

What to do after a death in England and Wales

A guide to what you must do
and the help you can get



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Introduction

When someone dies there are many decisions and arrangements to be made. Unfortunately these often have to be made at a time of personal distress. This leaflet gives you help and guidance about what to do from the moment of a person's death. For example, you will have to get a Medical Certificate showing the cause of death, get the death registered, arrange the funeral and decide what to do with the property and possessions. The leaflet also tells you about help you can get from social security and some organisations who can give you support and comfort.

For how to get other leaflets mentioned see page 63.

If the death occurs in Scotland, you should get the leaflet D49S *What to do after a death in Scotland* from a registration office, Citizens Advice Bureau or social security office, or from:

Scottish Executive Justice Department
Spur VI, Saughton House
Broomhouse Drive
Edinburgh EH1 3XD.

You should also get leaflet D49S *What to do after a death in Scotland – social security supplement* from a social security office or registration office in Scotland.

This leaflet gives general guidance only and should not be treated as a complete and authoritative statement of the law.

What to do first

IF THE DEATH OCCURS IN HOSPITAL

If the death occurs in hospital, the hospital staff will contact the person named by the deceased as next of kin. This may be, but need not be, a relative. You may, if you wish, request to see the hospital chaplain. The hospital will keep the body in the hospital mortuary until the executor arranges for it to be taken away (see page 35). Most funeral directors have a chapel of rest in which the deceased will be held pending the funeral. Hospital staff will arrange for the nearest relative to collect the deceased's possessions.

IF THE DEATH OCCURS ELSEWHERE

EXPECTED DEATH

If the death was expected, contact the doctor who attended the deceased during their final illness. If the doctor can certify the cause of death he or she will give you the following:

- ◆ a **Medical Certificate** that shows the cause of death (this is free of charge and will be in a sealed envelope addressed to the registrar)
- ◆ a **Formal Notice** that states that the doctor has signed the Medical Certificate and tells you how to get the death registered.

You may wish to contact the deceased's minister of religion if you have not already done so. Arrangements for the funeral may be made by a funeral director (see page 20).

If death followed illness from HIV or AIDS there may be special rules about handling the body. The following organisations can advise on funeral arrangements:

- ◆ London Lighthouse
- ◆ FACTS Health Centre
- ◆ Terrence Higgins Trust.

UNEXPECTED DEATH

If you discover a body or the death is sudden or unexpected, you should contact the following people:

- ◆ the family doctor (if known)
- ◆ the deceased's nearest relative
- ◆ the deceased's minister of religion
- ◆ the police, who will help find the people listed above if necessary.

If there is any reason to suspect that the death was not due to natural causes, do not touch or remove anything in the room. The death may be referred to the coroner (see page 10).

IF THE DEATH OCCURS ABROAD

If death occurs abroad, or on a foreign ship or aircraft, there is a different procedure to follow (see page 25).

CAUSE OF DEATH

If the cause of death is quite clear the doctor will give you a **Medical Certificate** and a **Formal Notice** that the Medical Certificate has been signed (see EXPECTED DEATH on page 6).

POST-MORTEM

If the death was known to be caused by a natural illness but the doctors wish to know more about the cause of death,

they may ask the relatives for permission to carry out a post-mortem examination. This is a medical examination of the body which can find out more about the cause of death and should not delay the funeral (see page 7).

REPORTING A DEATH TO THE CORONER

In any of the following circumstances the doctor may report the death to the coroner (see page 10 for more details on what the coroner does):

- ◆ an accident or injury
- ◆ an industrial disease
- ◆ during a surgical operation
- ◆ before recovery from an anaesthetic
- ◆ if the cause of death is unknown
- ◆ the death was sudden and unexplained, for instance, a sudden infant death (cot death).

The coroner may be the only person who can certify the cause of death. The doctor will write on the Formal Notice that the death has been referred to the coroner.

If the doctor treating the deceased had not seen him or her, either after death or within 14 days before death, the death must be reported to the coroner.

IF THE ORGANS OR BODY ARE TO BE DONATED

You will have to act quickly if it was the wish of the deceased or the nearest relative to donate the organs for transplant, or the whole body for medical teaching purposes.

The usual procedure is to approach the next of kin to make sure they do not object to organ donation.

If the death was in a hospital or similar institution, the head of that institution is lawfully in possession of the body. They may honour the deceased's request, in writing or orally before

two witnesses, for the body to be given for medical research, if there is no reason to think the request withdrawn.

If the death has to be reported to the coroner, the coroner's consent may be necessary before the organs or body can be donated. A medical certificate must be issued before any organs can be removed or the body used.

It is **usual for kidneys**, and **essential for heart, lungs, liver and pancreas**, to be removed from donors:

who have been certified to be brain stem dead

and whose breathing, and hence heartbeat, are maintained by a ventilator in a hospital intensive care unit.

Kidneys can, very rarely, be removed up to an hour after heart death. Other organs can be removed up to the following times after heart death:

- ◆ the **corneas** (from the eyes) – up to 24 hours
- ◆ **skin** – up to 24 hours
- ◆ **bone** – up to 36 hours
- ◆ **heart valves** – up to 72 hours.

The doctor attending will advise on procedure. After organ donation, the body is released to the relatives.

If the whole body is to be donated phone, for the London area, the London Anatomy Office (020 8846 1216) or, for outside London, phone HM Inspector of Anatomy (020 7972 4551). If you have any difficulty or other queries, please phone HM Inspector of Anatomy on the number above.

Consideration will be given to the place and cause of death, the condition of the body at the time of death and demand in the medical schools. The body may then be accepted. Bodies may be refused if there has been a post-mortem or if any major organs except the cornea (part of the eye) have been removed.

IF A BODY IS TO BE USED FOR TEACHING PURPOSES

A body may be kept for medical teaching purposes for up to 3 years. The medical schools will arrange and pay for a simple funeral, or the relatives can do this themselves. The medical school can advise relatives when the body is available for funeral.

THE CORONER

The coroner is a doctor or lawyer responsible for investigating deaths in the following situations:

- ◆ the deceased was not attended by a doctor during the last illness or the doctor treating the deceased had not seen him or her either after death or within the 14 days before death
- ◆ the death was violent or unnatural or occurred under suspicious circumstances
- ◆ the cause of death is not known or is uncertain
- ◆ the death occurred while the patient was undergoing an operation or did not recover from the anaesthetic
- ◆ the death was caused by an industrial disease
- ◆ the death occurred in prison or in police custody.

If you want advice or information about a death which has been reported to the coroner, contact the coroner's office. You can get the address from the police station or, if death was in hospital, the hospital official dealing with deaths.

CORONER'S POST-MORTEM

The coroner may arrange for a **post-mortem examination** of the body (see page 7). The consent of the relatives is not needed, but they are entitled to be represented at the examination by a doctor. When relatives have told the coroner they wish to be represented, the coroner will, if at all practicable, tell them when and where the examination will be.

If the death occurs in hospital, the coroner will arrange for the examination to be carried out by a pathologist other than one employed at or connected with that hospital, **if a relative asks the coroner to do so** and if it does not cause an undue delay.

The removal of a body from the place of death to the mortuary for post-mortem examination will usually be paid for by the coroner. The relatives may choose the funeral director.

However, in some areas a funeral director will be appointed by the coroner to remove the body from the place of death to the hospital mortuary. The relatives can then choose a funeral director to carry out the funeral, once the coroner has released the body.

If the post-mortem shows that death was due to natural causes, the coroner may issue a notification known as **Pink Form B (form 100)** which gives the cause of death so that the death can be registered. The coroner usually sends the form direct to the registrar but may give it to you to deliver.

If the body is to be cremated the coroner will give you the **Certificate for Cremation (form E)** which allows cremation to take place (see page 22).

INQUEST

An **inquest** is an enquiry into the medical cause and circumstances of a death. It is held in public, sometimes with a jury. It is up to the coroner how to organise the enquiry in a way to best serve the public interest and the interests of the relatives.

The coroner will hold an inquest if the death was:
violent or unnatural

- or** caused by a reportable industrial disease
- or** the death occurred in prison
- or** if the cause of death remains uncertain after post-mortem examination.

Coroners hold inquests in these circumstances even if the death occurred abroad (and the body is returned to Britain).

If a body is lost (usually at sea) a coroner can hold an inquest by order of the Secretary of State if death is likely to have occurred in or near a coroner's jurisdiction.

If an inquest is held, the coroner must inform the following people:

- ◆ the married partner of the deceased
- ◆ the nearest relative (if different)
- ◆ and the personal representative (if different from above).

Relatives can attend an inquest and ask questions of witnesses but they may only ask questions about the medical cause and circumstances of the death.

It may be important to have a lawyer to represent you if the death was caused by a road accident, or an accident at work, or other circumstances which could lead to a claim for compensation. You cannot get legal aid for this (but see page 39).

If the enquiries take some time, ask the coroner to give you a letter confirming the death. You can use this letter for social security and National Insurance (NI) purposes.

