

What can go wrong?

*Melanie Walkling,
partner at Rowlands Brothers International*

“Travel insurance is an important item on our holiday shopping list, but we need to choose the right product and check the small print to avoid unwelcome surprises if we have to make a claim.”

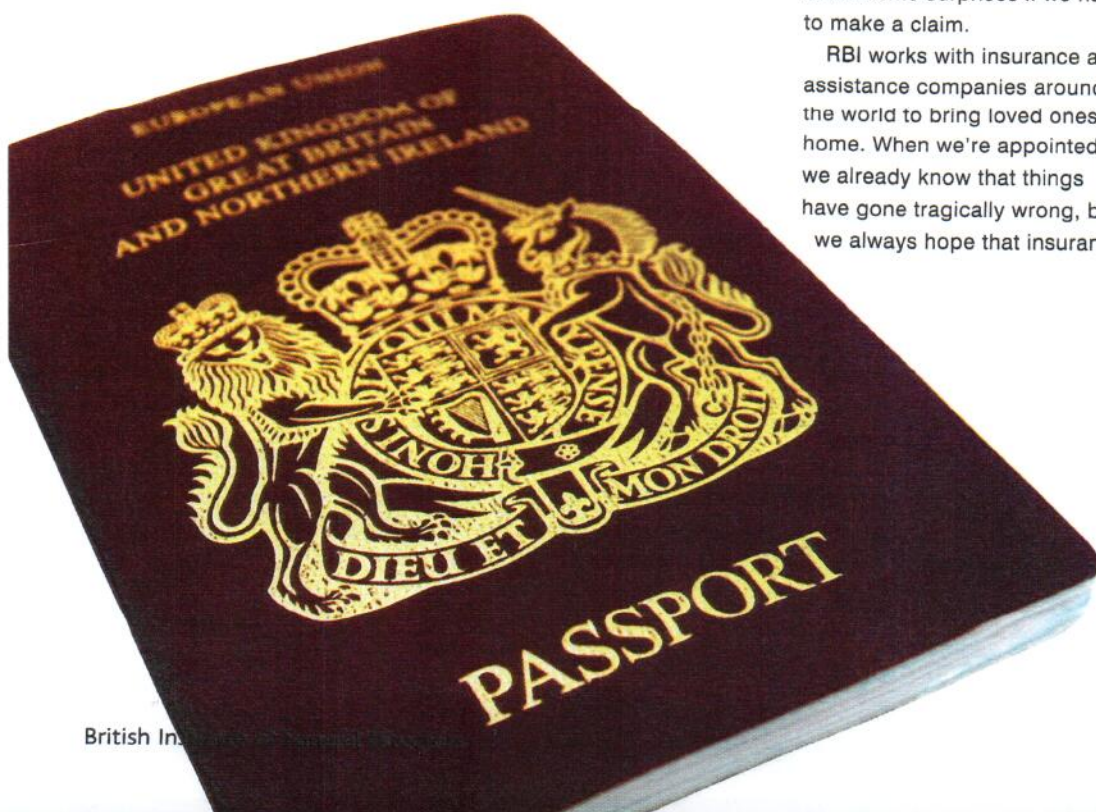
TRAVELLING WITH confidence is not just about being a seasoned traveller, it's knowing that if something goes wrong, you have a safety net. From Gap year student to first class cruise passenger, we all want a great travel experience, and we don't want people at home to worry about us while we are away. Travel insurance is an important item on our holiday shopping list, but we need to choose the right product and check the small print to avoid unwelcome surprises if we have to make a claim.

RBI works with insurance and assistance companies around the world to bring loved ones home. When we're appointed we already know that things have gone tragically wrong, but we always hope that insurance

is in place so that the family is not in both emotional and financial turmoil. Unfortunately there are times when cover is declined, and it's often difficult for families to understand, but travel insurance is effectively a contract, and as in any contract, terms and conditions apply.

There are often exclusions relating to pre existing medical conditions, drug or alcohol abuse, and policies sometimes cover specific geographical zones or sporting activities, so check the insurance is for the right kind of holiday in the right country. Sounds simple but sometimes these things do get overlooked. If cover is declined, the relatives are notified and we will always try to help with advice and information. It's a straightforward and seamless transfer from insurance to private arrangements.

What else can have an impact on repatriation? Normally we take instructions from the next of kin, but sometimes it is difficult to identify that person. For example if a couple are separated but not divorced, and there is no will setting out the deceased's wishes, it can be difficult to establish who has legal responsibility for



30. repatriation



making decisions. If the death occurred in a country where the mortuaries apply a daily storage charge, the costs will increase while matters like this are resolved, with the result that the repatriation will cost more. So it's important that emergency contacts are easily identified, especially a family or legal representative who can take important decisions.

Bereaved relatives are vulnerable when they are on their own in unfamiliar surroundings, often with limited knowledge of the language. Unfortunately there are unscrupulous people who take advantage, and introduce themselves as someone who can help. Once they have a signature from the family, they act as intermediary, either demanding a fee to release the deceased or an extortionate charge to arrange the repatriation. It's understandable that families want to accept a kind offer of help, but it's important that they wait for us to appoint our own trusted agents so that we are confident of the service they will be offered, and that they only sign documents presented by our agents or by a legitimate authority.

