

24/05/2010

Bereavement Benefits



Funeral Payments

If you're on a low income and need help to pay for a funeral you're arranging, you may be able to get a Funeral Payment from the Social Fund. You might have to repay some or all of it from the estate of the person who died. Find out more information including how to claim.

Who is eligible?

You may be able to get a Funeral Payment but it depends on the benefits you're getting, your relationship with the person who died and any other money, other than your personal savings that may be available to help with the cost of the funeral.

Benefits and tax credits

You may be eligible for a Funeral Payment from the Social Fund if you or your partner are getting any of the following benefits or tax credits:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit
- Housing Benefit
- Council Tax Benefit (or the Council Tax payer where you live gets a Second Adult Rebate because you are on a low income)
- Working Tax Credit which includes a disability or severe disability element
- Child Tax Credit at a rate higher than the family element

The term 'partner' is used here to mean:

- a person you are married to, or person you live with as if you are married to them
- a civil partner, or person you live with as if you are civil partners

Relationship with the person who has died

To be able to get a Funeral Payment you must also be either:

- the partner of the deceased when they died
- the parent of the deceased child, or have been responsible for the deceased child (and there is no absent parent) (unless they are getting one of the above qualifying benefits or were estranged from the child at the date of death)
- the parent of a still-born child
- a close relative or close friend of the deceased (and it is reasonable for you to accept responsibility for the funeral costs)

Other money available

When how much help you can get is worked out, how much money (other than your personal savings) is available to help you with the cost of the funeral will also be looked at.

This could include money available from the estate of the person who died, contributions received and money from, for example, insurance policies, but does not include the social security Bereavement Payment or money from certain government-funded trusts.

in Connect Wyre Forest
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Kidderminster
DY10 2DP

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Telephone: 0800 970 7202 (Helpline)
Fax & Minicom: 01562 68248
Email: info@nwdial.org.uk
Website: www.nwdial.org.uk



Registered Charity No: 1053933

For UK residents and funerals

To be eligible, the person who died must have been ordinarily resident in the UK and the funeral must usually be in the UK.

Who isn't eligible?

You can't get a payment as a close relative or close friend of the deceased if either:

- the deceased had a partner when they died
- there's a parent, son or daughter of the deceased who has not been awarded one of the qualifying benefits or was not estranged from the deceased. This doesn't include family members who are: aged under 18, qualifying young persons for the purposes of Child Benefit, full-time students, members of religious orders, in prison or in hospital (and who had been awarded a qualifying benefit immediately before they entered prison or hospital), asylum seekers being supported by the National Asylum Support Service or family members not ordinarily resident in the UK
- there's a close relative of the deceased, other than a close relative in one of the excluded groups listed above, who was in closer contact with the deceased than you were, or had equally close contact and is not getting a qualifying benefit

How much do you get?

A Funeral Payment includes necessary burial or cremation fees, certain other specified expenses and up to £700 for any other funeral expenses, such as the funeral director's fees, the coffin or flowers.

If the person who died had a pre-paid funeral plan, you'll only get help for items not already covered by the plan.

You can get full details of what the Funeral Payment covers on pages six and seven of the claim form that you can download, below.

How it's paid

If the funeral director's bill has not already been paid, the Funeral Payment will usually be paid directly into the funeral director's bank account. Or a cheque may be sent to you made out to the funeral director for you to give to them. If the funeral director's bill has been paid the payment will be made to you, normally direct into your bank or building society account.

Effect on other benefits

There is no effect on other benefits from having a Funeral Payment.

How to claim

You can ask for a **Funeral Payment claim form** by contacting your local Jobcentre Plus office.

You can also download the claim form, below, from the Department for Work and Pensions (DWP) website. The form comes with notes to help you fill it in. Once you have completed the form please send or take it to your local Jobcentre Plus office.

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When to claim

You must claim a Funeral Payment from the date of death and up to three months after the date of the funeral.

If you are waiting for a decision on a qualifying benefit or entitlement you must still claim within the time limits above.

You can make a claim before the funeral takes place if the funeral director is willing to produce an itemised invoice as evidence of a contract. An estimate is not acceptable.

Repayment of the Funeral Payment

If you get a Funeral Payment, it will have to be paid back from any estate of the person who died. The estate means any money, property and other things that the deceased person owned. A house or personal things that are left to a widow, widower or surviving civil partner will not be counted as part of the estate.

Disputes and appeals

If you want to know more about the decision or you think it is wrong please contact Jobcentre Plus within one month of the date of the decision letter. If you contact Jobcentre Plus later they may not be able to help you.

You, or someone else who has the authority to act on your behalf, can:

- ask for an explanation
- ask for a written statement of reasons for the decision
- ask Jobcentre Plus to look again at the decision to see if it can be changed, there may be some facts you think they have overlooked or you may have more information which affects the decision
- appeal against the decision to an independent tribunal - this must be in writing
- You can do any of the actions listed above, or you can do all of them

We cannot be held responsible for the level of service provided by the organisations included in this publication.

All details correct at time of publication, if you find that this info is inaccurate please call us.

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