The coroner may give you an **Order for Burial (form 101)** or a **Certificate for Cremation (form E)** so that the funeral can take place. This may be done before the inquest is completed, provided the body is not required for further examination.

The coroner will also send a **Certificate After Inquest (form 99 (rev))**, stating the cause of death, to the registrar. This allows the death to be registered.

More information

For more information on the inquest system and responsibilities of the coroner get the Home Office leaflets *The work of the coroner* and *When sudden death occurs* from a coroner's office or direct from the Home Office (address on page 27).

MOVING A BODY OUT OF ENGLAND OR WALES

Only the coroner can give permission for a body to be moved out of England or Wales. This permission has to be obtained at least 4 days before the body is to be moved (although the coroner may be able to give permission sooner) so that any necessary enquiries may be carried out. Afterwards you will be

given a **Removal Notice (form 104)**, part of which is sent to the registrar after the funeral. Permission must be obtained whenever the funeral is to take place outside England or Wales.

This procedure applies in all cases where the body is to be moved out of England or Wales, not just where a death was reported to the coroner.

SUMMARY OF FORMS AND CERTIFICATES

Listed below are some of the forms and certificates you will be given by doctors and coroners. The list explains when and where you get each form.

When registering a death	You will usually get a	From
If the death is not referred to a coroner	Medical Certificate	the doctor
In all cases	Formal Notice	the doctor
If a baby is stillborn	Medical Certificate of Stillbirth	the doctor or midwife
If the death is referred to a coroner but there is no inquest	Notification by the Coroner (Pink Form B/ form 100)	the coroner (this is usually sent direct to the registrar, but you may be asked to deliver it)
If there is an inquest and the body is to be buried	Order for Burial (form 101)	the coroner
If there is a post-mortem or an inquest and the body is to be cremated	Certificate for Cremation (form E)	the coroner
If the body is to be moved out of England or Wales	Removal Notice (form 104)	the coroner

How a death is registered

WHAT TO DO FIRST

The death must be registered by the Registrar of Births, Marriages and Deaths for the sub-district in which it occurred. You can find the address in the phone book under REGISTRATION OF BIRTHS, DEATHS & MARRIAGES, or from the doctor, local council, post office or police station. Check when the registrar will be available and whether only you need to go along. It may be that someone other than you will be needed to give information for the death to be registered.

If the death has been referred to the coroner, it cannot be registered until the registrar has received authority from the coroner to do so (see page 12).

If the death has not been referred to the coroner, go to the registrar as soon as possible.

The death must be registered within 5 days (unless the registrar says this period may be exceeded).

The information for registration may be given to any registrar in England and Wales. You will need to attend your chosen registrar's office to make a declaration of the particulars of the deceased.

The declaration will then be forwarded to the registrar for the sub-district where the death took place, where it will be registered. There may be some delay in certificates being issued as this cannot be done until the death has been registered.

WHAT HAPPENS AT THE REGISTER OFFICE

When you go to the registrar you should take all these:

- ◆ the Medical Certificate of the cause of death (see page 6)
- ◆ the deceased's medical card, if possible
- ◆ the deceased's birth and marriage certificates, if available.

You should tell the registrar:

- ◆ the date and place of death
- ◆ the deceased's last (usual) address
- ◆ the deceased's first names and surname (and the maiden name where appropriate)
- ◆ the deceased's date and place of birth (town and county if born in the UK, and country if born abroad)
- ◆ the deceased's occupation and the name and occupation of their spouse
- ◆ whether the deceased was getting a pension or allowance from public funds
- ◆ if the deceased was married, the date of birth of the surviving widow or widower.

The registrar who registers the death will give you:

- ◆ a **Certificate for Burial or Cremation** (known as the **Green Form**) unless the coroner has given you an Order for Burial (**form 101**) or a Certificate for Cremation (**form E**). These give permission for the body to be buried or for an application for cremation to be made. It should be taken to the funeral director so that the funeral can be held.
- ◆ a **Certificate of Registration of Death (form BD8)**. This is for social security purposes only. Read the information on the back of the certificate. If any of it applies, fill in the certificate and hand it to your social security office.
- ◆ leaflets about bereavement benefits and income tax for widows/widowers (see pages 43–45 and 57), where appropriate.

If you go to a register office other than the one for the sub-district where the death took place (see page 14), the above certificates will be sent to you.

THE DEATH CERTIFICATE

The Death Certificate is a certified copy of the entry in the death register. The registrar can let you have a Death Certificate if you want one, but you will have to pay a fee. You may need a Death Certificate for the will (see page 35), and for any pension claims, insurance policies, savings bank certificates and premium bonds. You may wish to ask for several copies of the Death Certificate straight away as the price increases if you need one later on. The registrar may not be able to give you them all straight away and may ask you to call back or ask for postage so that they may be sent to you.

If you go to a register office other than the one for the sub-district where the death took place (see page 14) the required certificates may be ordered at the same time and will be sent to you.

STILLBORN BABIES

REGISTRATION

If a baby is stillborn (born dead after the 24th week of pregnancy) you will be given a **Medical Certificate of Stillbirth** signed by the midwife or doctor, which you should give to the registrar. If no doctor or midwife was present and no doctor or midwife has examined the body, you must sign **form 35** which the registrar will give you.

The registrar will give you a **Certificate for Burial or Cremation** and a **Certificate of Registration of Stillbirth**. You can ask to have a first name entered for a stillborn baby. The registrar will write the baby's name on these certificates if the name is recorded in the register. It is also possible to get certified copies of the entry of stillbirth.

The information for registration of a stillbirth may be given to any registrar in England and Wales. The procedure is similar to that for deaths (see page 14).

FUNERAL

The hospital may offer to arrange a burial or cremation, free of charge, for every stillborn baby, whether born in hospital or at home. You should discuss the funeral arrangements with the hospital staff or midwife. If you accept the offer, the baby will be cremated or buried after a simple ceremony. The parents can, if they wish, arrange the funeral themselves.

MATERNITY BENEFITS

If your baby was stillborn after 24 weeks of pregnancy you may still be entitled to Statutory Maternity Pay or Maternity Allowance. For more information see leaflet BC1 *Babies and children* or, for more detailed information, leaflet NI17A *A guide to maternity benefits*.

SUMMARY OF FORMS AND CERTIFICATES

Listed overleaf are some of the forms and certificates you will be given when registering a death. The list explains when and where you get each form.

When registering a death	You will usually get a	From
If no coroner has issued a Certificate E for Cremation or a Burial Order	Certificate for Burial or Cremation (the Green Form)	the registrar
If social security needs to know about the death	Certificate of Registration of Death (form BD8)	the registrar
If you need evidence for obtaining probate, pensions claims, insurance policies, savings certificates and premium bonds	Death Certificate(s)	the registrar
If a baby is stillborn	Certificate of Registration of Stillbirth	the registrar
If a baby is stillborn. For burial or cremation	Certificate for Burial or Cremation (the White Form)	the registrar

Arranging the funeral

WHAT TO DO FIRST

Do not make final funeral arrangements until you are sure that the death does not have to be reported to the coroner, since this may affect the date when the funeral can be held.

Find out if there is a will, since this may give requests about the funeral arrangements (see page 35).

If you arrange for a funeral, you are responsible for paying the bill so first check where the money will come from and if there will be enough (see page 28).

FUNERAL ARRANGEMENTS: THE OPTIONS

There are few legal controls governing the disposal of a body in the United Kingdom. The only requirement is that the death is certified and registered and the body properly taken care of, by either burial or cremation.

Burial is virtually free of regulations; individuals can be buried in almost anything and almost anywhere. All that is required is a death certificate signed by a doctor and a certificate for burial from the registrar of deaths (see page 15).

ARRANGING A FUNERAL WITHOUT A FUNERAL DIRECTOR

It is possible for family and friends to organise a funeral themselves without the aid of a funeral director, but they

should contact the Cemeteries and Crematorium Department of their Local Authority for advice and guidance on how to proceed.

The Natural Death Centre has published advice on arranging a funeral without a funeral director, which is available from:

The Natural Death Centre
20 Heber Road
London NW2 6AA
Telephone: 020 8208 2853.

Many people choose to entrust the organisation of a funeral to a professional funeral director. They do so partly for reasons of convenience, at what is generally a stressful time, but also to ensure that the remains of the deceased are disposed of with dignity and propriety.

CHOOSING A FUNERAL DIRECTOR

Your first task is to decide which funeral director to use. Friends, family, clergy or your doctor may be able to suggest reputable local funeral directors. Failing that, most local firms will be listed in Yellow Pages. Remember that their charges can vary considerably. You may wish to contact or visit more than one firm.

