



Help with funeral costs
and other financial support

Cuideachadh le
cosgaisean tiodhlagaidh
agus taic airgid eile

Welfare Support Team

Email: welfare.support@highland.gov.uk

Phone: **0800 090 1004**

Losing a close relative or friend is an emotional and stressful time and many people may experience financial worries following bereavement; particularly if they have less money coming in than they previously had.

This leaflet has been designed to provide advice and assistance with the benefits that are available at this difficult time, showing how you may be eligible and how these benefits can be claimed.

Funerals can be expensive and the decision as to whether to have a cremation or a burial depends on a number of factors including the person's wishes, and also the wishes of the next of kin, family, executor and the costs involved.

The current costs for a cremation or burial in the Highlands are available at:

www.highland.gov.uk/burialfeesandcharges

There are a number of benefits that are available to the bereaved, these include:

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Bereavement Support Payment

Eligibility

You may be able to get Bereavement Support Payment if your husband, wife or civil partner died in the last 21 months.

You could be eligible if your partner either:

- paid National Insurance contributions for at least 25 weeks; or
- died because of an accident at work or a disease caused by work.

When they died you must have been:

- under State Pension age;
- living in the UK or a country that pays bereavement benefits.

You can't claim Bereavement Support Payment if you're in prison.

What you'll get

You'll get a larger first payment followed by up to 18 monthly payments. The amount depends on your circumstances.

Circumstance	First payment	Monthly payment
Higher Rate	£3,500	£350
Lower Rate	£2,500	£100

You must claim within 3 months of your husband, wife or civil partner's death to get the full amount. You can claim up to 21 months after but your payments will be less.

If you get Child Benefit (or if you do not get it but are entitled to it), you'll get the higher rate.

If you do not get Child Benefit, you'll get the lower rate unless you were pregnant when your husband, wife or civil partner died.

If you get benefits, Bereavement Support Payment won't affect your benefits for a year after your first payment. After a year, any payment you have left over could affect the amount of benefit you're eligible for.

You must tell your benefits office (for example, your local Jobcentre Plus) when you start getting Bereavement Support Payment.

Application packs are available from the Department for Work and Pensions website.

Download a Bereavement Support Payment pack (form BSP1):

www.gov.uk/government/publications/bereavement-support-payment-claim-form

For further information or to order a Bereavement Support Payment pack contact your local Jobcentre Plus office or telephone:

Bereavement Service helpline:

Telephone: **0800 731 0469** (Monday to Friday, 8am to 5pm)

Textphone: **0800 731 0464** (Monday to Friday, 8am to 5pm)

Funeral Support Payment

Funeral Support Payment is a payment available to people in Scotland, who are on certain benefits or tax credits, and need support to meet the costs of a funeral. It replaces the UK Government's Funeral Expense Payment in Scotland.

You cannot claim both.

Eligibility

You may be eligible for Funeral Support Payment if you meet all of the criteria below, if:

- you are the nearest relationship to the person who has died. Social Security Scotland will use the family hierarchy lists from the Burial and Cremation (Scotland) Act 2016.
- you are responsible for the payment of the funeral.
- you live in Scotland.
- the person who has died lived in the UK.
- the funeral takes place in the UK, or in some cases in a member state of the European Union, Iceland, Liechtenstein, Norway or Switzerland.
- you are on at least one of the following qualifying benefits:
 - Universal Credit (UC)
 - Pension Credit
 - Income Support
 - Child Tax Credit (CTC)
 - Income-based Jobseeker's Allowance
 - Housing Benefit
 - Income related Employment and Support Allowance
 - Disability or severe disability element of Working Tax Credit

How much is the payment?

Funeral Support Payment is a part-payment and will cover some, but likely not all, of the funeral costs. The amount you will receive will depend on what you have claimed and what funds were left by the deceased. Funeral Support Payment can cover:

- burial and cremation costs (these costs vary throughout the country, therefore Social Security Scotland have published the reasonable local costs they will pay - www.mygov.scot/burial-cremation-costs-scotland);

- a flat rate for any other expenses - £1,070.60 for the majority of applications and £130.65 if the person who died had made provision for their funeral through a funeral plan;
- some travel costs, document costs and medical costs.

Applications can be made:

- Freephone: **0800 182 2222** to complete the application over the phone or to request a paper application form.
- Online: www.mygov.scot/funeral-support-payment

Before applying for Funeral Support Payment, you should register the death and give your funeral director (if you have one) consent to speak with Social Security Scotland about the application - doing so will minimise the time taken to process the application.

Further information regarding Funeral Support Payment visit:

www.mygov.scot/funeral-support-payment

War Widow's or Widower's Pension

You may be entitled to a War Widow's or Widower's Pension which is a tax-free pension if your husband's, wife's or civil partner's death was caused or hastened as a result of their service in Her Majesty's (HM) Armed Forces.

You may be eligible if any of the following apply, your husband, wife or civil partner:

- Died as a result of their service in HM Armed Forces before 6th April 2005; and/or
- Was getting a War Pensions Constant Attendance Allowance at the time of their death, or would have been had they not been in hospital; and/or
- Was getting a War Disablement Pension at the 80% rate or higher and was getting the unemployability supplement.

