

*Simplicity*  
*Bereavement Services*

*My Funeral  
Guide*



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## About Us

This guide is designed to assist with the pre-planning of a funeral. The information provided is intended as an overall guide only and may differ with your own culture, customs, faith and funeral traditions.

Simplicity Bereavement Services Hawkes Bay is committed to helping you **Plan and Prepare** to protect those left behind.

We have been serving the Hawkes Bay since 2013. With four generations and over 90 years of industry experience, we are knowledgeable and passionate about our responsibility in caring for our families and their loved ones.

Helping families celebrate the lives of their loved ones has given us an opportunity to acknowledge the close community ties that New Zealanders share.



## What to Do When a Death Occurs

### At Home

If the deceased was under the care of a doctor and the death was expected, you should call the doctor who will issue a Medical Certificate of Cause of Death (HP4720).

Call Simplicity on 0800 777 303, to arrange for the transfer of the deceased into their care.

If the death occurs at home and was sudden or unexpected call St. John's Ambulance Service on 111. When you make a call to 111, the ambulance service will ask a standardised set of questions and may transfer you to the Police to collect the necessary information for them to respond.

The Police will then determine the appropriate steps to take depending upon the situation and the circumstances of death.

The Police will decide if the doctor will issue a Medical Certificate of Cause of Death (HP4720), or if the death will be referred to the Coroner.

### At a Hospital or Care Facility

The medical staff at the facility concerned will make the arrangements for a doctor to attend and issue a Medical Certificate of Cause of Death (HP4720).

Call Simplicity on 0800 777 303, to arrange for the transfer of the deceased into their care.

### When the Coroner is Involved

If death is due to an accident or sudden death, the Coroner will become involved.

The purpose of the Coroner is to establish the identity of the deceased and the cause of death.

Call Simplicity on 0800 777 303, with details of the deceased and we will liaise with the Coroner to arrange the transfer of the deceased into their care.

### If Death Occurs Overseas

If a death occurs overseas and you want to bring the person home to New Zealand, Simplicity will organise the necessary arrangements to repatriate the deceased back to New Zealand.

For Queensland, NSW, ACT and Melbourne regions, we work alongside Killick Family Funerals.



## When You Contact a Funeral Director

**The responsibility of the funeral director is to guide your family through the funeral process.**

Arranging a funeral can feel like a daunting task, especially given the emotional stress many people are under, when a loved one dies. It involves making decisions concerning the funeral ceremony, casket selection, floral tributes, refreshments, visual presentations and the location of the cemetery or crematorium.

The funeral director will need to establish who has the authority to make decisions for the care of the deceased. The line of authority is usually 'next of kin' or an executor of the deceased's estate, but authority can be given to another person on behalf of the next of kin.

The next of kin will need to complete personal information about the deceased for Births, Deaths and Marriages. This information along with the Medical Certificate of Cause of Death (HP4720), will form the application to Births, Deaths and Marriages to issue a Death Certificate. This document is required to finalise the deceased's affairs, which include closing bank accounts and filing a life/funeral insurance claim.

You will also be required to give the funeral director the authority to act on your behalf with third party providers of funeral services, such as online memorials, florists, cemetery and crematorium services, as well as Births, Deaths and Marriages.

### **You can expect the Funeral Director to:**

- Give you advice and information on all details of arranging the funeral, as well as things to consider after the funeral;
- Provide information about any legal regulations and completion of legal documentation;
- Liaise on your behalf with providers including floral tributes, Celebrants and Ministers, preparing and publishing newspaper notices, funeral stationary, booking refreshments and funeral service venues and any special requests;
- It is important that the funeral director works together with the family to communicate the family's feelings and wishes. Communication is the key to a smoothly run funeral service that honours your loved one.



## What does a Funeral Director do?

Funeral directors are available on call whenever a death occurs. Their role is to relieve you from as much of the pressure of organising a funeral, as possible. They will serve as your adviser, organiser, administrator and supporter, to ensure your funeral choices are arranged sensitively and carefully.

