



**Vauxhall Community
Law & Information
Centre**

WHAT TO DO AFTER SOMEONE DIES

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Who are we?

Vauxhall Law Centre has been in existence for over 45 years and is based in an area suffering from exceptionally high levels of disadvantage and poverty. The Centre was originally set up as a result of collaboration between local Community Activists, Liverpool City Council, Liverpool Law Society and the John Moores Foundation all of whom remain broadly supportive of the work undertaken at the Centre. The Centre has had many different funders over the years including Liverpool City Council, the Tudor Trust, John Moores Foundation, LCVS, Steve Morgan Foundation, GMB and many others.

The Centre has an excellent reputation for delivering a high quality free legal advice service combatting poverty. We are members of the National Law Centre's Network and provide services accredited to the Advice Quality Service Standard, who independently audit the standards and quality of the work we undertake. We provide advice and support in the Law Centre and by telephone. We advise over 1,500 people per year and also provide representation in over 100 cases at Social Security appeal tribunals.

Our Service Aims

1. Combat social exclusion by raising income levels and helping to control debt levels through legal advice work.
2. Make available to people legal advice and representation to which they would not otherwise have access so that they can better assert their rights.
3. Provide a high quality, independent advice service which is free to users.
4. Reduce poverty and improve people's sense of health and well-being and promote independence for disabled people and their carers through the provision of welfare law advice.
5. Promote equality and the active challenging of discrimination through legal advice and representation.

We have produced this guide as a result of an increased demand in people seeking advice after experiencing a bereavement. It is intended as a guide only. Please feel free to contact us on 0151 482 2540 or advice@vauxhalllawcentre.org.uk. Alternatively complete the enquiry form and a member of our team will get in touch with you.

The Funeral

A funeral can take place any time after death. Anyone close to the person can arrange the funeral.

The person may have left instructions (in their will or somewhere else) about the type of funeral they wanted and/or whether they wanted to be buried or cremated. But there is no legal obligation for relatives to follow these instructions.



If there are no relatives or friends to arrange a funeral, in England and Wales, the local authority or health authority will arrange a simple funeral.

The public authority that arranges the funeral will then try to recover the cost from any money left by the person who died. If the money left isn't enough, the public authority can sometimes recover the funeral cost from a spouse or civil partner (but not from anybody else).

For more information, read the Money Advice Service page at www.moneyadviceservice.org.uk/en/articles/help-paying-for-a-funeral.

Covid-19 Restrictions

Advice from the government which must be adhered to regarding funerals is as follows:

- Ensuring venue capacity and attendance numbers allow social distancing (at least 2 metres or 3 steps) to be maintained between individuals.
- Ensuring that those attending are reminded of the need to wear a face covering.
- A modest number of close friends and family of the deceased may attend although funerals should have **no more than 30 people in attendance**. Attendance should also be within the capacity limits of

the premises so that social distancing can be strictly adhered to. In some cases, that may be less than 30 people.

- If a mourner wants to attend a funeral but is self-isolating due to someone in their household or support bubble being unwell this can be made possible. Processes should be put in place to minimise the risk of transmission
- Mourners who are vulnerable to infection should be helped to attend, with processes put in place to minimise the risk of transmission
- Any mourner who has Covid-19 symptoms (a new continuous cough, a high temperature, or a loss of, or change in, their normal sense of taste or smell) should not attend the funeral as they pose a risk to others; remote participation should be considered
- Mourners who have travelled to England from countries that are not exempt from the requirement to self-isolate (in the last 14 days) may attend the funeral
- Mourners should also follow the advice on social distancing when travelling to and from the funeral gathering

Funeral Costs

The average cost of a funeral, before optional items like flowers and catering, is around £4, 000, although this can vary a lot depending on the type of funeral chosen.

