



## Bermuda Hospitals Board

Bermuda Hospitals Board extends its sincere sympathies to you and your family on the death of your loved one. BHB has the island's only morgue, and we take the responsibility of maintaining the dignity and safety of your deceased family member very seriously. So that we can maintain standards for all people who die, we ask that you please help us ensure we have space by having your loved one picked up as soon as possible. This has become increasingly important given the increase in deaths due to the pandemic.

### What do I need to do first?

Select a funeral director as soon as possible and certainly within 48 hours. You may have a preferred funeral director your family has worked with before whom you can call immediately. Or you can ask friends for advice or review the yellow pages. Meet with your chosen funeral director to discuss options and financing.

### How do I get my loved one's body released from KEMH?

Funeral directors and physicians must complete the Form E that is sent to the Registrar General for a death certificate. Many funeral parlours require a deposit of at least 50% before they will collect the body of your loved one. To avoid delays in having your loved one's body released from KEMH, you will need to decide what funeral costs you can afford and fund the down payment as soon as possible.

### What happens if I can't afford the cost of the funeral I want?

Speak to your funeral director about the different options available. We know these are sensitive discussions that may involve other family members and the deceased's preferences, but the cost of the funeral is also a key factor for you to consider.

### Where does BHB store the bodies of the deceased?

BHB has a morgue that holds six spaces. Outside of a pandemic, this has been sufficient. We have always had escalation plans that we could activate in the event of a major disaster or pandemic, so we have access to refrigerated containers which will ensure your loved one is safe. However, whatever we can do to keep the number of bodies we hold to a minimum helps us maintain the dignity and safety of your loved one, and all those who need space after them.



### What help is available for funeral costs?

The Bermuda Government Department of Financial Assistance has confirmed to BHB that there is an expedited payment system in place as part of the response to the pandemic, to ensure funds for their client's families are available in a timely manner. The funding is sent directly to the funeral home once eligibility is confirmed. However, they stress the importance of families being prudent by making burial arrangements in line with the available benefit.

If the deceased individual has funds saved at one of the local banks, they will work with you and may agree to pay the costs from the deceased individual's funds directly to the funeral home.

There are also life insurers, pension providers, lodges, friendly societies and other charitable groups that may assist with burial funds. It is important to understand what funds are available and to speak to your funeral director about the options available to you.