Their service includes:

- Meeting the family and ascertaining their wishes
- Transporting the deceased
- Liaising with the doctor, hospital and coroner as necessary
- Registering the death with the authorities
- Organising newspaper notices
- Preparing, embalming, dressing and casketing the deceased
- Ensuring cultural and/or ethnic customs are observed
- Arranging and attending the service
- Providing service sheets
- Organising other service requirements such as video or audio recording
- Liaising with the florist, minister or celebrant
- Organising the burial or cremation with councils

The funeral industry in New Zealand is not regulated by legislation. This means that anyone can set up a funeral home and become a funeral director without experience or training. In doing so, this means that there can be a lack in quality professional services and care.

**Simplicity Bereavement Services Hawkes Bay is a member of the Funeral Directors Association of New Zealand (FDANZ). The association members are committed to the highest standards of professionalism, and are required to follow a Code of Conduct and Ethics.**

[www.fdanz.co.nz](http://www.fdanz.co.nz)

If you are considering embalming, we encourage families to look for qualified embalmers who are registered with the New Zealand Embalmers Association (NZEA), as membership to the NZEA requires a strict adherence to a Code of Ethics and ensures that health and safety standards are observed and met.

## Why Have a Funeral?

A funeral is for those who are living. When someone dies, to move forward with our grief, we must acknowledge the reality and the finality of the death. The funeral ritual is a traditional and symbolic means of expressing our beliefs, thoughts and feelings about the death of someone loved.

The service is a way of paying respect to the person who has died and enables all those who knew them to come together to pay their respects and say a symbolic goodbye.

People feel a strong need to do this. It enables them to come to terms with the absence of the person who has died and to understand that they must go on without them.



# Personal Planning Guide

## Burial or Cremation

Decide on the type of funeral that you want to have and whether you want to be buried or cremated.

With a burial, your body is interred in the ground with or without embalming.

Green or a 'Natural Burial' is the interment of the body in the soil in a manner that does not inhibit decomposition but allows the body to recycle naturally.

With a cremation, your body is cremated to ash and the remains are placed in a container (urn) of your choice.

There are also other options such as donating your organs and donating your body to science. You can register your wish to become an organ donor when you get or renew your license.

## Funeral Ceremony

Decide on the type of ceremony that you want to have. It can range from an intimate gathering of only family and close friends to a grand occasion, which can be held at a funeral home, a church, a hall, a marae or at home. You can choose a chapel service or a graveside service at the cemetery or crematorium.

You can have family viewings before the funeral. This will be based on how comfortable you are with others viewing your body after death. You can always request a closed casket.

## Choose a Funeral Home

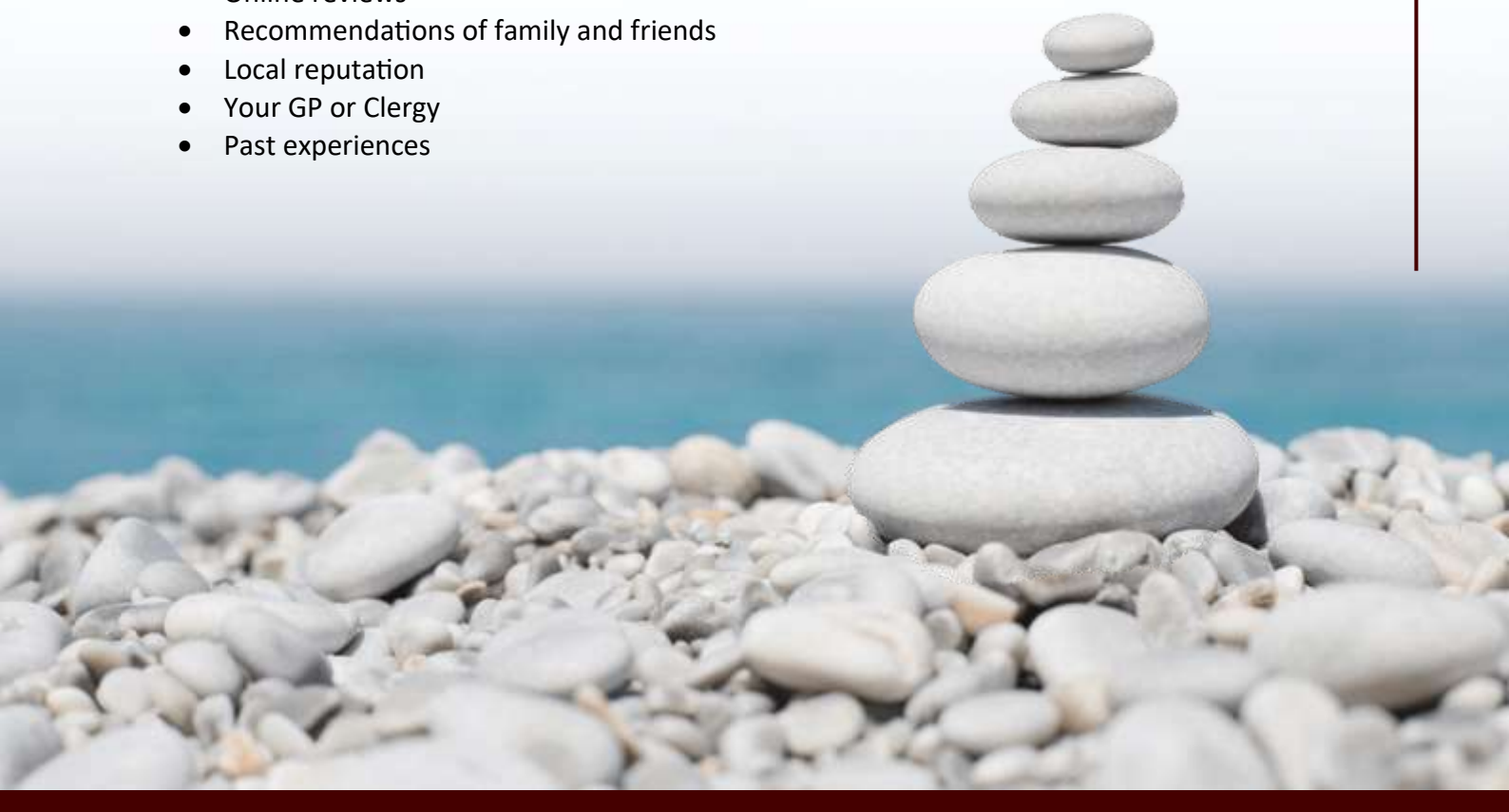
Selecting the right funeral home is an important step in the funeral process. It is very important that the funeral home can meet all your needs and accommodate your wishes.