Type of funeral	Average cost North West*	Includes
Direct cremation	£1,700	Collection of the deceased, a simple coffin, and return of ashes.
Cremation using a funeral director	£3,253	Collection and care of the deceased, a basic coffin, hearse and managing a simple service; but does not include an elaborate ceremony. Also includes cremation fees, and fee for cremation certificate from a doctor.
Burial using a funeral director	£4,088	Collection and care of the deceased, a basic coffin, hearse and managing a simple service; but does not include an elaborate ceremony. Also includes cremation fees and minister fees.

*Source: Royal London National Funeral Cost Index Report 2019.

Using a funeral director

Most funerals are arranged through a funeral director (formerly known as an undertaker). A funeral director can help make it easier for you to arrange a funeral, giving you time to grieve. However, this service does cost.

How much is a funeral director?

The funeral director's fees can be the most expensive part of a funeral, in many cases making up between 50-70% of the costs. If you use a funeral director, they'll collect, store, prepare and deliver the body to the cemetery or crematorium. They'll also ensure the necessary forms for cremation or burial are completed, and some will also arrange a simple ceremony as part of their fee.

They'll provide a coffin, hearse and usually a limousine. But these items can quickly add up depending on what you pick. For example, the price of a coffin can be as little as £100 to as much as £10,000.

If price is a concern, you should ask your local funeral director if they offer a simple funeral or a direct cremation.



Vauxhall, Everton, and Aintree Funeral Directors

Some Locations included are outside of Vauxhall, Everton and Aintree as they are listed from Liverpool City Council as Liverpool Community Funeral Service Providers. See details below

Funeral Directors	Opening Hours	Information/Advice on Costing
<p>Barringtons Funeral Services</p> <p>8 Crosby Rd North, Liverpool, L22 4QF</p> <p>0151 928 1625</p> <p>www.barringtonsfunerals.co.uk/</p>	<p>Mon- Fri 9 - 5 Saturday/ Sunday Closed</p>	<ul style="list-style-type: none"> • **The Simple Funeral service: Disbursements or third party payments made on your behalf. This service is offered at £1075 plus disbursements*. Although this is a limited service you may of course opt for additional services • Unattended Cremation: The Unattended Cremation service costs £1200 inclusive of cremation fee. (If Doctors certificates for cremation are required there will be an additional cost of £164). Total including doctor's fees is £1364. • Traditional Funeral Service The cost of the Traditional Funeral Service is £2475 plus disbursements*.
<p>Liverpool Funeralcare 2 St. Ambrose Grove, Breck Road, Liverpool, L4 2RL</p> <p>Co-op Funeralcare, Priory Lodge Liverpool</p> <p>238 Priory Rd Liverpool Merseyside L4 2SL</p> <p>Charletts Funeral Service Liverpool, L8 6SE</p> <p>E H Roberts 115 Rocky Lane Anfield Liverpool, L6 4BB 0151 263 1007</p> <p>www.coop.co.uk/</p>	<p>Mon- Fri 9 - 5 Sat- Sun By appointment Tel 24 hrs</p>	<ul style="list-style-type: none"> • Direct cremation • Direct Burial • **Simple Funeral: Without any additional services, a Simple Funeral will cost £1,895 in England and Wales, and is £1,675 in Scotland, not including third party fees. • Traditional Funeral: The funeral is paid in 2 parts: You will need to pay a minimum of 50% of the total estimated funeral cost within 48 hours of making the funeral arrangements. For everything else, we'll send you an invoice after the funeral. This final payment must be made within 28 days from the date of invoice. • Help with funeral costs: Coronavirus related deaths: If your loved one has died from coronavirus, you may qualify for support from Co-op Funeralcare's Hardship Fund. • Government help: If you can't afford to pay for the funeral, let your funeral director know as soon as possible, as there may be support from the government available to you. • Pay in monthly instalments: If you'd prefer to pay for the funeral in instalments, you may be eligible to apply for a funeral loan through our partner Funeral Safe. You can find details on loan amounts and repayments, eligibility and details on how to apply here.