Most funeral directors are members of one of 3 trade associations: the National Association of Funeral Directors (NAFD), the Funeral Standards Council (FSC) and the Society of Allied and Independent Funeral Directors (SAIF). All have codes of practice which require the provision of a price list on request and will not exceed any written estimate given to you without your permission. The addresses and telephone numbers are:

National Association of Funeral Directors
618 Warwick Road
Solihull, West Midlands B91 1AA
Telephone: 0121 711 1343

Funeral Standards Council
30 North Road
Cardiff CF1 3DY
Telephone: 029 2038 2046

Society of Allied & Independent Funeral Directors
Crowndale House
1 Ferdinand Place
London NW1 8EE
Telephone: 020 7267 6777

Check when the funeral director's bill will have to be paid. If you are not satisfied with the service you get, or the prices you are asked to pay, you should contact an advice centre such as the Citizens Advice Bureau (CAB) or your local council's Trading Standards Department. If the funeral director is a member of NAFD, FSC or SAIF, you also have the option of using their conciliation services. All, in addition, offer independent arbitration or you can put your dispute before the courts.

The Funeral Ombudsman will investigate, free of charge, complaints made against funeral directors who are members of the Funeral Ombudsman Scheme, currently either the FSC or the Funeral Planning Council (which deals with pre-arranged funeral plans). If you have a complaint you should try to resolve it with the funeral director, through their own procedures. If this is unsuccessful you can write to:

The Funeral Ombudsman
26–28 Bedford Row
London WC1R 4HL

The funeral director will need the **Certificate for Burial or Cremation (Green Form)** or an **Order for Burial**, or a **Certificate for Cremation** giving permission for the body to be buried, or an application for cremation to be made (see page 15). However, it is not necessary to delay contact with your chosen funeral director, who will be able to advise you on local conditions which may affect the time and day of the funeral.

CREMATION OR BURIAL

Check the will to see if there are any instructions for the funeral left by the deceased. It is generally up to the executor (see page 35) or nearest relative to decide whether the body is to be cremated or buried. The executor does not have to follow the instructions about the funeral left in the will (but see page 8).

The funeral director will help you to decide where the body should stay until the funeral, and the starting point, time and place of the funeral.

If there is to be a service or ceremony, contact the appropriate person for the religion or belief concerned. If you are not sure what to do or who to contact, the funeral director should be able to help you. You can choose the place for the funeral service and you may be able to choose the person to conduct the service. If you wish, you do not have to hold a religious service. You can design your own non-religious service.

You also need to decide whether you want flowers for the funeral, or perhaps donations for a named charity. If you want flowers and a cremation is planned, you can decide what should be done with the flowers. The local hospital or old people's home may be pleased to accept cut flowers.

CREMATION

No one can be cremated until the cause of death is definitely known. **Five forms**, from the funeral director or crematorium, have to be completed. They are:

an **Application Form (form A)** signed by the next of kin or executor

- and two cremation certificates (forms B and C)** each signed by a different doctor. You have to pay for these. If the death is referred to the coroner, these 2 certificates are not needed. Instead, the coroner will give you the **form E** which is a **Certificate for Cremation**
- and a certificate (form F)** signed by the medical referee at the crematorium. The medical referee has the power to refuse cremation and either require a post-mortem examination to be made or refer the matter to the coroner
- and a Certificate for Burial or Cremation** issued by the registrar. This form is not required if the coroner has issued a Certificate for Cremation.

If the death occurred abroad, see page 25.

Costs

Most crematoria are run by local authorities. The costs usually include the medical referee's fee and the use of the chapel.

Cremated remains

Ashes can be scattered in a garden of remembrance or in a favourite spot, buried in a churchyard or cemetery, or kept. It is important to make quite clear what you want to be done with the remains. If no wishes have been expressed, it is the responsibility of the funeral director or crematorium staff to contact the relative before disposal.

In the case of babies and very young children there may be no ashes following a cremation.

Arrangements can be made for the placing of a memorial plaque at some crematoria. But there may be a charge for erecting one.

BURIAL

Find out if the person who died had already arranged a grave

space in a churchyard or cemetery, by checking the will and looking through their papers.

Churchyards

Most town churchyards and many suburban churchyards are no longer open for burial because there is no space. If you want the burial to be in a churchyard, you can find out from the priest or minister about the space and the right to burial there.

Cemeteries

There will be a deed of grant if a grave space has been paid for in a cemetery. Most cemeteries are non-denominational so you can have most types of service or ceremony. Non-denominational cemeteries are owned by local authorities or private companies, and fees vary.

Religious burial

If you need to arrange burial or a funeral service according to the requirements of a particular religion you can seek advice from a minister of that religion or the religious organisation to which the deceased belonged.

SUMMARY OF FORMS AND CERTIFICATES

Listed below are some of the forms and certificates you will be given from funeral directors or crematoria. The list explains when and where you get each form.

When arranging a funeral	You will usually get a	From
If the body is to be cremated	Application Form for cremation (form A)	the funeral director or crematorium
If the body is to be cremated and has not been referred to the coroner	2 x doctor's certificate for cremation (forms B and C)	the funeral director or crematorium
If the body is to be cremated	Crematorium Certificate (form F)	the funeral director or crematorium

If the death occurred abroad or in Scotland or Northern Ireland

REGISTRATION

If the death occurred abroad, or on a foreign ship or aircraft, you should register the death according to the local regulations of that country and get a Death Certificate. Also register the death with the British Consul so that a record of the death will be kept in England. You will be able to get a copy of the Death Certificate from the consulate later or from the:

Overseas Registration Section
Smedley Hydro
Trafalgar Road
Birkdale
Southport
PR8 2HH

If the death abroad occurred in the circumstances listed on page 10, or the information about the death abroad is incomplete and the body is brought to England or Wales, this must be reported to a coroner in the same way as if the death occurred in England or Wales.

FUNERAL ABROAD

You can arrange a local burial or cremation. The British Consul in that country can register the death and a record will be kept at the Overseas Registration Section (address on page 25). This avoids the expenses of bringing the body back.

BRINGING A BODY BACK TO ENGLAND OR WALES

You may be able to bring the body back to England or Wales. Most funeral directors should be able to advise you on the practicalities of the particular case and the likely cost. There are several firms that specialise in repatriation.

You will need the Death Certificate from the place the person died, or an authorisation for the removal of the body from the country of death from the coroner or relevant authority.

ARRANGING THE FUNERAL IN ENGLAND OR WALES

To arrange a funeral in England or Wales you will need:

an authenticated translation of a foreign Death Certificate, or a Death Certificate issued in Scotland or Northern Ireland. These must show the cause of death

and a Certificate of No Liability to Register from the registrar in England and Wales, in whose sub-district it is intended to bury or cremate the body. This certificate is not required if a coroner has issued a Certificate E for Cremation or an Order for Burial.

ARRANGING A CREMATION

To arrange a cremation in England or Wales, where the death occurred abroad, you will need a cremation order from the Home Office or a form E from the coroner. Either of these dispenses with the need for forms B and C in England or Wales (see page 23). In respect of deaths in Scotland, Northern Ireland, the Channel Islands and the Isle of Man, the equivalent of forms B and C are acceptable in England and Wales.

If the death was from natural causes, the Home Office will issue an order on production of the application for cremation (form A) and original documents (which must clearly state the cause of death) from the country where death occurred. The Home Office may require authorised translations of documents in some foreign languages.

You should send these forms to:

Home Office
Coroners Section
Constitutional and Community Policy Directorate
Room 972
50 Queen Anne's Gate
London SW1H 9AT

Mark your envelope 'Cremation Urgent'.

You can phone the office on: 020 7273 2888/3574

If the death is not due to natural causes it must be the subject of a coroner's inquest. In these cases the coroner will issue form E for cremation on opening the inquest.

Paying for the funeral

FINDING THE MONEY

Funerals can be expensive. So remember to check where the money for the funeral will come from before making any arrangements. Otherwise, you may have to pay the bill yourself. Check whether the deceased person has contributed to schemes to pay for the funeral.

If you are getting any of these social security benefits: Income Support, income-based Jobseeker's Allowance, Pension Credit, Working Tax Credit where a disabled worker is included in the assessment, Child Tax Credit at a rate higher than the family element, Housing Benefit or Council Tax Benefit, you may be able to get a payment from the Social Fund to help pay for the funeral (see page 31 for details).

If no one is able or willing to arrange and pay for the funeral, the local council, or in some cases, the health authority may do so, but only where the funeral has not already been arranged (see page 34).

PAYMENT BY THE DECEASED

The bank account of the deceased will be frozen, unless it is a joint account. It may be possible to have part of the deceased's savings released to pay for the funeral, for example from a building society or National Savings. You will be asked for appropriate documents, usually including the Death Certificate.

Check the deceased's papers for a Cremation Society Certificate, life insurance policy papers or prepaid funeral plan. Also look for letters from previous employers with details about any occupational pension scheme or personal pension.

If the person who died was living in hospital or a residential home, the possessions (up to a figure fixed by the relevant local authority) will be handed over to the nearest relative or to a person with written authority from whoever is dealing with the will (see page 35).

