

Life with grief and loss

Tools and techniques to help
you manage bereavement



Introduction

When someone you love dies, you may feel that life has changed forever and you cannot recover from the loss. While most people will experience grief and loss at some point in their lives, it is important to know that people experience it in different ways.

In this booklet you will find some information to help you understand your grieving process further. There are also some tools and techniques that may help you and your family cope with your loss and adjust to changes in your lives.

While this information can help you, it is still important for you to seek assistance from your doctor or other health care professional if you need to.

You can find links to extra support services on the back of this brochure.

Important Information

This information booklet has been compiled by TAL Life Limited ABN 70 050 109 450 (TAL) and The Positivity Institute ABN 42 488 285 300 for the information of Insuranceline (a trading name of TAL Direct Pty Ltd ABN 39 084 666 017 AFSL 243260) customers.

The health and medical information provided in this booklet is general information only and is not a substitute for advice from a qualified medical or other health professional. This booklet is not intended to diagnose, treat, cure or prevent any health problem. Always consult your general practitioner or medical specialist before changing your diet, starting an exercise program, or taking medication or supplements of any kind.

Any financial information provided on this booklet is general advice only and does not take into account your individual needs, objectives or financial situation. Before you decide to buy or to continue to hold any insurance product, you must read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) available from insuranceline.com.au. The PDS/FSG contains important information which will help you understand the insurance product, including what's covered and what's not covered and to decide whether it is appropriate for you.

While all care has been taken to ensure that the information provided in this booklet is accurate and complete, neither Insuranceline nor their respective employees accept liability for any loss or damage caused as a result of reliance on the information provided.

The information in this booklet is current as at 1 July 2017.

© Copyright 2024 TAL Life Limited

Understanding grief and loss

Grief is a natural response that can be experienced in different ways. It may affect your emotions, your physical health, your thoughts, your behaviour, your cultural and philosophical beliefs and your social interactions with people.

What are the symptoms of grief?

Losing someone close to you can be an extremely difficult and potentially overwhelming time.

Although people have different ways in which they grieve, there are many emotions that people experience following a loss including sadness, anger, shock, regret, relief, isolation, numbness, the sense of being overwhelmed and irritability. These may be uncharacteristic, but are normal reactions to loss.

Often these emotions come and go, and can be triggered by events and memories. The initial period after losing someone is usually the most intense emotional period. In some cases, you may just 'go through the motions' of daily life. You may also experience changes in your thinking and to your physical health.

Your desire to interact with others can change. You may want to be surrounded and supported by others, or you may just want to be alone during this difficult period.

In short, there is no set way that people experience grief, it is expressed differently from person to person. While there is no right or wrong way to grieve, it is important to allow yourself to grieve.

With time, you will be able to heal through re-engaging with your routine, creating new experiences and building new mechanisms to manage your loss.

Grief may affect your thinking by:

- disturbing concentration
- impacting decision making
- triggering forgetfulness
- triggering worry and anxiety.

Grief may affect your physical health by:

- disrupting sleep
- causing headaches and nausea
- causing aches and pains
- changing your appetite
- reducing your energy levels
- triggering excessive fatigue.

“

Grief is a wave like process. It is common for the frequency and the intensity of the waves to reduce over time. Waves can be triggered at any point in time, even years into the future – some are predictable e.g. anniversaries, yet others appear out of the blue. Triggers for grief are varied and may include places, photos or a song.

”

Coping with grief and loss

One of the hardest things for people who are grieving is not knowing what to expect, especially in the first few months following their loss. Grief is a very individual experience with no set pattern.

Dealing with your feelings

Bereavement involves processing emotions and creating meaning out of your loss. In many cases it involves redefining yourself in relation to the world.

There is no magical formula to moving forward, but avoiding your natural response of pain and sadness, can lead to more serious emotional and physical problems later down the track.

Allow yourself to feel the full impact of your loss in order to move forward. The time it takes to grieve can vary from person to person, so it is important not to feel guilty or judgemental of the period of time that it takes you, or others to grieve.

