

## A Guide to Funerals in Cyprus

*A special report from The Cyprus Buying Guide*

Not the nicest of subjects to read about I know, but this information will help you immensely if you do, sadly, have a bereavement to deal with.

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### What do I need to be careful about?

First and foremost at a time of distress please sign **nothing** if it is in a foreign language and you can't read and understand it.

I'll explain why.

Sometimes paperwork can be pushed in front of you and due to the stress you are under having just been bereaved; you want to sign to get it out of the way.

But - no matter how persuasive someone is, **please wait** until someone is there who can support you – for example The Anglican Church representatives (you do not need to be a member of The Anglican Church). They know what the procedures are. There is no rush to do anything, no matter what anyone says. Remember, it is very difficult to “think straight” at this time.

*Here is a very good example why you should sign **nothing**.*

You **could** be signing to say you agree to the hospital or clinic to remove all organs from the body. I am reliably informed that this does happen quite often.

This is fine if you know the deceased was an organ donor but what if they were not?

And if the body is being repatriated – what if a post-mortem is required in the UK?

The first the family know about what has happened is when the Coroner says there were no organs so the post-mortem cannot be performed.

Can you imagine how distressing this would be?

Also, you may be told that the body cannot stay at the hospital/clinic and again, you may be asked to “sign here” or told “I know a very good funeral service who will deal with you”.

This “very good funeral service” may not even be regulated - **so beware** - and only use reputable companies. The Anglican Church will help you with this and recommendations follow later on in this article.

Another common event is to be told that the body has to be removed from the hospital/clinic immediately. **This is not true**. The body can be transferred to a mortuary, where it can stay as long as necessary.

No matter what anyone tells you, there is no rush. Relatives have as long as they need to carry out the wishes of the bereaved.

The Anglican Church is quite wonderful at assisting with all the arrangements and is extremely supportive at what is such a difficult time. Please do not hesitate to contact

them and let them help you. I can assure you, nothing is too much trouble and they are very compassionate people at a time when you need it the most.

**An important note:**

***The representatives of The Anglican Church in Paphos, Tim and Keith, are only able to assist people residing in the Paphos area.***

The Anglican Church does have a church and chaplain in at least the five major towns including Kyrenia, who would undoubtedly assist with funeral arrangements - but I am not aware of any other formal Funeral Co-ordination teams in Cyprus. If you are, please let me know.

Let's move on now to the formal procedures kindly provided by The Anglican Church in Paphos. If all this seems rather daunting, do not worry.

The Funeral Ministry team are perfectly happy to, and usually do, carry out all the registration formalities and obtain the required number of Death Certificates for the next of kin, usually within a day or two of the initial discussion. They also retain copies of all documentation just in case anything is mislaid.

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### **So what are the initial actions to be taken in the event of a death?**

- If a death occurs at home, you should contact your doctor. If the deceased had been having treatment and had been seen by the doctor within the previous 72 hours, then the doctor will issue a "Cause of Death Certificate".
- If death occurs in a clinic or a hospital, they will issue the "Cause of Death Certificate".
- In the case of sudden, violent, or accidental death, the local Police Station must be informed. This is a legal requirement. The police have the right to detain the passport of the deceased, but this will be forwarded to the British High Commission for cancellation in due course.
- Contact the Funeral Ministry Co-ordinator of the Anglican Church, or his deputy. The telephone numbers are:

Keith Shonfeld (Funeral Co-ordinator)      00 357 25 93 46 02 or  
00 357 99 92 12 90

Tim Sabben-Clare (Deputy Co-ordinator)      00 357 26 65 30 88 or  
00 357 99 53 25 81

- Should death occur at home, or in a Clinic or Private Hospital, you need to ensure that arrangements are made to remove the deceased to a mortuary, by contacting:

Galini Funeral Services Agency      00 357 26 95 05 30 or  
00 357 99 46 39 18 (24 hours)

- The deceased will then be transferred to the Galini Funeral Home opposite the Paphos General Hospital.

- The following documents are required to register the death and to complete all formalities:
  - Passport
  - Alien Registration Certificate (brown paper booklet)
  - ID Card (if available)
  - Residence Permit
  - Cause of Death Certificate (original)
  - If CID is involved, then a Permit to Bury certificate is required from the police, plus a Coroners Report if an autopsy was required.
- The Registrar issues death certificates, and a sufficient number should be requested at the time of registering the death. Certificates will be required for the following purposes; bank accounts, pensions, insurance policies etc. One certificate will be retained by the Immigration Department. Each certificate costs €0.85 and additional copies can be produced on production of the original receipt.
- The Funeral Ministry of the Anglican Church can assist in the complete arrangement of a local funeral in Cyprus and can also provide assistance for the repatriation of the deceased to an overseas country.