<p>funeralcare/funeral-directors/liverpool www.coop.co.uk/funeralcare/funeral-directors/liverpool</p> <p>0151 263 2791</p>		
<p>Hardacres Funeral Directors, Vauxhall and Everton. Locations Include:</p> <p>Lusitania House 444 Cherry Lane Clubmoor Liverpool L4 8TT</p> <p>15 Jason Street Liverpool Merseyside L5 5DY 0151 601 3721</p> <p>www.dignityfunerals.co.uk/funeral-directors/locations/england/merseyside/liverpool</p>	<p>Tel 24 hours Mon-Fri 9-5 Sat/Sun Closed</p>	<ul style="list-style-type: none"> • Full service from £3,545 or** Simple Service from £1995
<p>Fair Price Funeral Services</p> <p>0151 736 0068</p> <p>admin@cremdirect.co.uk</p> <p>www.fairpricefunerals.co.uk</p>		<ul style="list-style-type: none"> • Complete traditional cremation service at the crematorium of your choice for £2350 fully inclusive. • Also offer a direct cremation with none attendance for £1550 inclusive. • This price includes doctors' fees, crematorium fees and all third party costs, our hearse and staff and an oak veneered coffin, a complete service. • Additional costs may apply to coffins in excess of 6 foot 4" and over 24" wide
<p>Kane Funeral Services</p> <p>33 Hall Lane Huyton L36 6AB 0151 271 3261</p>		<ul style="list-style-type: none"> • Liverpool Community funeral services available

<p>http://www.kanefuneralservices.com</p>		
<p>Kane Funeral Services 228 Breck Road Anfield L5 6PX 0151 378 8547 24hours@kanefuneralservices.com</p>	<p>24 hour service 0161 282 8793</p>	<ul style="list-style-type: none"> • Liverpool Community funeral services available
<p>Craven Funeral Directors Aintree 232 Warbreck Moor, Liverpool L9 0HZ 0151 525 1212 www.cravens-funerals.com/</p>	<p>Mon - Fri 8.30 - 5</p>	<ul style="list-style-type: none"> • Very basic funeral for just £1, 275.00 • A range of full service traditional funerals from £2, 100. • Disbursements need to be added to those prices; for a cremation these will be approximately £1, 200 and the same for a burial if you already have a grave or about £2, 100 if you need to purchase one. Most of our funeral invoices are between £3, 400 and £3, 600, which would include our fees for a traditional full service funeral and also the charges made by the local crematorium, the doctors, a minister, a small newspaper notice and a modest floral tribute. • Direct Cremation is an ultra-modern alternative to a full service funeral and costs from only £1, 195 inclusive of the essential disbursements.
<p>Debbie Bennett Funeral Directors 31 High Street Prescot L34 6HE Tel: 0151 426 3131 enquiries@debbiebennettfuneraldirectors.co.uk www.debbiebennettfuneraldirectors.co.uk/</p>	<p>Open 24 Hours</p>	<ul style="list-style-type: none"> • **Liverpool Community funeral services available • **Basic Funeral: £695: This package includes a Snowdrop basic veneered coffin, fitted and lined. This package strictly excludes the facility to view the deceased and does not include a limousine or any church service prior to the committal. The hearse will travel directly from our premises to a local cemetery or crematorium (within a 20-mile radius) at a time of our choice (bearers extra charge) • Popular Plans £1795: This includes a coffin which is veneered oak, a hearse, one limousine, professional fees, chapel of rest, viewing within normal working hours, embalming, hygiene treatment, and bearers. This does not include deceased to rest at home or extra limousines • Children's Funeral: Free of Charge
<p>Desmond L Bannon and Sons Locations including:</p>		<ul style="list-style-type: none"> • Direct Funeral Service from £1, 009* Removal of deceased into our care. Hearse and coffin. Family to provide own bearers or deceased will be