Your first meeting is an opportunity to ask questions and to learn more about the services they offer.

Choose a reputable and professional funeral director with a strong local reputation, as this will ensure that they will look after you.

There are several options to finding the right funeral director:

- Online reviews
- Recommendations of family and friends
- Local reputation
- Your GP or Clergy
- Past experiences



## Making Funeral Arrangements

An unexpected loss can be traumatising for a family and they may require extra care and more time to make funeral arrangements.

The death of a loved one is a traumatic event and grief not only affects the immediate family and friends, but can reach out to the wider community.

Mourning is a healing process that moves us through many emotions which are a mixture of sadness, emptiness, fear and loneliness. Though it may not seem possible, you can work through grief - moving through the trauma of the loss of your loved one while still preserving the bond between you.

If the death of a family member is anticipated, it is wise to begin thinking about the funeral arrangements in advance. Beginning the process of pre-planning (which is gathering needed information and discussing services), helps a family to avoid becoming overwhelmed with making numerous important decisions at the time of death.

## Service Preparation

Some items you may wish to consider to be included as part of the service:

- Music, Hymns or Songs
- Pallbearers to escort the casket
- Eulogy
- Prayers
- Readings or poems
- Organist, musicians or pipers
- A visual presentation
- Time of reflection
- Involvement of clubs and groups, such as the RSA and rugby clubs
- Lighting of candles
- Releasing of Doves or Balloons

### Music, Hymns or Songs

Music, hymns and songs can reflect the deceased's personality, their favourite music or a reminder of a special moment or occasion.

### Pallbearers to Escort the Casket

Pallbearers help to carry or escort the casket at the funeral. Pallbearers are often either family members or close friends, however, anyone can serve as a pallbearer. Traditionally, there are six pallbearers on a casket - three on each side.

### The Eulogy

Having a eulogy is a gift to the living and its words will help everyone through the grief of loss. A eulogy celebrates the deceased, their strengths, their joys, their challenges and achievements, and gives a memorable and fitting tribute to the deceased.



# Making a Will and Estate Administration

*The following information has been provided by the NZ Law Society, and all information is published on their website at [www.lawsociety.org.nz](http://www.lawsociety.org.nz).*

A will lets you say how you want your property dealt with when you die. Once you die, everything you own, and everything you owe, is called your estate. This guide tells you about making a will and how your estate is administered.