EMPLOYER'S PENSION SCHEMES OR PERSONAL PENSIONS

Some employers provide occupational pension schemes that pay a lump sum to help with funeral costs and sometimes pension benefits for widows and other survivors. Check to see if the deceased has ever belonged to this sort of scheme.

The deceased may have made his or her own arrangements if he or she was self-employed, or his or her employer did not have an employer's pension scheme.

If the deceased was receiving a pension from a previous job, find out who is paying it. It might be the employer's pension scheme or an insurance company. Tell the representative of the pension scheme of the death, and if there is a widow, widower, dependent child or other dependant, since they may be able to get a pension. If they already receive a pension they may be able to get further pensions.

Find out if there was pension due to be paid on retirement from a previous employer. If there is a pension you should check who is responsible for paying it, for example the employer or an insurance company.

If you have difficulty in finding the employer (or whoever has taken over responsibility for the pension if the employer has given this responsibility up) you can get help from:

The Pensions Scheme Registry
PO Box 1NN
Newcastle upon Tyne NE99 1NN
Telephone: 0191 225 6394

OTHER PENSIONS AND PAYMENTS

There may be pensions or lump sums payable from the deceased's trade union, professional body or other association, or from a provident club which pays benefit when a member dies.

If the deceased was receiving or had recently claimed a social security benefit before death, there may be arrears of that benefit still due. When you tell the DWP about the death, ask them to send you a form on which to claim any arrears of benefit (see page 36).

If you are the executor or administrator, the arrears will be payable to you. If there is no executor or administrator but you are paying for the funeral, you can claim the arrears up to the cost of the funeral expenses.

LIFE INSURANCE POLICIES

The deceased may have taken out a life insurance policy which will provide a lump sum payment if someone dies before a certain age. Payment is usually made after probate but the insurance company may pay out a limited sum on evidence of death.

THE CREMATION SOCIETY

If the deceased was a member of the Cremation Society you may be able to get a reduction in cremation fees or a contribution towards the cost.

HELP WITH THE COST OF THE FUNERAL

If you are having trouble paying for a funeral that you have to arrange, you may be able to get a Social Fund Funeral Payment to help you with the cost.

WHO CAN GET HELP

To qualify, you or your partner (spouse or someone you live with as if you are married to them) must be receiving one of these benefits or tax credits:

- ◆ Income Support
- ◆ income-based Jobseeker's Allowance
- ◆ Pension Credit
- ◆ Working Tax Credit where a disabled worker is included in the assessment
- ◆ Child Tax Credit at a rate higher than the family element
- ◆ Housing Benefit
- ◆ Council Tax Benefit

and it must be reasonable for you to have taken responsibility for the funeral expenses.

This will usually mean you were the partner of the deceased. Or, if they had no partner, you were a close relative or close friend of the deceased. We would ask you about the circumstances of any parent, son or daughter of the deceased. We may also have to ask about the circumstances of the deceased's close relatives.

The deceased must have been ordinarily resident in the United Kingdom at the date of death, and the funeral must normally take place in the UK. However, in certain circumstances, a Funeral Payment may be made for a funeral which takes place elsewhere in the European Union (EU). The amount awarded will be restricted to the amount which could have been paid if the funeral had taken place in the area where the deceased had lived in the UK.

WHAT YOU CAN GET HELP WITH

A Funeral Payment will cover the costs of a simple, respectful, low cost funeral, normally within the UK. We will pay the charges of the burial authority or crematorium, certain necessary travel expenses and up to £700 for other funeral expenses. (You may not be entitled to a payment if expenses have been met by a pre-paid funeral plan.)

A Funeral Payment may be reduced in certain circumstances. In particular, the following will be deducted from an award:

- ◆ any assets of the deceased available to you or your partner
- ◆ any lump sum due on the death of the deceased for funeral costs
- ◆ any contribution for the funeral from a charity or relative (of both yourself and the deceased)
- ◆ any funeral grant where the deceased was a war pensioner.

GETTING A PAYMENT

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

WHEN AND HOW TO CLAIM

You can claim a Funeral Payment from the date of death and up to 3 months after the date of the funeral. Funeral Payments are usually made by girocheque in the funeral director's name. We send you the girocheque to give to them. To claim contact your social security office (see page 42) for form SF200.

More information

See leaflet SB16 *A guide to the Social Fund*.

IF YOU CANNOT GET OTHER HELP

You may be able to get help from your local council or health authority.

WHEN A WAR PENSIONER DIES

If the person who died was a war pensioner you may be able to get help with the cost of a simple funeral if:

the war pensioner died from the disablement condition for which he or she was getting a war pension

- or** the war pensioner died in hospital while having treatment for that disablement condition
- or** the war pensioner was getting war pensioner's Constant Attendance Allowance at the time of his or her death
- or** the war pensioner was getting a War Disablement Pension assessed at 80 per cent or more and Unemployability Supplement at the time of his or her death.

You will not have to pay any of the money back from the estate of the person who died.

HOW TO CLAIM

Claims must be made within 3 months of the funeral.

To claim write without delay after the funeral to:

Veterans Agency
Norcross
Blackpool FY5 3WP

More information

See WPA Leaflet 1 *Notes about War Disablement and War Widow's Pensions* (see page 63), or phone the Veterans Freeline on **0800 169 22 77**. People with speech/hearing problems using textphones should dial: **0800 169 34 58**.

HELP FROM THE HOSPITAL

The hospital may arrange the funeral of someone who dies in hospital if the deceased's relatives cannot be traced or cannot afford to pay for it.

They may make a claim on the deceased's estate to pay for the funeral.

HELP FROM THE COUNCIL

The local council has a duty to bury or cremate the deceased if no other arrangements have been made. If they have reason to believe that the deceased did not wish to be cremated, they will not do so.

They may make a claim on the deceased's estate to pay for the funeral.

Ask at your council offices (county council if you live in a country area).

If the hospital has reason to believe that the deceased's relatives are able but unwilling to pay, the council in whose area the body lies should be asked to arrange the funeral.

STILLBORN BABIES

For funeral arrangements for stillborn babies see page 16.

Probate, property and possessions

THE PERSONAL REPRESENTATIVE

The person who deals with everything owned by the person who died is known as the **personal representative** (also known as the **executor** if they are named as such in the will, or the **administrator** if there is no executor named or no will). If the deceased got a social security benefit or pension, the personal representative should tell Social Security of the death as soon as possible.

Wherever the death occurs, it is important to find out if the deceased left a will, and if so who the executor is. The will says what should happen to the deceased's money, property and possessions (known as the estate). The personal representative is responsible for paying all the deceased's debts, taxes and expenses, including funeral expenses (see page 36 for more on debts). They make the payments from the estate, not from their own income or savings. Only when these duties are finished can the personal representative share out the rest of the estate.

If you are a personal representative you may have to apply to **prove the will** or, if there is no will, apply for **letters of administration**. This will give you permission to pay the bills and deal with the estate.

For more information on how to obtain probate, contact the Probate and Inheritance Tax Helpline on **0845 30 20 900**. The Helpline is open Monday to Friday 9.00am to 5.00pm, except bank holidays. Or you can get more information from the Court Service website: **www.courtservice.gov.uk**. Further information about Inheritance Tax is available on the Inland Revenue website: **www.inlandrevenue.gov.uk**

ARREARS OF BENEFIT

As the executor or administrator, you can claim any arrears of social security benefits still owing to the deceased. The Secretary of State can also be asked to appoint someone to proceed with a claim made before death. There may be money due if the deceased was receiving or had recently claimed a benefit. Show the social security office form BD8 from the registrar (see page 15) and ask them for a form to apply for any arrears. The procedure is the same whether benefit is payable at a post office or to an account. Arrears may sometimes be paid without the need to claim.

Ask the social security office for more information, as soon as you can, if:

- ◆ the deceased was awaiting the outcome of an appeal against a decision about a social security benefit
- ◆ you think he or she may have been eligible for a social security benefit but did not claim it.

You may be able to act on behalf of the deceased and arrears of benefit may be payable to you.

DEBTS

Normally debts, including funeral expenses, are paid out of the deceased's estate. Relatives do not have to pay them out of their own income or savings. But if there is no estate to pay for the funeral, see pages 28–34.

The personal representative is responsible for paying all the debts of the estate. It is best to advertise for creditors (people the deceased owes money to). This means putting formal advertisements in the London Gazette and, if there is land in the estate, in a newspaper which has a local circulation as well. This should be after the grant of probate or administration has been made to you. Unknown creditors are given 2 months in which to make claims. If you do not advertise, you may be faced with personally paying claims made after the money has been shared out.

Tell the creditors the name of the personal representative. This may mean telling people like the area telephone manager, and any company with whom the deceased had a credit, hire purchase or rental agreement.

One example of a claim which may arise is if Social Security find they have paid too much Income Support and ask for the overpayment back.

National Insurance owed at the date of death is also a debt of the estate. If this is not paid, it may affect the benefit of the surviving spouse.