<p>John Rotherham House 59 Burlington St, Eldonian village, Liverpool L3 6DG 0151-298-2066</p> <p>Smithdown Road 1 Smithdown Rd, Liverpool L7 4JB 0151 735 0115</p> <p>The Whitehouse Broadgreen Road L13 5SF 0151 228 2272 info@bannonsfunerals.co.uk www.bannonsfunerals.co.uk</p>		<p>wheeled in crematorium if graveside family bearers are required. No optional extras. Closed coffin, no viewing. Strictly direct to crematorium or graveside. All our professional services up to and including the funeral</p> <ul style="list-style-type: none"> • Balmoral Funeral Service from £995* Transfer of Deceased into our care. Hearse and coffin. Straight to Crematorium or Graveside for a service. 1 visitation for chapel of response during the week at our discretion. No Out of hours or weekend visits to chapel of rest. White Gown. Option to add Limousines for an additional cost of £225. All our professional services up to and including the funeral. • Disbursements to be added to all funerals • Additional Coffins available on request. Please contact us for more details. • The Warwick : From £695 • The Windsor: From £1699 • The Royal: From £2050 • The Catholic: From £2300 • **Liverpool Community funeral services available
<p>Peter Coyne Independent Funeral Service, Liverpool</p> <p>Millennium House 475 Queens Drive Liverpool Merseyside L4 8TY 0151 2267999 queensdr@petercoyne-funerals.co.uk</p> <p>The Grosvenor 34-140 Stanley Rd, Kirkdale, Liverpool L5 7QQ 0151 2070222 grosvenor@petercoyne-funerals.co.uk</p> <p>634 Longmoor Lane Fazakerley Liverpool L10 9LA 0151 5217999 longmoor@petercoyne-funerals.co.uk</p>	<p>Mon - Fri 9 - 5 Outside these hours, you can make an appointment to visit.</p>	<ul style="list-style-type: none"> • Funeral costs are split into 2 parts, and we will clearly display these charges on all our estimates: those charges made by Peter Coyne Funeral Service for the services we provide, and Third Party or Disbursement charges. These are things we pay for on your behalf. • **Average cost of a Simple Funeral is £2345.00 plus Third Party costs • Local newspaper notice circa £110.00 • Orders of Service are circa £2.00 each • Average cost of a Traditional Funeral is £2545.00 plus Third Party Costs

<p>e-funerals.co.uk</p> <p>www.petercoyne-funerals.co.uk/contact-us-new</p>		
<p>Stephen Cain Funeral Service</p> <p>51 Priory Rd Liverpool Merseyside L4 2RX</p> <p>admin@porter-funerals.co.uk</p> <p>www.porter-funerals.co.uk</p>	<p>Mon - Fri 9 - 5 0151 727 1911 (out of hours)</p>	<ul style="list-style-type: none"> • **Simple funeral service £2, 345 plus Third Party costs • Local newspaper notices circa £110 • An organist will charge circa £75 • Traditional service £2, 545 plus Third Party Costs
<p>Howard Jenkins Funeral Directors</p> <p>Smithdown Road Liverpool Merseyside L7 4JG</p> <p>0151 909 4801</p> <p>www.dignityfunerals.co.uk/funeral-directors/locations/howard-jenkins-funeral-directors</p>	<p>Mon - Fri - 10 - 3 Sat/Sun closed</p>	<ul style="list-style-type: none"> • **Simple Funeral Service costs from £1,995: Close modal, a complete funeral service for a lower cost, delivered with complete compassion and care. Our funeral professionals will care for your loved one in our premium facilities. A professional arranger will provide support, guidance and co-ordinate everything for you. The service will be at a mutually agreed time and date dependent upon availability, usually on Tuesday, Wednesday or Thursday. We will provide a Funeral Director, chauffeur-driven hearse and pallbearers for the service. Some additional services such as arranging floral tributes or obituaries are not available. • Full Service Funeral, costs from £3, 545: Close modal. Our Full Service Funeral allows you to create a totally personal commemoration to celebrate the life of the person who has died. Our service is delivered with expertise and uncompromising compassion. We will care for the deceased with the utmost care and respect in our own professional premises and will take on the responsibility for ensuring every detail is taken care of to the highest standards. You can rely on us to make a difficult time a little easier. Our funeral professionals will care for your loved one in our premium facilities. A professional Arranger will provide support, guidance and co-ordinate everything for you. Have flexibility and choice over the time, day and location of the funeral service. We will provide a Funeral Director, chauffeur-driven hearse and pallbearers for the