This area of law is covered by the Wills Act 2007. This Act gives a will-maker significant powers, described in this guide. However, most of those powers are not applicable to wills made before 1 November 2007, so if you want to take advantage of them, you will need to remake your will, even if you don't want to change its general effect.

Some provisions of the Wills Act do apply to wills made before 1 November 2007 and they may invalidate some existing wills. This is a good reason for reviewing and perhaps renewing your will.

## What is a will?

Your will contains your instructions about what you want done with your property when you die and how you want your dependants (spouse, civil union partner, de facto partner, children, etc) to be looked after. As far as you and your family are concerned, it could be the most important paper you ever sign. A will can relieve financial and emotional strain on your family after your death and help minimise the likelihood of dispute about your estate. Remember, it is not just money you have to think of, but all your possessions and debts.

## Who can make a will?

Anyone of sound mind who is at least 18 years old can make a will. A person under 18 may make a will if they are (or have been) married or in a civil union or de facto relationship. Others under the age of 18 can make a will if given approval by the Family Court or if they are in the military or are a seagoing person.

## When should I make a will?

### Now.

Even if you don't own major assets, you can quite quickly build up possessions that can have monetary or sentimental value to you and to others. You may have some money in a savings account, a car, furniture and household items, a good stereo or home entertainment system, a life insurance policy, some jewellery and so on. A will allows you to decide what will go to whom, even if your possessions have sentimental rather than financial value.

In particular, you should make a will when you marry or enter into a civil union or de facto relationship, or when you have children. If you marry or enter a civil union, any will made before that is automatically revoked (cancelled) unless it was made in contemplation of that particular marriage or civil union (which is best explicitly stated in the will itself). This applies even if you marry or enter into a civil union with someone who is a beneficiary under your existing will.

You should revise your will if a relationship ends, if you separate from your spouse or civil union partner with the intention of ending the marriage or civil union, provisions in your will relating to your spouse or partner will remain valid until formal separation orders are made by the court or the marriage or civil union is legally dissolved (that is, you are “divorced”). A separation agreement or relationship property agreement does not revoke your will. So you will have to change your will if you want to exclude your spouse or partner before a separation or dissolution order is made.

When you separate legally or “divorce”, any provisions made for your ex-spouse or civil union partner will be void unless you, as the will-maker, have made it clear in your will that you want them to remain valid.

The situation is different for de facto partners. Entering a de facto relationship does not revoke an earlier will. This means an existing will benefiting someone other than your current partner remains valid and may disadvantage your current partner. The ending of a de facto relationship does not revoke provisions in your will relating to your former partner. So, if you don’t want that person to administer your estate or to inherit, you must change your will.

### **Can a will prevent legal problems after my death?**

Not necessarily, but it gives you more control over the destination of your property than dying without a will. Some statutes (such as the Property (Relationships) Act, Family Protection Act and the Law Reform (Testamentary Promises) Act) allow some people to challenge a will. It is important to get legal advice in order to minimise the chances of your will being challenged.

### **What if I die without a will? (known as dying “intestate”)**

If you die intestate, the Administration Act specifies how your property will be distributed; usually to a surviving spouse/ partner and immediate family, or to near living relatives, in set proportions. This may not be what you would have wished or what your family wants, and it could involve them and your estate in the cost and effort of making a claim under one or more of the above Acts. If there are no relatives in the categories listed in the Administration Act, then your estate goes to the State. Your lawyer or a family member can still administer your estate if you have not made a will, but only according to the Administration Act.

### **How do I make a will?**

Because of the importance of your will, the law says it must be made in a prescribed manner. Do-it-yourself kits do not always cover all the aspects you need to consider and the technicalities are outside the scope of this guide, so you should get legal advice about how to make your will.



## Writing a Eulogy:

A general rule for a eulogy is around 3-4 minutes

Include a brief introduction of yourself and how you fit into the deceased's life

- |                                              |                 |                             |
|----------------------------------------------|-----------------|-----------------------------|
| • Life story                                 | Nick Name       | Date and place of birth     |
| • Parents names                              | Education       | Occupations                 |
| • Life values                                | Friendships     | Church or Community Service |
| • Hobbies and Interests                      | Family holidays | Family and children         |
| • Humorous stories                           | Pets            | Significant relationships   |
| • Personal stories, anecdotes, songs, poetry |                 |                             |

### Prayers

When a loved one passes, it is hard to have the right words to express our feelings. Prayers should be comforting and can be tailored to match the background of the deceased. A prayer can be given from a reading, poem, sermon or religious prayer.

