

### *Insurance Policies*

Sometimes private health insurance, sickness and accident insurance or life insurance policies may pay funeral and other payments. For example, a few private health insurance companies contribute amounts up to around \$1,500 towards the cost of a funeral. The contribution depends on the level of cover and certain conditions.

Conditions may include:

- your relationship to the person who has passed
- the length of time he or she had the cover with them
- whether a health condition that contributed to the passing had existed before joining.

### *The Will*

A Will is a legal document that sets out how the deceased's belongings are to be distributed after their passing. It may take into account: the likely value of the estate

- special funeral arrangements
- prepaid cemetery plots
- beneficiaries and special gifts
- organ donation
- appointing an executor.

The executor of the Will is responsible for distributing the person's assets to the people named in the Will as beneficiaries. This occurs after any debts are paid.

Depending on the State or Territory, there may have to be a 'grant of probate' if the estate is more than \$10,000. This means having a court order that says the Will is the final and valid Will of the person who has passed.

### *No Will*

If the person has not left a Will the estate is shared under a formula set down by law. The formula cannot take account of the person's wishes.

If there are no close relatives, there is a chance the estate could be paid to the State or Territory Government.

The administration of an estate may be more difficult and expensive if there isn't a Will. The State Trustee, Public Trustee or a solicitor can give you advice on what to do in these circumstances.

### *Who to Notify*

Who you need to notify when someone passes on  
As a helpful guide, you may need to notify some or all of the following people and organisations:

- Centrelink
  - Superannuation Company or Companies
  - Solicitor and Accountant
  - Bank or Banks
  - Trade Union or Professional Associations
  - Australian Tax Office
  - Insurance Company or Companies
  - Friendly Society
  - Family Doctor, Specialist or Hospital
  - Main Roads - Car Registration
  - Electoral Office
  - Health Benefits Fund
  - Telephone Company
- (Note: most of these will require a certified copy of the death certificate)

### *Additional Information*

As difficult as it will be, you need to contact Centrelink as soon as possible to notify them of your intent to make a benefit claim. Future payments will be made from the date you contact them. If you are already receiving Centrelink entitlements, you may be eligible for a bereavement payment.



### **Help Line**

# **1300 78 79 96**

Trans-Help Foundation  
P.O. Box 468  
Wagga Wagga 2650  
or email to

[admin@transhelpfoundation.com](mailto:admin@transhelpfoundation.com)

ABN: 20 119 028 545 ACN: 119 028 545

[www.transhelpfoundation.com.au](http://www.transhelpfoundation.com.au)



**Support for  
Australian Truckers  
& their families  
when in need**

*What you need to know  
when arranging a funeral.*



*and who to notify*

# **1300 787 996**

Loosing a loved one is an emotional event for anyone and planning a funeral and making arrangements can be very difficult and confusing, especially if you have never had to do this before.

If no prior arrangements regarding the funeral have been made and the deceased's wishes are unknown, there are some major decisions that need to be made.

The executor named in the will, or family members, are usually responsible for organising the funeral. Choosing a funeral director can involve either comparing companies or relying on word of mouth.

It is the funeral director's job to help you with many of the legal responsibilities, including arranging a death certificate. A funeral director will also liaise on your behalf with the cemetery or crematorium, clergy or celebrant, and other relevant parties.

## *Before the Funeral*

You will need to fill out various legal forms before the funeral can take place. You can get copies of these forms from:

- Your funeral director
- The Registrar of Births, Deaths and Marriages
- The Coronial Services Centre.

## *The Death Certificate*

Every death has to be recorded with the Registrar of Births, Deaths and Marriages. The person's doctor usually provides the medical certificate, stating the cause of death. Based on this and other documents, the Registrar of Births, Deaths and Marriages will then issue a death certificate. This can take around three weeks, but sometimes this is months. The death certificate is an important document because the estate cannot be administered without it.

## *Information Required*

You will need to provide basic information about the deceased, including: full name, address, sex, occupation, place and date of death, parent's full names, including mothers maiden name, full name of any children (issue) and their ages.

## *Autopsy*

If there was no apparent cause of death, or if the person passed suddenly or traumatically, then an autopsy might be required to find out the cause. The doctor will call the police, who then contact the Coroner's Office to arrange for the autopsy.

## *Funeral Cost*

The cost of the funeral service itself depends on the funeral company and the kind of funeral you choose. It's important to have a complete understanding of all costs involved before the funeral takes place.

When the death is a result of an accident, the funeral cover is normally covered. Please contact us for further details on this.

## *Decisions to Make*

In discussion with your funeral director, some of the decisions you will need to make include:

- Convenient day and time for the service.
- Burial or cremation, and at which cemetery?
- The clothes the deceased person will be wearing?
- Transport to and from the funeral?
- Type of service – religious or non-religious
- Who is to lead the service - a member of the clergy or a celebrant, or a family member or friend?
- Is a viewing appropriate?
- What sort of casket?
- Who will carry the casket?
- What kind of music?
- Who will prepare a eulogy?
- What flowers, if any would be most appropriate?
- Would you like to arrange for people to be able to make donations to a particular charity in honour of the person?
- What special things can be done to personalise the ceremony?
- Death and funeral notices for the newspaper.
- The wake, including catering options.

## *A Eulogy*

The term **eulogy** sounds formal, but eulogies can include simple reminiscences or stories about the deceased.

Gather Information about the departed may include

- When and where was the deceased born
- Nicknames and/or names known to others
- Parents names - where they met and married
- Brothers and Sisters
- Early childhood - localities and interests
- Schools attended, awards gained
- Academic or trade qualifications and achievements
- Some interesting items about childhood days
- Military service
- Details of marriages, divorces, children, significant relationships
- Acknowledge Grandchildren/ great grandchildren
- Any club memberships, position held
- Sporting achievements
- Hobbies or interests, travel, crafts etc.
- Any historical significance
- Preferences, likes and dislikes
- Details of activities e.g. music, theatre etc.
- Any special stories, sayings, qualities that are significant
- Work history, work mates
- Special readings, music or poetry to be included

Keep it short unless the family members want you to speak for a certain amount of time. It could be a couple of minutes; it might be 10-12 minutes. Be aware of how long your speech is. Ask the celebrant and the funeral director about the available time.

## *Personalise the Service*

- Place personal items may be placed inside the coffin – photos, letters, etc.
- Organise for the deceased's favorite music to be played – taped or perhaps a live performance.
- Place a photo of the deceased on the coffin for the service.
- Involve family and friends
- Arrange for clubs or organisations to attend perhaps forming a guard of honour.
- Close family members could place a single flower on the coffin or into the grave as part of the service.