DISTRIBUTION OF PROPERTY

When all the expenses, debts and taxes have been paid, the personal representative may then distribute anything left of the estate. If there is a will, the personal representative will follow the instructions in the will to carry out the wishes of the person who died.

MARRIAGE AND DIVORCE

Marriage will cancel any will made in most countries. After a divorce, a former spouse cannot get anything left to them from the will, unless the will clearly says otherwise. Divorce may also prevent the former spouse acting as a personal representative.

IF THERE IS NO WILL

If there is no will, the personal representative can then distribute anything left of the estate. The personal representative shares out the estate according to rules that consider the rights of a surviving spouse, children, parents and other close blood relatives. For details contact the probate registry.

IF THERE ARE NO RELATIVES

If there is no will or entitled blood relatives, the Crown has a right to the whole of the estate. You should write to:

The Treasury Solicitor's Department (BV)
Queen Anne's Chambers
28 Broadway
London SW1H 9JS

CLAIMS ON THE ESTATE

Whether you are related or not, you can apply for a share of the estate if you were being supported financially in any way by the person who died, immediately before the death. If you qualify you must apply within 6 months of the date on which probate or letters of administration (see page 35) are taken out. The court can allow later application in special circumstances. Get legal advice on how to do this.

Do not be rushed into parting with goods before taking legal advice. Hire purchase goods cannot be repossessed after a third of the purchase price has been paid unless the firm gets a court order. Where a deceased partner has left a debt, you may need to check with an advice centre or a solicitor about any liability for the debt.

TAX

If the person who died was paying tax on income from investments or as a self-employed person or as an employee, tell the tax office about the death as soon as possible. This will enable the deceased's tax affairs to be settled. Depending on the circumstances, this may involve paying some more tax or claiming a repayment.

The particular tax office to contact will depend on the deceased's circumstances. For instance:

- ◆ if the deceased was an employee or had a pension from a former employer, the pay section of the employer or pension organisation will know the deceased's tax office
- ◆ if the deceased was self-employed, contact the tax office nearest to the place of business
- ◆ if the deceased was unemployed, or retired without a pension from a former employer, contact the tax office nearest to the home address.

Inland Revenue leaflet IR45 *What to do about tax when someone dies* gives more information.

LEGAL AID AND ADVICE

If you have any difficulty in dealing with the deceased's property, possessions or guardianship of their children, get advice from a solicitor or Citizens Advice Bureau as soon as possible. Get the leaflets *Legal aid guide* and *Getting legal help* from a Citizens Advice Bureau, public library, police station or a court, to find out if you can get legal aid. These places also hold a list of local solicitors which shows whether they take legal aid cases and if they specialise in probate work.

Many solicitors are prepared to give up to half an hour of legal advice for a small fee. You can get this fixed fee interview whether or not you qualify for legal aid. Names of solicitors who give a fixed fee interview are in the Solicitors'

Regional Directory, which you can find at local libraries, Citizens Advice Bureaux and courts.

OTHER THINGS TO BE DONE

Other things may have to be done such as those listed below. It is not a complete list covering everyone's individual circumstances.

THINGS TO SEND BACK

You should return the following, with a note of explanation and the date of death with each of the documents:

- ◆ order books, payable orders, or girocheques to the social security office or other office which issued the payment. This applies also to a Child Benefit book which includes payment for a child who has died. Orders should not be cashed after the death of the person. It may be useful to keep a record of pension book numbers or other social security numbers before you send anything back
- ◆ the deceased's passport to the UK Passport Agency, Globe House, 89 Eccleston Square, London SW1V 1PN
- ◆ the deceased's driving licence to Driver & Vehicle Licensing Agency, Longview Road, Swansea SA6 7JL
- ◆ the registration documents of a car, for the change of ownership to be recorded
- ◆ a season ticket. Claim any refund due
- ◆ membership cards of clubs and associations. Claim any refund due
- ◆ library books and tickets
- ◆ any National Insurance papers to the relevant office
- ◆ any NHS equipment such as wheelchairs, hearing aids, artificial limbs.

PEOPLE TO TELL

You should tell:

- ◆ the local social services department of the council if the person was getting meals-on-wheels, home help, or day-centre care or had an appliance or piece of equipment issued by the department
- ◆ any hospital the person was attending
- ◆ the family doctor to cancel any home nursing
- ◆ the Inland Revenue (see page 39)
- ◆ the social security office if benefit was being paid directly into the deceased's bank or building society account, for example Retirement Pension, Attendance Allowance, Child Benefit
- ◆ any employer and trade union
- ◆ a child or young person's teacher, employer or college if a parent, brother, sister, grandparent or close friend has died
- ◆ a car insurance company (if you are insured to drive the car under the deceased's name, you will cease to be legally insured)
- ◆ the deceased's gas, electricity and telephone suppliers
- ◆ the local council housing department if the person who has died was living in a council house
- ◆ the local council Housing Benefit/Council Tax Benefit section if the person who has died was getting Housing Benefit and/or Council Tax Benefit
- ◆ the deceased's bank, building society, insurance company, etc
- ◆ the Post Office so that they can redirect the deceased's mail.

Help for those who are left

A death in the family can cause money problems for those who are left. This may only be for a short time, while you wait for the case to be released after probate, or you may need long-term help.

This section is about social security benefits that can help you when someone dies. It also gives the addresses of some of the other organisations which can give you support and comfort. Many Jobcentres, Jobcentre Plus or social security offices also have someone who can advise you.

GENERAL INFORMATION

The Government introduced a new system of bereavement benefits for men and women from 9 April 2001. Those getting Widow's Pension or Widowed Mother's Allowance will continue to get them for as long as they satisfy the existing entitlement conditions.

For general social security benefit information contact a Jobcentre Plus, Jobcentre or social security office. For your nearest office look for the display advert under **Benefits Agency** in the business numbers section of the phone book. Benefit rates are in leaflet GL23 *Social security benefit rates*, which you can get from a Jobcentre Plus, Jobcentre, social security office, advice centre or post office.

For how to get any of the leaflets mentioned here see page 63.

HELP FOR THE BEREAVED

If you are widowed there are different kinds of benefits you can get. The benefit you get may depend on your age or the number of children you have living with you. The amount you can get is based on your husband's or wife's National Insurance (NI) contributions. Do not delay in making your claim or you may lose benefit.

If you do not have enough to live on see page 52.

If you cannot get a full pension because of a shortfall in your husband's or wife's contributions, and they died because of an accident at work or an industrial disease, the DWP will treat your case as if your husband or wife had a full contribution record.

If you have lived in Scotland and established a 'marriage by cohabitation with habit and repute' under Scots law, ask your Jobcentre Plus, Jobcentre or social security office about what you could claim.

If you remarry

If you remarry or live with someone as husband and wife, you will not be able to go on getting bereavement benefits or widow's benefits.

BEREAVEMENT PAYMENT

If your husband or wife died on or after 9 April 2001 you may get a Bereavement Payment. This is a tax-free lump sum paid as soon as you are widowed if your husband or wife had paid enough NI contributions and one of the following applies:

your husband or wife was not entitled to a CAT A state Retirement Pension when they died

or you were under state pension age when your husband or wife died.

Pensionable age will be equalised at 65 for both men and women from 6 April 2020. The change from the current state pension age of 60 for women to 65 will be phased in over a ten-year period from 2010 to 2020.

How to claim

You must claim within 3 months of your husband's or wife's death. For claims that relate to deaths that occur on or after 1 April 2003, the period for claiming Bereavement Payment has been extended to 12 months. For more information, contact your Jobcentre Plus, Jobcentre or social security office.

Fill in form BD8 which the registrar gave you and hand it to your Jobcentre Plus, Jobcentre or social security office without delay. They will give you form BB1. If for any reason you do not have form BD8 from the registrar, **do not delay** in making your claim.

More information

See leaflet GL14 *Widowed* and leaflet NP45 *A guide to Bereavement Benefits*. If you were already getting Retirement Pension when your husband or wife died see leaflet NP46 *A guide to State Retirement Pensions*.

BEREAVEMENT ALLOWANCE

You may be able to get Bereavement Allowance if you were aged 45 or over when your husband or wife died.

If you are entitled to Bereavement Allowance, the amount you can get depends on your age when your husband or wife died and their National Insurance contributions.

If you were aged 55 or over, you will get the full rate of Bereavement Allowance. If you were under 55, you will get less than the full amount.

Bereavement Allowance is payable from the date of bereavement for a maximum of 52 weeks. It will stop if you become entitled to State Retirement Pension before the end of the 52 weeks.

How much?

Bereavement Allowance cannot include any Additional Pension and is paid at the basic rate only.

Women widowed before 9 April 2001

These widows receive their Widow's Benefit entitlement on the arrangements that existed before that date.

How to claim

Bereavement Allowance is usually paid following a claim on form BB1. If for any reason you do not have form BD8 from the registrar, **do not delay** in making your claim. Contact your Jobcentre Plus office, Jobcentre or social security office straightaway.

