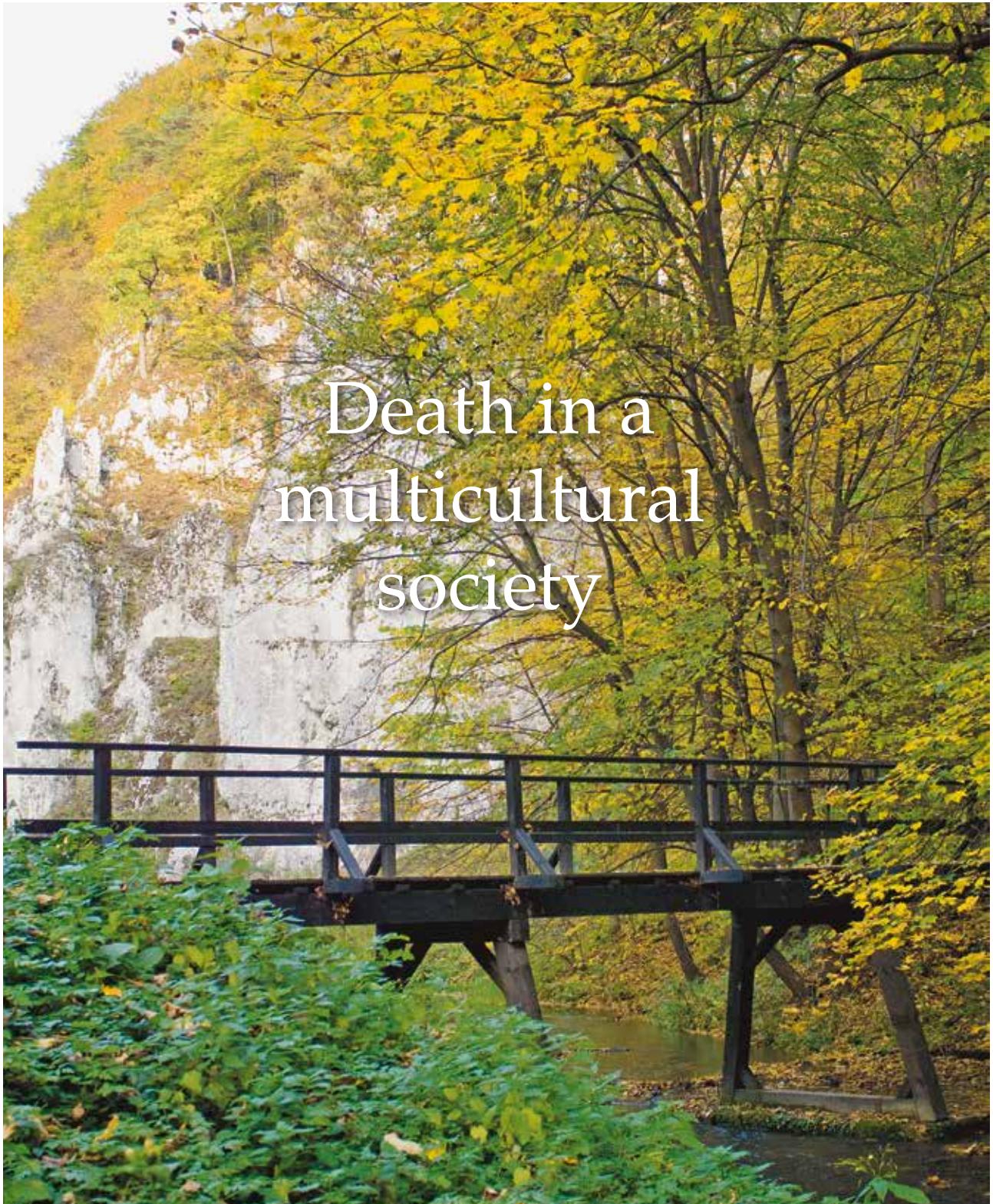




# Death in a multicultural society





# Practical issues of death and funeral regardless of tradition and culture

The purpose of this leaflet is to provide information and knowledge on practical issues surrounding death and burial. Regardless of background, religion, tradition and culture. With this brochure we want to give you the peace of mind it means to be well informed.