As you eventually begin to re-engage with your routine and life, you will slowly experience a greater sense of hope, focusing more on the future rather than the loss itself. Eventually, memories will begin to become a positive point of reflection rather than a trigger of sadness.

Your ability to cope with the loss of your loved one as well as how you express your emotions can be influenced by many circumstances including your existing level of wellbeing, your relationship with the person who has passed, and the events around their death, as well as other cultural factors. Some people grieve for months while for others it may be years.

Breaking the news to children

Breaking the news of a death to a child can be more difficult, but it is important to be clear, honest and direct with your communication to avoid confusion. Phrases that are straight to the point such as 'dead' or 'has died' can sound harsh, but can prevent you from misleading a child into another assumption. Answering questions when they are asked, and truthfully, can help children come to terms with the loss.

Breaking the news

It can be difficult to tell people that someone has died. How you break the news to various people will depend on your relationship to the person and their relationship to the person who has died.

You may choose to inform some people face-to-face, whereas you might tell others over the phone or through an email.

To help you through this difficult situation, it may be useful to prepare what you want to say. In some cases you might want someone close to be there with you for support, or you may want to delegate responsibility to someone to inform other people, especially if they live far away.

You may find that some people react to loss differently to you, or how you would expect. While it can be challenging when others grieve at a different pace or in a different way to you, it is important to remember that this is normal.

“

Bereavement refers to the period of mourning and grief following the death or loss of someone close to you.

”

People and organisations you may need to contact

As well as breaking the news of the death to others on a personal level, you may also need to inform the deceased person's service providers. Some of these formal notifications are more urgent than others. Below is a list¹, created by the Commonwealth of Australia, Department of Human Services, to help you with this task once you feel ready to do so:

Person or organisation to be contacted	Notified of death (yes/no)	Contact person, phone number and address (if needed)	Details of person who died (e.g. account number, Medicare number)
Australian Taxation Office		132 865	
Banks, credit unions			
Centrelink payments		132 300	
Child Support services		131 272	
Clubs (e.g. the Returned and Services League)			
Credit card/hire purchase			
Department of Veterans' Affairs		133 254	
Australian Electoral Commission		132 326	
Employers			
Executor of the will			
Family and friends			
Foreign pension authority (if authority's details are unknown contact Centrelink's International Services)		131 673	
Funeral bond	Yes/No		
Funeral insurance	Yes/No		
Health benefits fund			
Health professionals (e.g. doctor, physiotherapist, dentist, podiatrist, optometrist)			
Hearing centre			
Hospital			
Insurance companies			
Landlord, tenants			
Local council			
Medicare services		132 011	
Local post office			
Preferred funeral director			
Prepaid funeral	Yes/No		
Professional bodies (e.g. solicitor, accountant)			
Public Services (e.g. library)			
Public Trustee			
Religious advisor			
Social Worker			
Superannuation fund			
Telecommunication providers (e.g. phones, internet)			
Utilities (e.g. gas, electricity and phone companies)			
Vehicle registration and licensing authorities			

Looking after yourself and others

Grief takes time. While everyone navigates a different path, it is important to find a way to allow yourself to grieve and heal. Here are some tips:

1 Don't battle through grief alone

Talking about how you are feeling can help you process your feelings in relation to your loss. Engage family, friends or even a professional such as your doctor or a registered psychologist for support.

2 Honour your loss

Performing an act that is meaningful to you such as writing a letter or song, planting a tree, holding a memorial or treasuring a sentimental possession can help the healing process.

3 Be aware of your triggers

Planning to have support available at the moments where you might be overwhelmed can be a good coping mechanism. It can also be helpful to have a pre-prepared response such as a simple "Thank you, I appreciate your thoughts and/or support" for when people express their condolences.

4 Find balance

Balancing your time alone with your time with others can help with your grieving process.

5 Look after yourself

Ensuring you focus on your physical wellbeing by maintaining a healthy diet, exercise and regular sleep is important.

6 Do things that boost your mood

7 Re-engage with your routine

Going back to work, study, recreation and socialising can help you move forward. It can be best to take this slowly, starting out with small steps. It is common to feel guilty about this as you figure out the world and your role in it in the context of your loss.