Other criteria apply to civil defence volunteers, members of the Polish Forces, Polish Resettlement Forces where they died as a result of their service during the 1939 to 1945 war or they were a merchant seaman, member of the naval auxiliary

services or a coastguard and their death was as a result of an injury or disease they received during a war or as a prisoner of war.

For partners who served after 6th April 2005, financial assistance may be available through the Armed Forces Compensation Scheme.

You may be entitled to a pension if you lived with your partner or civil partner as husband and wife.

It is important that you notify the Service Personnel and Veterans Agency if your circumstances change, for example, you remarry or start to live with a partner as your entitlement may end. Likewise, your entitlement might be restored if you become widowed again, a marriage/civil partnership ends in divorce/dissolution or death or you stop living with your partner/civil partner.

The amount you receive depends on the deceased person's rank, age and whether there are any children to be supported.

The Service Personal and Veterans Agency may also be able to assist with Funeral Expenses towards a simple funeral to a widow, widower, next of kin or a person who is paying for the funeral if:

- The death was due to service before 6th April 2005; and
- War Pensions Constant Attendance Allowance was being paid or would have been paid if the war pensioner had not been in hospital when they died; and
- Unemployability supplement was in payment at the time of death and the War Disablement Pension was assessed at 80% or more.

Claims must be made within three months of the funeral.

For further information regarding War Widow's or Widower's Pensions please contact the Service Personal and Veterans Agency.

Phone: **0808 191 4218** (8.00am – 4.00pm Monday to Fridays)

Email: **veterans-uk@mod.uk**

Phone the local Veterans Welfare Service on: **0141 224 2709**

Or visit their website at: **www.veterans-uk.info**

‘Tell Us Once’ bereavement notification service

The Highland Council’s ‘Tell Us Once’ service is free of charge and means that when a death is registered, most government agencies will be automatically notified of the bereavement. The Registrar will discuss this service with you and invite you to opt-in when you register a death.

The quicker you complete this bereavement notification service the quicker those organisations you wish to notify will update their records.

Use this service to notify any of the following organisations:

- HM Revenue and Customs (HMRC) - to deal with tax and cancel benefits.
- Department for Work and Pensions (DWP) - to cancel benefits or entitlements, for example Income Support or State Pension.
- Her Majesty’s Passport Office - to cancel a British passport.
- Driver and Vehicle Licensing Agency (DVLA) - to cancel a driving licence;
 - and if using the online service, to remove the person as the keeper for up to five vehicles (Road Tax is not transferable you must re-tax the vehicle before it is driven).
- The Highland Council - to cancel Housing Benefit, Council Tax Benefit, a Blue Badge, inform council housing services and remove the person from the electoral register.
- High Life Highland – to cancel library and membership cards.

Before you use Tell Us Once

You will need all or some of the following details of the person who died depending on which organisations you wish to inform:

- date of birth.
- driving licence number and / or vehicle registration number.
- passport number, town and country of birth.
- their National Insurance number.
- details of any benefits or entitlements they were getting, for example State Pension.
- details of any local council services they were getting, for example Blue Badge.
- details of any public sector or armed forces pension schemes they were getting or paying in to.
- the name and address of their next of kin.

- the name and address of any surviving spouse or civil partner, their date of birth and / or National Insurance number.
- the name, address and contact details of the person or company dealing with their estate (property, belongings and money), known as their 'executor' or 'administrator'.

You need permission from the next of kin, the executor, the administrator or anyone who was claiming joint benefits or entitlements with the person who died, before you give their details.

We are committed to ensuring your information and any other information you give about another person is protected. Our privacy statement tells you how we use and protect that information. You can obtain a copy of this through the 'Tell us once' website or by asking one of the agents at a participating local council.

www.gov.uk/tell-us-once

Other Benefits

There are many other benefits and entitlements that you may be entitled to depending on your circumstances. These include for example, benefits if you are a single person or lone parent, help towards your rent or council tax or if you have a disability.

Getting help and advice

The Highland Council's Welfare Support Team can advise you about all the benefits and other entitlements that are available, undertake benefit checks to ensure you are not missing out on any benefits and provide assistance to help you complete the relevant forms.

For a free and confidential benefit check, please contact the Welfare Support Team:

- Through our secure contact form at: www.highland.gov.uk/welfaresupport
- Phone: **0800 090 1004**
- Email at: welfare.support@highland.gov.uk
- or write to us at: The Welfare Support Team, The Highland Council, PO Box 5775, Inverness, IV1 9EN

The information contained in this guide is not exhaustive and is for information purposes only and may not apply to your situation. The Highland Council believes the content is correct at the time of print however, details are subject to change.

If you are unsure about your entitlements, or any information contained in this guide, you should seek advice and support from a professional agency such as The Highland Council or your local Citizens Advice. The Highland Council will not be held responsible for any information in this guide which may be out of date or incorrect.