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**I**t's reassuring to be informed about what is happening in practical terms associated with a death. Therefore, we at Swedish Funeral Directors Association compiled this comprehensive information. More detailed information is available at the local funeral home. Swedish Funeral Directors Association is a nationwide organization with more than 400 funeral homes from north to south.

We have extensive experience and knowledge in order to accommodate most requests that may be relevant in one death.

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#### Our Funeral lines of business:

- Funerals
  - Tombstones
  - Law
  - Insurance
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### About funerals in Sweden

Everyone who is entered in the Swedish population registry pays a mandatory burial fee through their taxes. This applies regardless of the person's religious convictions and is a charge meant to cover some of the costs that arise when someone dies.

The burial fee covers the following expenses:

- A burial plot for 25 years
  - Burial and/or cremation
  - Certain transports of the coffin
  - Premises for safekeeping and viewing of remains
  - Premises for a funeral ceremony with no religious symbols
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These services must be provided at no charge, even in a parish other than the parish where you are registered.

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The services for which the estate of the deceased person must pay include:

- Coffin and dressing the deceased person
  - Decorations and flowers
  - Obituary notices
  - Transportation of the coffin to the viewing room (premises for safekeeping and viewing)
  - Funeral ceremony
  - Pallbearers
  - Memorial service
  - Headstone
  - Grave maintenance
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### Funeral ombudsman

The County Administrative Board in every Swedish county and municipality is required to appoint a funeral ombudsman for people who are not members of the Church of Sweden. The funeral ombudsman's task is to assist and represent people who are not members of the Church of Sweden. The ombudsman has a duty to ensure that burial plots are available to people who are not members of the Church of Sweden within a reasonable distance from their home parishes.

### When someone dies

By Swedish law, the wishes of the deceased concerning funeral arrangements must be followed, as far as possible. For that reason, thinking about these matters and writing down your wishes can be a comfort to you and your family. The "Lifearchive" is an ideal place to keep these important documents. They are available at no charge from any authorized funeral director in Sweden.

## What happens after death has occurred?

Regardless of where the person dies, the County Council/Municipality are responsible for arranging transportation of the deceased person to a mortuary.

If the person died at home, a doctor must always come to the home to pronounce the cause of death. This is done to ensure protection of legal rights. If there is any suspicion of a crime, the police are always called in. The funeral director arranges transportation from the home to the mortuary. Most funeral directors have staff on duty around the clock.

## Autopsy

When someone has died, the cause of death must always be declared by a doctor. If there is any doubt, an autopsy may be required. An autopsy is a minor surgical procedure performed by a doctor. You can refuse permission for an autopsy only in exceptional cases.

## Organ donation

In Sweden, a person is considered legally dead when all brain activity has stopped. But certain organs and tissues may still be viable and organ donation may be considered under Swedish law. The deceased person's wishes, if they are known, are always followed. If they are not known, but it can be presumed that an organ donation would be against the deceased person's convictions, his or her organs may not be taken for donation. There are donor cards available at all pharmacies that you can fill out to state whether you are in favor of organ donation or against it. You can also visit [www.donationsradet.se](http://www.donationsradet.se) online for more information.

## Certificate of cause of death

If a family member wants written confirmation of the exact cause of death, one can be obtained by contacting the doctor.

## Important considerations when someone dies

When a close relative dies, family members are faced with many practical arrangements that must be made. The staff at your local funeral director can help with many of these matters. Our employees have the experience and knowledge required to deal with the questions that arise in connection with a death.

## The funeral

Authorized funeral directors uphold high standards of ethics, morals and dignity in everything they do. Today's multicultural society demands knowledge and understanding for the various traditions and ceremonies that may be involved in connection with death and burial.

For instance, the funeral ceremony may be held in a church, a crematorium chapel or at the graveside, depending on the wishes and traditions of the family.

