Weston ACT 2611
toscandinn.com.au
02 6287 3466

Trevor Daley Fund

[www.meridianact.org.au/
trevor_daley_fund](http://www.meridianact.org.au/trevor_daley_fund)

The Trevor Daley Fund is a community support fund that provides financial assistance to people living with HIV/AIDS in times of financial hardship.

Application forms and further information are available by contacting the Meridian Client Services Coordinator on 6257 2855

White Lady Funerals

- 101 Nettlefold Street
Belconnen ACT 2611
02 6251 4369
- 75 Canberra Avenue
Kingston ACT 2604
02 6239 7023
- 91 Crawford Street
Queanbeyan NSW 2620
02 6299 2627
- Unit 8A Tuggeranong
Square, 310 Anketell Street
Tuggeranong ACT 2900
02 6293 3199
whiteladyfunerals.com.au

William Cole Funerals

60 Nettlefold Street
Belconnen ACT 2617
williamcolefunerals.com.au
02 6253 3655

W.T Dennis & Sons Pty Ltd

9 Rossi Street
Yass NSW 2582
02 6226 4871

LEGAL AND ADVOCACY MATTERS

Community Legal Centres ACT

actlawsociety.asn.au

02 6274 0300

Legal centres providing free information, legal assistance, education and advocacy for vulnerable clients and communities facing legal problems.

Legal Aid ACT

legalaidact.org.au

1300 654 314

Legal help for financially disadvantaged people.

Multicultural Australia

multiculturalaustralia.org.au

07 3337 5400

Support for refugees, migrants, international students and people seeking asylum.

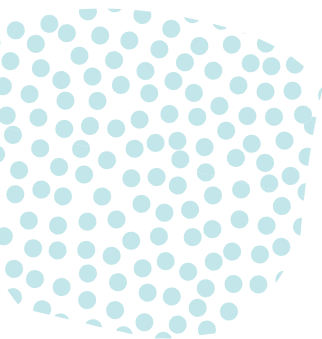
Youth Law Australia

yla.org.au

1800 950 570

Community legal service for anyone under 25.

Contact information is correct at time of publication



Section 6



Definitions

Advance care planning – involves thinking and making choices now to guide your future health care. It is also a process of communicating your wishes.

You can do this by having a conversation with those close to you and writing down your preferences (see [Support Services](#), page 31).

Autopsy or post-mortem – an examination of a body after death conducted by a pathologist.

Medical Certificate of Cause of Death – a legal document completed by a doctor that certifies the manner and cause of death. This is different to the death certificate.

Certified copy – a copy of an original document that has been verified as a true copy by an authorised person, for example a Justice of the Peace or a Commissioner of Declarations.

Coroner – an official person who is responsible for investigating the deaths of people who have died in a sudden, violent, or unusual way.

Death certificate – the official registration of the death. The funeral director will usually help with this, or you can contact the Births, Deaths and Marriages ACT.

Enduring Power of Attorney – a legal document that gives another person/people the authority to make personal and/or financial decisions on your behalf. For personal and health matters, your attorney's power begins only if and when you lose capacity to make those decisions. For financial matters, your attorney's power begins whenever you want it to and you nominate the start date. You can still continue to make any of your own decisions while you are capable of doing so.

Estate – the property and assets (such as vehicles, investments and bank accounts) owned by a person at the time of death.

Eulogy – a speech or piece of writing given at a funeral to remember the life of the person who died.

Executor – if you are named as executor in someone's will, you are responsible for carrying out the terms of their will when they die.

Funeral director – arranges for care of the person who has died, offers guidance/ support to the family, makes arrangements for the funeral service, and provides professional advice.

Intestate – if a person dies without a valid will, there is no executor and therefore they have died intestate (see Public Trustee and Guardian and ACT Courts for more information).

Letters of administration – the next of kin, such as a spouse, takes on the role of administering the person's estate if they die intestate. Letters of administration show that the court has examined the relevant documents and is satisfied that the person named in the grant is authorised to administer the estate. Contact ACT Courts for further information.

Mortuary – a room or health facility used for storage of a person who has died before autopsy, burial or cremation. Some (not all) mortuaries will include a viewing area.

Natural death – a death caused by a disease's natural progression and not due to external causes such as accidents, injury, homicide, medical procedure, or uncertain circumstances.

Palliative care – healthcare that focuses on improving quality of life for people of any age living with a life-limiting illness. It includes responding to physical, psychological, emotional, social, cultural and spiritual needs. It does not aim to slow down or speed up the dying process.

Probate – the Supreme Court of ACT official recognition of a will as legally valid. Probate is often needed before the executor of a deceased estate can take control of the estate’s assets (administer the estate).

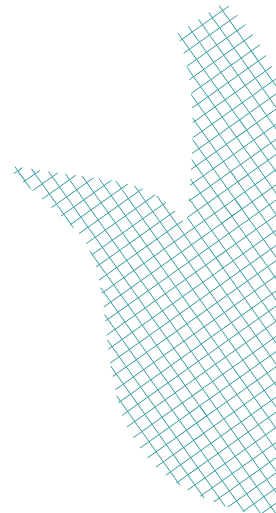
Public Trustee and Guardian – offers a free will-making service and can give general information on wills and estates, and the administration of deceased estates.

Unnatural death – a death caused by accident, injury, medical procedure or homicide rather than a disease’s natural progression.

Will – a legal document that states what a person would like to happen to their money, belongings and other assets when they die; names who they want to give their estate to (beneficiaries); and who they would like to administer their estate when they die (executor).



“ The amount of time spent grieving is different for everyone, and that’s OK. ”





ACT
Government