8 Speak to a professional

Talking to a doctor or a registered psychologist can be helpful if your feelings start to take a toll on you.

9 Avoid major risk-taking behaviour or distractions in the days and weeks following your loss:

- Using drugs or alcohol to cope
- Engaging in too much work or activity
- Making any big, life-changing decisions
- Engaging in risk taking behaviours
- Being too hard or critical of yourself.

When should you be concerned about your feelings?

The sadness that you feel after your loss may never disappear altogether, but it is unlikely to define your thinking over time. The height of sadness and emotions are usually experienced within days or weeks following the death, and the majority of these emotions (not all of them) will also subside within a few weeks to a month.

About 15% of people experience chronic grief, in which symptoms last for longer than one or two years². This may look like major depression, anxiety or even post-traumatic stress with some of the following symptoms:

- Constant feelings of emptiness and despair and a difficulty feeling any positive emotion
- Ongoing negative thoughts relating to yourself and your self-worth
- A relentless sense of guilt and disconnection from others
- Suicidal thinking or obsession with dying
- An inability to function in life, relationships or at work, home or school.

If you are feeling any of these emotions, it is important to speak to your doctor or a registered psychologist for support.



Breathing exercises for stress

This calming breathing technique for stress, anxiety and panic takes just a few minutes and can be done anywhere.

- Start by deepening your breath, letting it flow deep down into your belly as is comfortable, without forcing it.
- Breathe in through your nose and out through your nose.
- Focus on equalising the length of your breath by inhaling to the count of four, and exhaling to the count of four.
- Continue this equal breathing for three to five minutes.

“

Meditation can be a good way to achieve mental and physical stillness during this process.

”

Candle meditation for mental stillness

There can be a lot of thoughts and emotions going through your head during the grieving process. Meditation can be a good way to achieve mental and physical stillness during this process.

It can be difficult to reach mental stillness by closing the eyes, so one useful way to achieve this stillness is by focusing on an object, such as a lighted candle.

- Prepare your meditation space by dimming the lights or drawing the curtains. Lower levels of light will reduce eye strain and over-stimulation. Ensure you are in a comfortable, upright seated position and at a comfortable temperature.
- Place the lighted candle at approximately arms distance away, at level of your eye or slightly below. Make sure that you are not slouching or over-extending to view the candle flame.
- Stare at the candle flame, allowing this image to fill your mind.
- Breathe fully and deeply while you are watching the flame.
- It is normal for your mind to wander or your eyes to begin to water. Aim to practice this candle meditation for a few minutes and gradually increase over time.

Insuranceline

Finding extra support

Insuranceline's Grief Support service
1300 447 027

insuranceline.com.au/grief-support

Australian Psychological Society
1800 333 497

Find a psychologist
psychology.org.au

About Insuranceline

The success of Insuranceline, proudly Australia's number one choice for direct life insurance, is based on one simple philosophy: we believe everyday Australians should have access to straightforward life insurance they can trust. After all, the peace of mind you get from knowing you're protected shouldn't be a luxury. Which is why Insuranceline offers flexible and affordable life insurance for everyday Australians. And with the backing of TAL, rest assured our policies provide real financial security. It means you can relax in the knowledge that you're able to protect and provide for the people you love, whatever challenges life may throw your way.

Insuranceline is focused on your health

Health and wellbeing is at the heart of what we do. From your physical and mental health, to your social and financial wellbeing – helping you be the best you can be is our number one priority.

We want all Australians to live a life as healthy and full as possible. Our focus on your health begins when your Cover does – working with you to keep you well and supporting your return to health, with a personalised plan should the unfortunate happen and you suffer an illness or injury.

Because your health and wellbeing is as important to us as it is to you.

References

1. Taken from the Commonwealth of Australia, Department of Human Services (2017), Who to Notify Checklist, <https://www.humanservices.gov.au/sites/default/files/documents/who-to-notify-checklist.rtf>, accessed 29/06/2017 under a Creative Commons Attribution 3.0 Australia Licence
2. Bonanno GA: Loss, trauma, and human resilience: have we underestimated the human capacity to thrive after extremely aversive events? *American Psychologist*, 59(1), 20-28, 2004