### Readings or Poems

It is not uncommon to use several readings and poems throughout the funeral service. Grief in any circumstance can be difficult to express. Readings or poems can express sorrow, grief and loss, while expressing gratitude for the person being part of your life.

### Organist, Musicians or Pipers

Music is typically played throughout the funeral service. Music has the power to affect a funeral service and acts as a catalyst that lets us continue to feel and express our grief. For many of us, music can stir memories and feelings of precious moments shared with our loved one.

### Visual Presentation

Today a funeral is more about remembering the person than celebrating a ritual. A visual presentation can be a meaningful way to share the memories and highlights of a person's life.

### Time of Reflection

A funeral is a time for human sharing in its deepest sense, and can be very important to help with the grieving process. The time for reflection gives an opportunity for those who may have not had an opportunity to participate in the funeral service, to share their thoughts, feelings and experiences of the deceased.

### Involvement of Clubs and Groups

If your loved one was a member of a club or group, very often these groups and their members may have been a big part of your loved one's life. A funeral is a time for the community to gather in support of those that have lost someone special. You should consider the part that you would like them to play in the funeral service or you may wish for them to simply attend.

### Lighting of Candles

The lighting of candles commemorates the life of your loved one. It is a simple way to give importance to the deceased, as a symbol of remembrance and comfort.

### Releasing of Doves or Balloons

The releasing of doves and balloons at a funeral service is a ceremonial event that symbolises saying goodbye to your loved one. It often brings up emotions and helps to express grief, which is very therapeutic. The releasing of doves symbolises peace and love and can represent the essence of your loved one passing. The releasing of balloons has a similar representation and can be done as a prayer ceremony or to raise awareness of a cause or campaign.

# My Wishes

## My Funeral Director

Name

Phone

## My Next of Kin

Name

Phone

## My Will Executor (s) *If different from next of kin*

Name

Phone

## My Doctor

Name

Phone

## My Lawyer

Name

Phone

## My Funeral will be Funded by:

- |                                                     |                                             |
|-----------------------------------------------------|---------------------------------------------|
| <input type="checkbox"/> Savings                    | <input type="checkbox"/> Prepaid Funds      |
| <input type="checkbox"/> My Estate                  | <input type="checkbox"/> Life Insurance     |
| <input type="checkbox"/> Funeral Insurance          | <input type="checkbox"/> Next of kin/Family |
| <input type="checkbox"/> Other <input type="text"/> |                                             |

## My funeral will be

- |                                                |                                                          |
|------------------------------------------------|----------------------------------------------------------|
| <input type="checkbox"/> A celebration of life | <input type="checkbox"/> A reflection of the way I lived |
| <input type="checkbox"/> Modest and Respectful | <input type="checkbox"/> Simple and Basic                |
| <input type="checkbox"/> A grand send-off      | <input type="checkbox"/> Something else                  |

*A favourite movie or book, a hobby or something that means a lot to me.*

**My Funeral theme will be**

**My Funeral will take place**

**Celebrant or Officiant**

**Person (s) to do my Eulogy**

**Persons to be Pallbearers**

**My favourite songs, hymns, poems and readings**

**I want those attending to wear**

**I would like the following people to attend**

**I would like the following people to speak**

**I would like to be dressed in the following clothes**

**I want** *Select one*

- To be visited by friends and relatives at a funeral home
- The coffin to be taken to another venue and for people to visit me
  - Home
  - Chapel
  - Marae
  - Other
- Venue details

**I want to be**

**Buried** at the following location

Do you have a Cemetery plot?  Yes  No

Name of Cemetery

Cemetery Section Plot Number

**Cremated** at the following location

I want my Ashes to be

Scattered Where

Buried Where

Other

**Other choices**

**I would like**

## My Online Memorial Information

- Newspaper (s)
- Social Media Website
- Online Memorial

I would Like my Funeral Notice to Read

Full Name   
Maiden Name   
My Spouse   
Children and Their Spouses

Grandchildren and Their Spouses

Great Grandchildren   
Siblings and Their Spouses

Parents   
Charitable Donations to   
Additional Information

## My Favourite Things

**My Special Memories**

**People Who Made a Difference in My Life**

**I am Most Proud of**

**Favourite Pastimes**

**Favourite Songs** [text box]

[text box]