Time limits for claiming Bereavement Allowance remain at 3 months from the date of death.

More information

See leaflet GL14 *Widowed* and leaflet NP45 *A guide to Bereavement Benefits*.

WIDOWED PARENT'S ALLOWANCE

You may be able to get Widowed Parent's Allowance if:

your husband or wife died on or after 9 April 2001 and you have at least one child for whom you can get Child Benefit

or you are expecting a child by your late husband or as the result of artificial insemination or 'in vitro' fertilisation.

How much?

You will get a basic rate of Widowed Parent's Allowance and an Additional Pension based on your husband's or wife's earnings. Your basic rate of Widowed Parents Allowance will depend on your husband or wife's National Insurance record.

How to claim

Widowed Parent's Allowance is usually paid following a claim on form BB1. If for any reason you do not have form BD8 from the registrar, **do not delay** in making your claim. Contact your Jobcentre Plus office, Jobcentre or social security office straightaway.

Time limits for claiming Widowed Parent's Allowance remain at 3 months from the date of death.

More information

See leaflet GL14 *Widowed* and leaflet NP45 *A guide to Bereavement Benefits*.

MATERNITY BENEFITS

If you are pregnant you may be entitled to Statutory Maternity Pay (SMP) from your employer or Maternity Allowance from

social security. You may be able to get a Sure Start Maternity Grant from the Social Fund.

How to get maternity benefits

To get SMP you must have been in the same employment without a break for at least 26 weeks up to and including the 15th week before the week your baby is due. You must be earning enough on average to be relevant for NI contributions (this is lower than the amount when you have to start **paying** NI contributions). Show your employer your maternity certificate MATB1.

If you cannot get SMP you may be able to get **Maternity Allowance**. To qualify you must have:

been employed or self-employed for at least 26 weeks in the 66 week period ending with the week before the week your baby is due

and earn at last £30 a week on average.

To claim get form MA1 from a Jobcentre Plus, Jobcentre, social security office, maternity or child health clinic. If you are employed, your employer should give you form SMP1 to put with form MA1. You will also need to send in your maternity certificate MATB1.

If your claim for Maternity Allowance is not allowed, you will automatically be considered for Incapacity Benefit for the period beginning 6 weeks before your baby is due and ending 2 weeks after the birth.

You may be able to get a Sure Start Maternity Grant from the Social Fund if you are getting Income Support, income-based Jobseeker's Allowance, Pension Credit, Working Tax Credit where there is a disability or a severe disability element included in the award, or Child Tax Credit at a rate higher than the family element.

More information

Get leaflet BC1 *Babies and children* from a social security office, maternity or child health clinic. For more detailed information get leaflet NI17A *A guide to maternity benefits* from a Jobcentre Plus, Jobcentre or social security office. Leaflet SB16 also provides more information about qualifying for Sure Start Maternity Grants.

RETIREMENT PENSION

If both you and your husband were getting the basic state pension when they died, you may be able to use their NI contributions to get extra basic pension. If you were over state pension age when your husband or wife died you may be able to get basic state pension based on your own or their NI contributions, or a combination of both, which is subject to an upper limit.

You may be able to inherit some or all of your late spouse's additional pension – you may know this as State Earnings-Related Pension (SERPS) or State Second Pension. If you were both over state pension age when you were widowed, you can inherit SERPS straightaway. The amount you can inherit depends on the date your husband or wife reached state pension age and the date you were widowed. For more information, see leaflet SERPS L1 Inheritance of SERPS – Important information for married people.

A husband may also be entitled to a Bereavement Payment of £2,000 where a wife was in receipt of a Category BL pension and satisfies the contribution conditions.

How to claim

Fill in form BD8 which the registrar gave you and hand it to your Jobcentre Plus, Jobcentre or social security office without delay. If for any reason you do not have form BD8 from the registrar, **do not delay** in making your claim.

More information

See leaflet NP46 *A basic guide to State Pensions*.

INCAPACITY BENEFIT

If you cannot get Incapacity Benefit on your own NI contributions and you have been incapable of work for 52 weeks, you may qualify for long-term Incapacity Benefit on your late husband or wife's contributions if:

you were incapable of work when Widowed Parent's Allowance ended

or if you were not entitled to an allowance, you were incapable of work when your husband or wife died

and you were not entitled to a Bereavement Allowance, or only got a reduced one, because you were under 55 when your husband or wife died, or when your Widowed Parent's Allowance ended.

You may also qualify if you are:

under 45 and not entitled to Widowed Parent's Allowance or have ceased to qualify for it

and you were incapable of work at the time of your husband or wife's death.

Incapacity Benefit is normally replaced by Retirement Pension when you retire or reach state pension age.

How to claim

If you are an employee and cannot get Statutory Sick Pay get claim pack SSP1 from your employer. Everyone else should claim on form SC1 – get it from a doctor, hospital, or social security office. Enclose a doctor's statement with your claim if you have been sick for more than 7 days.

More information

See leaflet IB202 *Incapacity Benefit – information for new customers*.

PNEUMOCONIOSIS (INCLUDING ASBESTOSIS), BYSSINOSIS AND MISCELLANEOUS DISEASES BENEFIT

If your husband or wife died as a result of pneumoconiosis, byssinosis or one of certain other diseases which they got from work before 5 July 1948, get leaflet DB1 from a social security office. The leaflet tells you how to claim.

More information

See leaflet DB1 *A guide to Industrial Injuries Scheme benefits*.

INDUSTRIAL INJURIES DISABLEMENT BENEFIT

If your husband or wife:

was disabled as a result of an industrial accident or industrial disease that occurred before their death

and was not getting Industrial Injuries Disablement Benefit you may be able to claim it now for a period before their death. Do not delay in making your claim or you may lose benefit.

More information

For more details of the Industrial Injuries Scheme see leaflets *SD6 Ill or disabled because of a disease or deafness caused by work* and *SD7 Disabled because of an accident at work*. The diseases covered by the Industrial Injuries Scheme are listed in leaflet *DB1 A guide to Industrial Injuries Scheme benefits*. If you want to know more or want to make a claim, ask at your social security office straight away.

HELP FOR RELATIVES OF WAR PENSIONERS

WAR PENSIONS FOR WIDOWS

War Widow's Pension is paid if any of the following applies:
your husband's death was due to or hastened by his service in HM Armed Forces

- or** your husband's death resulted from a war injury or war risk injury as a merchant seaman
- or** your husband was getting a War Disablement Pension at the 80 per cent rate or higher and was getting Unemployability Supplement
- or** your husband's death was due to or hastened by his service with the Polish Forces under British command in the 1939–45 war, or with the Polish Resettlement Forces
- or** your husband was in receipt of or entitled to Constant Attendance Allowance under the War Pension Scheme at the time of his death
- or** your husband was a Civil Defence Volunteer or a civilian and his death was due to or hastened by a war injury or war service injury sustained in the 1939–45 war.

How much you get depends on your age, your husband's rank in the Armed Forces and the number of children you have. If your husband was getting war pensioner's Constant Attendance Allowance or Unemployability Supplement, you will get a temporary allowance for the first 26 weeks after his death,

whatever the cause of his death. If you qualify for a social security bereavement benefit, your temporary allowance will be reduced each week to take back the money you have already had. The amount of money paid is normally more than a War Widow's Pension or bereavement benefit. After 26 weeks you may receive a War Widow's Pension or bereavement benefit.

How to claim

Contact:

Veterans Agency

Norcross

Blackpool FY5 3WP

or phone the **Veterans Helpline** free on **0800 169 22 77**.

More information

See WPA Leaflet 1 *Notes about War Disablement and War Widow's Pensions* and WPA Leaflet 9 *Rates of War Pensions and allowances* (see page 63). The War Pensioners' Welfare Service can help with various problems and will visit you at home. For your nearest office look in the display advert under **War Pensions Agency** in the business numbers section of the phone book or ask at a Jobcentre Plus, Jobcentre or social security office.

Families of people who have served in the Armed Forces can also get advice from SSAFA (see page 62).

WAR PENSIONS FOR OTHER DEPENDANTS

In certain circumstances war pensions may also be paid to the children or widowers of someone who died as a result of service in the Armed Forces or as a result of injury as a merchant seaman in a war or as a civilian in the 1939–45 war.

How to claim and more information

See under 'War pensions for widows' (page 49).

HELP FOR LONE PARENT FAMILIES

CHILD BENEFIT (LONE PARENT)

Child Benefit (Lone Parent) was a higher rate of Child Benefit for the only or eldest child of a person bringing up children on

their own. From 6 July 1998 this is not available to new lone parents but in some circumstances you may still be able to receive it.