For many people, it may seem only natural to be buried in their homelands, which does entail costs but is entirely possible. Authorized funeral directors have efficient transport organizations for transportation abroad.

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There are two main types of interment in Sweden:

1. Burial, which means that the coffin and the deceased person are buried in a cemetery.
  2. Cremation, which means that the coffin and the deceased person are cremated. The urn containing the ashes is usually buried in a grave at the cemetery.
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The funeral director can help you make other necessary arrangements, such as:

- Arranging the date and time of the funeral
  - Purchasing a coffin
  - Transportation
  - Pallbearers
  - Flowers
  - Obituary notices (now available on the Internet as well)
  - Memorial service
  - Certificates and other documents, etc.
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It usually takes seven to fourteen days from the date of death to the funeral. Out of consideration for immigrant groups who prefer that burial takes place almost immediately, the funeral can usually be arranged in less time.

The authorities are notified of the death within a few days.

The notified authorities are:

*The Social Insurance Agency* Within about two weeks of the death, the Social Insurance Agency is required to notify family members about their rights to survivor's pension benefits and/or housing subsidy.

*The Swedish Tax Agency* The Swedish Tax Agency is responsible for the population

registry and is informed about the death so that the required certificates and documents can be issued for burial and, where applicable, transportation abroad.

## Estate inventory

By Swedish law, an estate inventory must be prepared within three months after someone dies. Authorized funeral directors can also perform this service. In simple terms, an estate inventory is a list of the deceased person's assets, debts, and heirs. This can sometimes be complicated, especially if the person was not a Swedish citizen. Most authorized funeral directors have lawyers on staff who specialize in family law.

The estate inventory is an official document that is submitted to and registered by the Swedish Tax Agency. Among other purposes, it is the basis for determining the legal heirs of the deceased person.

If the estate has no money, or if there is just enough money in the estate to cover funeral costs, you can get help from the municipality with an "Estate Report", which is a simplified estate inventory that costs nothing.

## Headstone

Understandably, headstones and other memorial markers are varied and highly personal. All authorized funeral directors can assist you with everything from a personally designed headstone to carving additional text on an old headstone. We also supply grave lights, grave vases and other grave ornamentations.

## Insurance policy inventory

When a death occurs, the funeral director will always offer to perform an insurance inventory on the deceased person. We have

a strong social safety net in Sweden, but it does not always work by itself. We can help make sure that insurance benefits through employers, unions, and so on are paid out.

## How much does a funeral cost?

The cost of the funeral depends on the scope and complexity. It usually costs around SEK 25,000 (as of 2016) for the funeral, plus the cost of the headstone and the estate inventory. If the deceased person had no personal assets, you can get assistance with funeral costs from the municipal social services office.

## Funeral insurance

Funeral insurance is designed to help with the costs connected to a death. Individual and group policies are available.

## Checklist

Finally, here is a little checklist over other practical details that must be managed. Naturally, these will vary depending on the deceased person's circumstances before death:

- Employer
- Landlord
- Vehicle registry
- Electricity and water companies
- Union
- Newspaper and magazine subscriptions
- Insurance company
- Bank
- Post (change of address)
- Social Services
- Telephone/Internet accounts
- Television license fee

This is only a brief overview of matters that arise when someone dies. We encourage you to visit an authorized funeral director to obtain additional information materials.

## Lifearchive a very important document

Lifearchive provide your dependents response to requests about the funeral and where testament, insurance and other important papers are, that perhaps only you know. You're welcome to pick up your copy of Lifearchive at the nearest authorized funeral home or download it at [www.livsarkivet.se](http://www.livsarkivet.se). We will help you fill in, store and monitor your copy of Lifearchive – no charge or obligations.



[www.livsarkivet.se](http://www.livsarkivet.se)



Garantin för  
rätt hjälp

*Sveriges Begravningsbyråers Förbund (SBF) – The Swedish Funeral Directors Association covers 400 authorised funeral homes. The members of the staff undergo an extensive education to become authorised. Each authorised funeral home carry a liability insurance and is controlled by the SBF:s Board for Consumer Disputes (reklamationsnämnd).*