We have listened to people's experiences abroad to understand what we can do to help them best. It's often difficult to absorb information

in these tragic circumstances so we need to flexible and find alternative ways to share the details they need. FCO Consular staff in the UK and in-country, are also able to offer assistance to bereaved relatives. For more information on how they can help, download the FCO leaflet 'Death Overseas' from the FCO website FCO.GOV.UK/travel.

Relatives in resort cannot always suggest a funeral director at home who will help them. Naturally it's the last thing on their mind when they go on holiday, so we can help them with that. Even though they feel isolated, some people prefer to stay in resort and travel home with their loved one, while others want to travel home to their families as soon as they can. In either case, we need to check that they have located the deceased's passport and signed any important local papers, so that documentation can go ahead smoothly. For mourners who remain alone in resort, we can research local support. When they travel home, we suggest that they continue their journey rather than wait for the coffin. The airport is a secure area, and we believe it's better for passengers to complete their journey rather than wait for clearance to be completed, which can take several hours.

Above all, we are dealing

with expectations. For most of us, our only experience of bereavement will be at home, where we feel familiar with what happens next. Even then we may find that we are not so familiar with the procedure as we thought - for example if there is a fatal accident or police investigation, or HM Coroner is involved. What do relatives expect if they are at home and a tragedy occurs abroad? Perhaps that things work in much the same way overseas as they do at home. While there may be some similarities, there are also differences which can affect families, particularly their expectations about viewing.

Mourners often expect to see their loved one for the last time. Where circumstances and facilities permit, this may be possible in resort before the repatriation. Some countries do not allow the coffin to be opened once it arrives at its destination, but in the UK, when a deceased is brought into HM Coroner's jurisdiction, he or she will be identified, so the coffin will be opened. Unfortunately, the condition of the deceased at that time cannot be guaranteed, for the following reason.

In countries where a funeral would normally take place within a few days, or where refrigeration and embalming are not normally available, preparation of the

deceased may not be the same as we expect at home. Any embalming procedure will be in accordance with local legislation, using chemicals which meet those requirements. It may be carried out by a licensed doctor at the hospital, not by an embalmer at the funeral director's premises; and the procedure may be as part of the repatriation process rather than for the purpose of viewing at final destination. So it's always advisable to check the condition of the deceased without relatives present when the coffin is opened. Heartbroken relatives may need time to reflect on the opportunity to view, and some may prefer to remember their loved one as they last saw them.

Some families are surprised or disappointed that HM Coroner can decide to arrange a post mortem if he is not satisfied about the cause of death, and open an inquest if the circumstances warrant it. The Coroner will not delay the funeral any longer than necessary, but if there is an inquest, it may take some time for the inquiries to be completed. The Foreign and Commonwealth Office (FCO) can help obtain overseas police reports, and the Coroners Officer tells the family when the inquest will resume. Afterwards the Coroner issues a statement of his findings, but the medical cause on the original death certificate is not affected, nor is the death registered again at home.

The FCO provides a consular death registration service, supplying an English document primarily to assist with estate

matters. This certificate does not show the medical cause of death. Sometimes only this document is acceptable to settle the estate, sometimes an English translation of the original overseas death certificate will suffice. Families should ask their bank, building society or solicitor for advice. Visit www.fco.gov.uk/bmd for more information about consular registration fees and application forms.

Relatives often ask if they should travel to the country where the tragedy happened. Some families feel that they have to go whereas others prefer to wait at home. There are no right or wrong answers. We can arrange the repatriation in either case by collating information from relatives in resort or at home. In terms of personal effects, it is reassuring if there is a friend or family representative in resort who can personally collect, safeguard and carry valuables

and luggage home. Otherwise, we arrange an inventory and ask family to identify the items they would like to receive, give instructions for the remainder, with a signed disclaimer notice. Regrettably we cannot take responsibility for items in transit, but we collect them from the airport and deliver to the funeral home, usually with the coffin if they travel on the same flight.

Finally, there is no such thing as 'one size fits all' in repatriation. We try to help as much as we can. Our contact with the family is usually a short time, average 7 to 10 days, depending on the circumstances. Some repatriations take less time, but occasionally circumstances are complex and it takes longer. We always try to offer choices which meet family needs, respecting faith and family requirements, without jeopardising the outcome of the repatriation.




Euro City Direct

A comprehensive, international repatriation service

Our total service


- Personal attention by experienced staff
- Preparation of the deceased by experienced funeral directors
- A flat rate transportation fee across international zones
- Savings of up to 40% of the conventional cargo 'N' rates
- Airport handling and documentation
- 24 hour internet consignment tracking
- Meet and greet services at international airports
- Optional transport to and from airports
- Hotel and travel arrangements for the bereaved
- Door to door service to European destinations
- Stress management counselling
- Executive jet charter

For a comprehensive service by specialists in the field of human repatriation, contact your nearest Euro City Direct office.
T: 01306 632952 F: 01306 632950 M: 07836 511885





ALBIN
International

Albin International Repatriation






INTERNATIONAL FUNERAL DIRECTORS
Specialists in Repatriation since 1906

83 Westbourne Grove
Bayswater, London W2 4UL
t: +44 (0)20 7313 6920
f: +44 (0)20 7313 6999
www.albininternational.com
info@albininternational.com

International Funeral Directors with over 100 years of experience

- Multi-lingual Repatriation Executives
- 24-Hour Service 365 days a year with dedicated out of hours members of staff available at all times
- The only IATA Registered Funeral Director with extremely competitive flight prices

008D0510

“Committed to Professionalism, Dignity, Care and Respect”