**Favourite Books** [text box]

[text box]

**Favourite Quotes** [text box]

[text box]

[text box]

**These Things Made Me Laugh** [text box]

[text box]

[text box]

**These Things Made Me Cry** [text box]

[text box]

[text box]

**My Pets** [text box]

[text box]

[text box]

**Additional information** [text box]

[text box]

[text box]

[text box]

**Death Certificate Details** *Required for registration with Births, Deaths and Marriages*

**My Personal Details**

Surname / Family Name [text box]

Surname at Birth [text box]

First Given Names [text box]

First Name at Birth [text box]

Gender [text box]

Date of Birth [text box]

Place of Birth [text box]

If not New Zealand, years lived in NZ [text box]

Address [text box]

Occupation [text box]

Ethnic Group(s) [text box]

Are you of Māori Descent? [text box]

Age and Date of Birth of Living Daughters [text box]

[text box]

Age and Date of Birth of Living Sons [text box]

[text box]

Mother's Name [text box]

Mother's Name at Birth [text box]

Mother's Occupation [text box]

Father's Name [text box]

Father's Name at Birth [text box]

Father's Occupation [text box]

## Relationships

Relationship Status  Never Married  Married  Widowed  Separated  
 Divorced  De Facto

Age at Marriage/Civil Union   
Place of Marriage/Civil Union   
Spouse/Partner's Name at Birth   
Spouse/Partner's Family Name   
Spouse/Partner's Age   
Were there any other marriages?

Marriage or Civil Union Celebrant?  YES  NO

Justice of the Peace??  YES  NO

Holder of Honours or Awards?  YES  NO

Honours Held

## Service Record

Service Number   
Overseas/NZ Service   
War / Rank   
Unit or Regiment

## Will

Will?  Yes  No

Location of the Will

Lawyer Name and Phone Number:

Funeral Pre-Arranged  Yes  No

Funeral Pre-Paid  Yes  No

Place of Service  Funeral  Home  Church

Other

Celebrant

Preferred Music

Chosen Readings or Poems



## Organise Finance

Nobody likes to think about death - let alone plan for it. By pre-planning your funeral, you relieve your family of having to make important decisions during a period of grief and stress, and you ensure that you get the kind of funeral you want.

It is important to let your family know aspects of your planning to make it much smoother for everyone involved.

Pre-planning your funeral includes funding your funeral in advance. There are various options for funding your funeral in advance which include life insurance, funeral insurance, funeral finance and prepaid funerals, as below.

### Life Insurance

Life Insurance can help ensure that your dependants have the resources they need to replace your income after you die. A life insurance policy is a contract with an insurance company. In exchange for premium payments, the insurance company provides a lump-sum payment to beneficiaries upon the insured's death. You will need to complete an application, disclose all health conditions and expect an increase in premiums, annually.

### Funeral Insurance

Funeral Insurance is a simple insurance policy which pays a lump-sum when someone passes away. Acceptance is usually guaranteed, premiums do not increase and the application is simple.

### Funeral Finance

During times of grief, money should be the last thing you need to worry about. Funeral finance ensures there is enough money to organise a funeral for your loved one, taking the stress away of this difficult time.

### Prepaid Funeral

A prepaid funeral allows a person to pay for the cost of the funeral today and make small contributions each month until the value is completely paid. Prepaid funerals up to \$10,000 are currently excluded from asset-testing for eligibility for a subsidy for long-term residential care.

Simplicity prepaid funeral funds are held with the Funeral Trust. The Funeral Trust has been established by the Funeral Directors Association NZ to assist you to make arrangements for your funeral, or the funeral of another person such as a family member. As members of the FDANZ, all prepaid funds will be held in trust with the Funeral Trust. Payments start from \$200 as an initial payment, and a minimum payment of \$20 per fortnight.

To join go to [www.thefuneraltrust.co.nz](http://www.thefuneraltrust.co.nz) and click on 'Join'







## Casket Selection

Caskets included in the **Simplicity Funeral Package** and as a loan casket in the **Cremation Packages**



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**Funeral Directors**  
ASSOCIATION OF NZ

The Funeral Trust



**New Zealand**  
Embalmers Association