If you were a lone parent getting a specified benefit since before 6 July 1998 and that benefit has now stopped, you may be entitled to Child Benefit (Lone Parent) **provided you claim within one month of coming off the specified benefit.**

The specified benefits are:

- ◆ Child's Special Allowance
- ◆ Widowed Parent's Allowance
- ◆ War Widow's Pension
- ◆ Carer's Allowance
- ◆ State Retirement Pension
- ◆ Unemployability Supplement paid with Industrial Injuries Disablement Benefit at the higher rate for a child (paid with Industrial Injuries Widow's Pension).

Some lone parents coming off benefit to start work may also be able to claim Child Benefit (Lone Parent).

How to apply

Use the form in leaflet CH11 *Child Benefit for lone parents* which you can get from a Jobcentre Plus, Jobcentre or social security office. Do not delay in making your claim or you may lose benefit.

More information

See leaflet CH11 *Child Benefit for lone parents*. Lone parent families on a low income may also be able to claim the benefits on pages 51–56.

HELP TO BRING UP SOMEONE ELSE'S CHILD

GUARDIAN'S ALLOWANCE

If you are bringing up someone else's child you may qualify for Guardian's Allowance. You must be entitled to Child Benefit for the child.

Normally both the child's parents must be dead but sometimes Guardian's Allowance may be paid if one parent is dead and the other cannot be traced or is serving a long prison sentence, or if the child's parents were divorced and the parent still alive was not awarded custody of the child. It may also be paid if the child's mother is dead and the father is not known.

How to claim

Claim at the same time as you apply for Child Benefit or as soon after this as possible. Fill in claim form BG1. If you have not already claimed Child Benefit you will also need the pack *Claiming Child Benefit*.

More information

See leaflet NI14 *Guardian's Allowance*.

NOT ENOUGH MONEY TO LIVE ON?

INCOME SUPPORT

Income Support is a social security benefit for people aged between 16 and 60 whose income is below a certain level. You may be able to get Income Support if you are not expected to sign on as unemployed and you are, for instance: incapable of work due to sickness or disability

- or** bringing up children on your own
- or** looking after a person who has a disability
- or** registered blind.

You cannot normally get Income Support if you are working on average for 16 hours or more a week or if you have a partner (spouse or someone you live with as if you are married to them) who works on average 24 or more hours a week. You can get Income Support on top of other benefits or on top of earnings from part-time work. You must not have over £8,000 in savings. Special rules apply if you live in a residential care home or nursing home.

How to claim

Contact your Jobcentre Plus, Jobcentre or social security office for a claim form. Do not delay in making your claim or you may lose benefit.

More information

See leaflet IS20 *A guide to Income Support*.

JOBSEEKER'S ALLOWANCE

If you are under state pension age, unemployed and looking for work you may be able to get Jobseeker's Allowance (JSA). You cannot normally get JSA if you are working on average for 16 or more hours a week or if you have a partner (a spouse or someone you live with as if you are married to them) who works on average for 24 or more hours a week.

If you have paid enough NI contributions you may be able to get contribution-based JSA for yourself for up to 6 months. If you are not entitled to contribution-based JSA, or it does not meet your needs, you may qualify for income-based JSA. You can get income-based JSA on top of some other benefits or on top of earnings from part-time work. You must not have over £8,000 in savings (£12,000 if you are aged 60 or over).

How to claim

Contact your Jobcentre Plus, Jobcentre or social security office for a claim form. Do not delay in making your claim or you may lose benefit.

More information

See leaflet JSAL5 *Jobseeker's Allowance – Helping you back to work*.

PENSION CREDIT

People aged 60 and over will be able to apply for Pension Credit.

Pension Credit tops up the weekly income of people aged 60 and over to a minimum level set by the government. This level is called the 'appropriate amount'. It means that you are guaranteed to get a certain level of income. We compare the amount you already have coming in each week with the appropriate amount. If your income is less than the appropriate amount, we make up the difference with a guarantee credit.

How to apply

Contact the Pension Credit Application Line on **0800 99 1234**.

More information

See leaflet PC1L *Pension Credit. Pick it up. It's yours.*

NEW TAX CREDITS

In April 2003, two new tax credits, Working Tax Credit and Child Tax Credit, were introduced to replace Working Families' Tax Credit, Disabled Person's Tax Credit and the Children's Tax Credit. Both of these new credits are administered by and claimed from the Inland Revenue.

WORKING TAX CREDIT

Working Tax Credit is a tax credit to top up the earnings of working people. It is intended to make work pay more than benefits.

Working Tax Credit can be claimed if you:

are aged 16 or over

work at least 16 hours a week

and are responsible for a child or young person or you have a disability which puts you at a disadvantage in getting a job

or are aged 50 or more and are returning to work after a 6-month period on qualifying out-of-work benefits.

If you do not have children or a disability that puts you at a disadvantage in getting a job and you are not aged 50 or over and are returning to work after a 6-month period on qualifying out-of-work benefits, you can also claim Working Tax Credit if you:

are aged 25 or over

and work at least 30 hours a week.

Working Tax Credit is available to self-employed people and employees.

CHILD TAX CREDIT

Child Tax Credit is a payment to support families with children. It can be claimed by those responsible for one or more child or young person.

Child Tax Credit:

- ◆ is paid in addition to Child Benefit
- ◆ can provide income for families with children, whether in or out of work
- ◆ is normally paid to the main carer

How to claim

To find out more about Working Tax Credit and Child Tax Credit and to get the application form TC600, visit: www.inlandrevenue.gov.uk/taxcredits. You can claim online too.

If you'd rather ring the Inland Revenue, call the Helpline on the following numbers:

England, Scotland and Wales **0845 300 3900**

Northern Ireland only **0845 603 2000**

Textphone for people with hearing or speech difficulties:

England, Scotland and Wales **0845 300 3909**

Northern Ireland only **0845 607 6078**

If you need help or a form in Welsh, please telephone **0845 302 1489**

All lines open: 8am–8pm seven days a week (except Christmas Day, Boxing Day, New Year's Eve and Easter Sunday).

The Welsh language line is only open weekdays 8.30am–5pm.

You can also claim by contacting your local Jobcentre, Jobcentre Plus or social security office.

HOUSING BENEFIT

You may be able to get help with your rent from your council. Even if you work or have savings, you can still get help. If you are aged under 60 and you have more than £16,000 in savings and investments you will not be able to get Housing Benefit. If you are aged 60 or above and have more than £16,000 in savings you may still get help if you receive Pension Credit. If you get Income Support, Jobseeker's Allowance or Pension Credit you may be able to get help with other housing costs such as some of your mortgage interest, some maintenance or insurance or both. This will be included in your Income Support, Jobseeker's Allowance or Pension Credit entitlement.

How to claim

If you apply for Income Support, Jobseeker's Allowance or Pension Credit (see pages 52–54), the application forms will include a form to claim Housing Benefit. Otherwise contact your local council. For details of help towards other housing costs ask at your Jobcentre Plus, Jobcentre, Pension Service or social security office.

More information

See leaflet GL16 *Help with your rent*. You can get it from the council, Pension Service, Jobcentre Plus, Jobcentre, social security office or an advice centre.

COUNCIL TAX BENEFIT

Most owner-occupiers or tenants, including joint tenants, have to pay council tax. There is one bill for each dwelling. If you are on a low income and find it hard to pay your full council tax, you may be able to get help from your local council, whether you are working or not.

Nearly all the rules which apply to Housing Benefit also apply to Council Tax Benefit. The amount of help you can get depends on how much money you have coming in, your personal circumstances, your savings and how much council tax you have to pay. If you have a partner, your combined income and savings will be looked at to see what help you and your partner could get.

You may get a **Second Adult Rebate** if someone over 18 on a low income lives with you but is not your partner and does not pay you rent. If you qualify for Council Tax Benefit and Second Adult Rebate, the council will award you the bigger amount of the two.

How to claim

If you apply for Income Support, Jobseeker's Allowance or Pension Credit (see pages 52–54), the application forms will include a form to claim Council Tax Benefit. Otherwise contact your local council.

More information

See leaflet GL17 *Help with your council tax*.

HELP WITH HEALTH COSTS

While you are getting:

- ◆ Income Support, or
- ◆ income-based Jobseeker's Allowance, or
- ◆ Pension Credit which includes guarantee credit, or
- ◆ Working Tax Credit with Child Tax Credit, or
- ◆ Working Tax Credit with a disability element, or
- ◆ Child Tax Credit and are not eligible for Working Tax Credit **and** your gross annual income for 2003 is £14,200 or less (this figure is shown on the front page of your tax credit award notice), or
- ◆ you are named on a Tax Credit NHS Exemption Certificate

you can get help with health costs.

If not, you may be able to get help with health costs through the NHS Low Income Scheme.

You can get a claim form HC1 from Jobcentre Plus or social security offices.

For information about help with health costs phone the Advice Line on 0800 91 77 711.

TAX

You may have to pay tax on social security benefits. You can find out more from Inland Revenue leaflet IR45 *What to do about tax when someone dies*.

