

VITAL INFO



'BENEFITS & GRANTS'

BEREAVEMENT PAYMENT

This is a tax-free lump sum paid as soon as you are widowed providing your husband or wife had paid the necessary National Insurance Contributions.

ONE OF THE FOLLOWING WILL APPLY TO YOU:

-Either your husband or wife was not entitled to a state retirement pension when they died

OR

-You are under state pension age when your husband or wife died

HOW TO CLAIM:

To claim your payment you must claim within twelve months of your husband's or wife's death. Please contact your DWP office (Department for Work and Pensions) for more information.

BEREAVEMENT ALLOWANCE

You may receive this allowance if you are aged 45 or over when your husband or wife died. If you are entitled to this, the amount you will receive depends on your age and National Insurance Contributions.

If you are aged 55 or over you will receive the full rate. If you are under 55, you will get less than the full amount.

Bereavement Allowance is payable from the date of death for a maximum of 52 weeks. It will stop if you become entitled to a state pension before the end of the 52 weeks.

HOW TO CLAIM:

Time limits for claiming are three months from the date of the death. Please Contact your DWP office for more information.

WIDOWED PARENT'S ALLOWANCE

You may be entitled this allowance if:

-Your husband or wife died and you have at least one child for whom you can get child benefit.

OR

-You are currently expecting a child by your late husband.

HOW MUCH?

As well as the basic rate of Widowed Parent's Allowance you will get an additional pension based on your husband's or wife's earnings. The basic rate will depend on your husband or wife's national insurance record.

HOW TO CLAIM:

The time limit is three months from date of death. Contact your DWP office.

MATERNITY BENEFITS

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

For more information about these benefits please contact us and we will help you.

HOW TO CLAIM:

To get SMP from your employer, you must have been in the same employment without a break for at least 26 weeks up to and including the 15th week before your baby is due.

If you cannot get SMP you maybe 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 least £30 per week on average.

Contact your DWP office for more information.

RETIREMENT PENSION

If both you and your husband were receiving the basic state pension you may be able to use your lost ones National Insurance Contributions to receive an 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 your loved ones National Insurance Contributions, which is subject to an upper limit.

HOW TO CLAIM:

For more information about the Retirement Pension, please contact your DWP office.

INCAPACITY BENEFIT

If you can't get Incapacity benefit on your own contributions and you have been incapable of work for 52 weeks, you may qualify for long term Incapacity Benefit on your late husband's 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 you 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 ceased to qualify for it.

AND

-You were incapable of work at the time of your husband's or wife's death.

HOW TO CLAIM:

To claim ask for a 'Claim Pack SSP1' from your employer or form 'SC1' from your doctor, hospital or DWP office. You should also enclose a doctor's statement with your claim.

GRANTS

Help with the cost of a Funeral

HELP FROM THE GOVERNMENT

If you are having trouble paying for a funeral that you are arranging, you may be able to get a Social Fund Funeral Payment.

WHO CAN GET HELP?

To qualify for this payment you or your partner must be receiving one of these benefits or tax credits:

- Income Support
- Income Based Jobseeker's Allowance
- Working Tax Credit (where a disabled worker is included in the assessment)
- Housing Benefit
- Council Tax Benefit
- Disabled Person's Tax Credit
- Pension Credit
- Child Tax Credit at a rate higher than the family element and it must be reasonable for you to have taken responsibility for the funeral expenses.

WHAT YOU CAN GET HELP WITH

A payment will cover the costs of a simple, respectful, low cost funeral, normally within the UK. The government will pay the charges of the burial authority or crematorium, certain necessary travel expenses and up to £700 for other funeral expenses.

RECEIVING A PAYMENT

If you receive a payment it will have to be paid back from any estate of the deceased. A house or personal possessions that are left to a widow or widower are not counted as part of the estate.

WHEN & HOW TO CLAIM

You can claim from the date of death and up to three months after the date of the funeral. To claim, contact your department of Work and Pensions office for form SF200. To find your local office please call 0207 7122171.

HELP FROM THE HOSPITAL

The hospital may arrange the funeral of someone who dies in hospital if the deceased's relatives can't be traced or can't afford to pay for a funeral. To claim, you should contact the bereavement officer at the hospital where the death occurred.

HELP FROM THE COUNCIL

The local council has a duty to bury or cremate the deceased if no other arrangements have been made.

If the hospital believes 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.

To claim help from the council, please contact your council offices.