## **Where can burials take place and how much are they?**

Burials can take place at the Metropolitan Cemetery in Paphos, a village cemetery or at the British Cemetery in Erimi. The costs of burial plots at each of the above are:

### **Paphos Metropolitan Cemetery (2008)**

A temporary plot costs €615.00, which is made up of €415.00 for the licence to bury and €205.00 for the opening and closing of the grave, marker cross, etc. **A temporary plot is available for a period of 10 years - after which the grave may be re-used.**

To avoid this, the plot can be made permanent by payment of an additional €850.00 after which a proper headstone can be installed.

### **Village Cemeteries (2008)**

The cost of a plot in a village cemetery is set by the Mukhtar (local Mayor) and so can vary. The average price of a permanent plot is €850.00 but this does not include opening and closing the grave.

### **British Cemetery, Erimi (2008)**

This Cemetery is administered by the British and is within the Sovereign Base Area (SBA). You do not have to be a member/be connected to the military to be buried here.

Keith Shonfeld (contact numbers shown earlier on) is the current administrator for Erimi Cemetery

The cost of a permanent plot at the British Cemetery is €800.00.

If a double plot is required, this can be requested at the time of purchase of the original plot. The grave will be dug to an appropriate depth enabling it to accommodate two coffins. This will cost an additional €50.00, making the total cost €850.00.

There will be an additional charge of €350.00 to open the existing grave for the second person to be buried and to close it afterwards.

The cost for burial of ashes is €170.00.

### **Dhekelia Cemetery**

You can only be buried here if you have a military connection. No costings were available at the time of writing. If you wish to be buried at Dhekelia Military Cemetery, the plot must be pre-booked with the Cemetery Administrator before death occurs.

The main objective as always, will be to carry out the wishes of the bereaved, wherever possible.

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### **Are there any other costs involved?**

If you are currently a regular member of The Anglican Church, then you will not have to pay for the priest for your service, which currently costs €274.

*Sincerest thanks to Tim Sabben-Clare and Keith Shonfeld from The Anglican Church in Paphos for this information.*

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### **Can I be cremated?**

At the moment, it is not possible to be cremated in Cyprus.

However, a cremation service is imminent, as EU laws are forcing this, but the Government are taking their time to finalise things.

It is anticipated that a crematorium may be available for use by 2010 and the site it expected to be close to Paphos Airport.

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### **How much does it cost to repatriate the deceased to the UK?**

I spoke to Helena at Othello Health Services in Nicosia regarding this issue. They are used by The Ministry of Defence here on the island and are regulated to the highest possible standards.

The costs for repatriation are about the same as being buried in Cyprus, so you should look to budget at around €3,000. This can vary slightly due to the airline used and the weight of the body, but will include insurance and VAT.

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In addition to this, you will also need to remember that you will have the costs of the funeral in the UK, which vary according to area and to whether a cremation or burial takes place.

Helena can be contacted on 00 357 99 60 6601.

*Sincerest thanks to Helena at Othello Health Services for this information.*

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## **What happens when the body arrives in the UK?**

- On arrival at the UK airport, the body will be collected by the chosen UK Funeral director and returned to their premises
- All documentation will need to be given to the local Coroner. They will establish whether a post-mortem examination will be necessary. (Often the paperwork has insufficient information regarding the cause of death – so a post-mortem is automatic – this will also depend upon the circumstances of the death. For example, an accident will automatically be referred to the Coroner).
- Alternatively, if the cause of death is clear – then a Home Office Licence for Cremation (if that is the preference) needs to be obtained by the Funeral Director. This will involve a trip to London with all the paperwork, which takes about a day.
- The sealed coffin is opened and the deceased is transferred to the local hospital for the examination, if necessary.
- Upon completion, the body is returned to the Funeral Directors premises. It would be usual for another coffin to be chosen, suitable for the local cremation or burial. Viewing the deceased will depend upon the family wishes and the suitability following the flight and examination.
- The family choose either burial or cremation.
- Local costs for this will depend upon whether there is an existing family grave in a churchyard or cemetery. (Grave deeds will be needed for a local authority cemetery). Alternatively, a new grave will need to be purchased or agreed.
- A church service may be wanted before the cremation or burial.
- Registration of the death is different following a death abroad. Copy death certificates will be from Cyprus (not from the UK – unless a formal inquest is necessary by the Coroner – again, unusual unless it is an accident). Again, the Funeral Director may have to visit the local Registrar to obtain a “No Liability to Register in the UK” form to authorise the funeral.
- The rest of the local funeral arrangements will follow local customs, as if the death occurred in the UK, for example, notices in the newspapers, flowers, charitable donations etc.
- Fees will be paid on behalf of the client for all disbursements. Many Funeral Directors now ask for these fees in advance of the funeral. These fees will be for the Crematorium, church fees, cemetery fees etc.