If you are in any doubt, you can ask any Tax Enquiry Centre, Tax Office or Citizens Advice for free advice. (Tax offices are listed under **Inland Revenue** in the business numbers section of the phone book.) The Inland Revenue Internet site is: www.inlandrevenue.gov.uk

Practical advice,

support and comfort

PRACTICAL ADVICE

You can get practical help from a funeral director, the family doctor, a solicitor, welfare officers and personnel departments at workplaces, your minister of religion, a social services department or Citizens Advice. A health visitor or district nurse who attended the deceased may be able to help. If death was in hospital ask the sister or hospital chaplain.

SUPPORT AND COMFORT

You may feel that you want more than practical advice, and that you need to talk with someone sympathetic who is outside your immediate family or with other people who have been through a similar experience. In addition to ministers of religion and hospital chaplains there are several organisations in England and Wales which give this kind of support.

Age Concern
a national organisation for older people.

Age Concern England
Astral House
1268 London Road
London SW16 4ER
Telephone: 020 8765 7200
Fax: 020 8765 7211
Email: ace@ace.org.uk
Website: www.ageconcern.org.uk

Age Concern

a national organisation for older people.

Age Concern Scotland

113 Rose Street
Edinburgh EH2 3DT
Telephone: 0131 220 3345
Fax: 0131 220 2779

Age Concern Cymru

4th Floor, 1 Cathedral Road
Cardiff CF1 9SD
Telephone: 029 2037 1566

**The British Association of
Cancer United Patients**

(Cancer BACUP) provides a Cancer Information Service which gives information, practical advice and emotional support to patients, their families and friends, including those bereaved by the illness. London- and Glasgow-based one-to-one counselling service.

3 Bath Place

Rivington Street
London EC2A 3JR
Telephone:
Information: 020 7613 2121 or
freephone: 0800 800 1234
Counselling: 0141 553 1553
Website:
www.cancerbacup.org.uk

British Organ Donor Society

(BODY), a self-help and support group for families of organ donors and for those who have received organs. They will also welcome calls from people waiting to receive organs and those whose relatives have died after a transplant or whilst waiting.

Balsham

Cambridge CB1 6DL
Telephone: 01223 893636
The phone is in a family home and there is an answerphone when no one is in.
Email: body@argonet.co.uk

Cancerlink offers emotional support and information to people with cancer, their families, friends and professionals working with them. A resource for over 700 cancer support and self help groups and individual supporters throughout the UK.

11-21 Northdown Street

London N1 9BN
Telephone:
Information: 0800 808 0000
(answerphone out of hours)
Email:
cancerlink@canlink.demon.co.uk

The Compassionate Friends is an organisation offering support and friendship to bereaved parents and their families.

53 North Street
Bristol BS3 1EN
Telephone:
Helpline: 0117 953 0630 (daily
9.30am–10.30pm)
Fax: 0117 914 4368
Email: info@tcf.org.uk
Website: www.tcf.org.uk

Cruse – Bereavement Care 180 branches and nearly 7,000 volunteers provide a nationwide service of the highest standard of emotional support, counselling and information to anyone bereaved by death, regardless of age, race or belief. Cruse also offers training, support, information and publications to those working to care for the bereaved.

126 Sheen Road
Richmond, Surrey, TW9 1UR
Telephone: 020 8940 4818
Fax: 020 8940 7638
Bereavement Line:
0845 758 55 65

FACTS Health Centre can offer counselling, advice and support if someone has died after being ill from AIDS.

23–25 Weston Park
Crouch End
London N8 9SY
Telephone: 020 8348 9195

The Foundation for the Study of Infant Deaths (Cot Death Research and Support), supports the families of a baby who has died suddenly and unexpectedly, with a 24 hour helpline, a network of befrienders countrywide, meetings, advice and leaflets for the bereaved.

14 Halkin Street
London SW1X 7DP
Telephone: 020 7233 8001
Cot Death Helpline:
020 7233 2090 (24 hours)
Email: support@sids.org.uk
Website: www.sids.org.uk/fsid

Lesbian and Gay Bereavement Project offers support and advice to lesbians and gay men bereaved by the death of a same-sex life partner. All members are comfortable with their own gayness and are well trained and supervised. Group also offers speakers and has prepared a free will form to encourage life partners to write wills (send SAE to project).

Vaughan M Williams Centre
Colindale Hospital
London NW9 5GH
Telephone:
Helpline: 020 7403 5969

An answerphone message gives the name and phone number of the member on duty that evening.
Office weekdays
3–6pm: 020 8200 0511

London Lighthouse is Britain's largest residential and support centre for men and women affected by HIV and AIDS.

111–117 Lancaster Road
London W11 1QT
Telephone: 020 7792 1200
Textphone: 020 7792 2979

The Miscarriage Association offers support and information on all aspects of pregnancy loss (miscarriage up to 24 weeks and ectopic pregnancy).

c/o Clayton Hospital
Northgate, Wakefield
W Yorkshire, WF1 3JS
Telephone: 01924 200799

The National Association of Bereavement Services gives support and information to bereaved people. Their *National Directory of Bereavement and Loss Services* can direct people to their nearest appropriate source of support.

20 Norton Folgate
London E1 6DB
Telephone: 020 7709 9090
(24 hours, with answerphone)

The National Association of Widows offers information and support through local branches.

48 Queens Road
Coventry
CV1 3ER
Tel: 024 7663 4848

The **Probate Helpline** can offer advice on Probate and Inheritance Tax matters.

IR Capital Taxes
Ferrers House
PO Box 38
Castle Meadow Road
Nottingham NG2 1BB
Tel: 0845 30 20 900
www.inlandrevenue.gov.uk

Roadpeace is the national charity for road traffic victims. Trained volunteers give practical and emotional support, information on legal procedures and other help organisations, and arrange contact with local people similarly bereaved or injured.

PO Box 2579
London NW10 3PW
Telephone:
Helpline: 020 8964 1021
Administration: 020 8838 5102
Fax: 020 8838 5103
Website: www.roadpeace.org.uk

The Samaritans, for someone you can talk to who will give you support. There are over 180 branches which are open 24 hours a day. Look up **Samaritans** in the phone book.

SSAFA Forces Help is the national charity helping serving and ex-Service men, women and their families in need.

19 Queen Elizabeth Street
London SE1 2LP
Telephone: 020 7403 8783 or
check local phone book.
Fax: 020 7403 8815
Website: www.SSAFA.org.uk

The Stillbirth and Neonatal Death Society (SANDS) offers support for bereaved parents and families when a baby dies at or soon after birth, with a national telephone helpline, a network of self-help groups UK-wide run by and for bereaved parents, and information for the bereaved and health professionals.

28 Portland Place
London W1N 4DE
Telephone:
Helpline: 020 7436 5881
(10am–5pm Mon–Fri)
Fax: 020 7436 3715
Email: support@uk-sands.org
Website: www.uk-sands.org

The Terrence Higgins Trust is a charity providing practical support, help, counselling and advice for anyone with or concerned about AIDS or HIV infection.

52–54 Grays Inn Road
London WC1X 8JU
Telephone:
Administration and advice
centre: 020 7831 0330
Helpline (noon–10pm daily):
020 7242 1010
Website: www.tht.org.uk

The War Widows Association of Great Britain gives advice, help and support to all war widows and dependants. c/o 48 Pall Mall
London
SW1Y 5JY

The War Pensioners' Welfare Service is described on page 50.

LOCAL BRANCHES

For local branches of these organisations, look in your phone book or ask at an advice centre or library.

LEAFLETS AND HOW TO GET THEM

The leaflets mentioned in this leaflet are all free. You can get social security leaflets and some others from your Jobcentre Plus, Jobcentre or social security office (see page 42). Some leaflets are also in post offices.

You can also get leaflets on Housing Benefit and Council Tax Benefit from your council.

You can get more information from the DWP website:
www.dwp.gov.uk

To contact us by email see the *Contact Us* section of the website.

Community advisers who belong to an organisation that gives benefits information to the public can join the Department for Work and Pensions Publicity Register (DWPPR). The DWPPR gives advisers access to information from the DWP and its agencies. To join call the Hotline on **0845 602 4444** 9am–6pm Mon–Fri. Or fax **0870 241 2634**.

If you are abroad, write to:

DWP
International Pension Centre
Newcastle upon Tyne
NE98 1BA

The following **Department of Health** leaflets are available as shown:

HC11 *Are you entitled to help with health costs?* from social security offices, main post offices, NHS hospitals, dentists, doctors, opticians and pharmacists; available from the address below in large print as HC11(LP)

HC12 *NHS charges and optical voucher values* from the same places as leaflet HC11

If you have problems in getting Department of Health leaflets, or need a large quantity, please order by letter or fax from:

Department of Health
PO Box 777
London SE1 6XH
Fax: 01623 724524

Veterans Agency leaflets can be ordered from:

Customer Services Unit
Veterans Agency
Norcross
Blackpool FY5 3WP
Fax: 01253 332014