- Fees vary from location to location but just using an example, for Basingstoke or Southampton Crematorium they are around £460, Church Fees would be around £160 (including the organist). There will be no doctor's fees payable (as would be the case for a UK cremation) as the Home Office or Coroner's form replaces these.
- Cemetery fees would be about £2000 in for example Winchester; alternatively churchyard and grave digging fees would be about £600. Additional fees could be flowers, obituary notices, service sheets, memorials etc. Cemetery fees, again, vary from area to area as do Churchyard and grave digging fees.
- Funeral Directors charges vary around the UK

An example of costings follows:

Professional services, collecting from Heathrow Airport, liaising with the Coroner or Home Office, transfer to hospital for examination (if necessary), hearse and bearers, simple coffin and care of the deceased will amount to approximately £1,800-£2,000 pounds plus the disbursements mentioned above.

**Important Note:**

There is no truth in the rumour that separate fees are paid as the body is transferred by road through each county to get to its destination. **There are no such fees.**

Unfortunately it is not possible to write about all the variables possible, but this should give you a guideline.

*Sincerest thanks to Iain Steel from Richard Steel & Partners in Winchester for this valuable information.*

**If the body has been cremated, how do I get the ashes back to Cyprus if I want to?**

Well, this leads me on to quite an interesting story.

A lady here in Cyprus repatriated her husband for cremation to the UK. All went according to plan, until she was told what it would cost to bring him back to Cyprus in a titanium casket.

She decided that "her Fred" just wouldn't accept the price she had to pay to return him home, so she decided to take matters into her own hands.

Unbeknown to anyone but her, she made the decision to pop his ashes into a bacofoil dish, put the lid on it and pack him in her suitcase! Well, "her Fred" arrived back in Cyprus according to her plan.

How she managed it, no one really knows - but she did - because she said he would "turn in his grave" if she spent any more money on his funeral!

This is probably not the way to do it, but it just goes to show what can happen....

## What do I wear to a funeral in Cyprus?

Normally the same as you would wear in the UK. However, in the summer months, it is perfectly acceptable to wear lighter clothing due to the heat. I have attended a summer funeral where the gentlemen wore short-sleeved shirts with a black tie and lightweight trousers. Ladies dress varies, but as a mark of respect, usually involves covering shoulders in church.

It really is up to the individual to choose and of course respect the deceased wishes, who do sometimes request that no one is to wear black.

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## At the funeral, can I choose the hymns?

Absolutely. You can do exactly what you would do in the UK. You can ask someone to give a reading, ask for specific music to be played, organise a collection for charity (which is often preferred as flowers die so quickly particularly in the summer months) and so on. The Anglican Church will help arrange all of this for you so don't worry.

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## Is there anything else I should know?

- Ensure you are registered here for Income Tax whether you pay it or not. There are numerous cases where a spouse dies and the remaining partner finds their pension is then suddenly taxed by the UK. You can register for tax after the event, but everything takes time – particularly here in Cyprus – and in the meantime, your income is reduced when you need it the most.
- Check your Cyprus bank account set up. Even if it is a joint account, it can still be frozen. **To avoid this, make sure if it is a joint account, it is set up “either to sign” not “both to sign”.**

The best advice is to ask your Bank Manager what would happen to the account if one of you died. Then at least if you discover the bank account has been set up incorrectly, you can sort it out.

I know of many instances where the bank account **has** been frozen due to the account being set up incorrectly. The knock on effect of this is that the remaining partner is then left with no money available to them.

I've been told that when this has happened, the surviving partner has withdrawn all the money from the account before telling the bank about the deceased so they are not destitute. Well, at least if you ask the question you will be prepared.

## And finally....

I hope you find this information useful.

I am indebted to Tim, Keith, Helena and Ian for the time and trouble they have taken to assist in writing this article.

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