		<p>service. We can add services and tailor the funeral to suit your own specific requirements</p>
<p>Thompsons (Dignity PLC) Chain Aintree, L9 2BU</p> <p>www.dignityfunerals.co.uk/funeral-directors/locations/england/merseyside/liverpool</p>		<ul style="list-style-type: none"> • Full-Service Funeral - Our costs from £3, 545: Close modal. Our Full Service Funeral allows you to create a totally personal commemoration to celebrate the life of the person who has died. Our service is delivered with expertise and uncompromising compassion. We will care for the deceased with the utmost care and respect in our own professional premises and will take on the responsibility for ensuring every detail is taken care of to the highest standards. You can rely on us to make a difficult time a little easier. Our funeral professionals will care for your loved one in our premium facilities. A professional Arranger will provide support, guidance and co-ordinate everything for you. Have flexibility and choice over the time, day and location of the funeral service. We will provide a Funeral Director, chauffeur-driven hearse and pallbearers for the service. We can add services and tailor the funeral to suit your own specific requirements • **Simple Funeral Service from £1, 995: Close modal • A complete funeral service for a lower cost, delivered with complete compassion and care. Our funeral professionals will care for your loved one in our premium facilities. A professional Arranger will provide support, guidance and co-ordinate everything for you. The service will be at a mutually agreed time and date dependent upon availability, usually on Tuesday, Wednesday or Thursday. We will provide a Funeral Director, chauffeur-driven hearse and pallbearers for the service. Some additional services such as arranging floral tributes or obituaries are not available

Who pays for the funeral?

Sometimes, the person who's died has already paid for their funeral. Or they've left some money in their estate to cover it. If so, the executor of the estate will take care of paying the funeral bill. Otherwise, usually a relative or friend pays for the funeral. But they can get the funeral costs back from the estate if there's enough in it.

Paying with pre-paid funeral plan or insurance

Some people will have already arranged to pay for their funeral. This is normally in the form of a pre-paid funeral plan or funeral insurance.

What is a pre-paid funeral plan?

The person who has died might have pre-paid a funeral director or a funeral care company for a specific type of funeral. This is called a funeral plan. With a funeral plan, you have to use that funeral director, or one from an approved list, to arrange the funeral.

It's a good idea to check exactly what's covered by the plan before you arrange the funeral. Funeral plans often don't cover all the expenses of a funeral so you need to be prepared to pay for some of the costs yourself.



What is funeral insurance?

This is a type of insurance that pays out a fixed lump sum which should cover the cost of a funeral. This insurance is sometimes known as an 'over 50s plan'. When the lump sum is paid out, you can then use it to pay for a funeral from any funeral director. You should check how much the lump sum is before you make any funeral arrangements.

If the price of the funeral is more than that sum, you'll need to pay for any extras.

How do I claim on a pre-paid funeral plan or funeral insurance?

Unfortunately, there is no central place or directory to check if the person who's died had a funeral plan or insurance. If you think they've got one, you should check their papers for a copy of this. You should also check if this was stored with the will, with a family solicitor or at the bank.



Paying with the bank account of the person who died

The person who died might have left money in their account to pay for their funeral. However, the bank or building society normally freezes their individual account(s) when they're told of the person's death. You normally need the help of the executor or administrator of the estate to access the money in their account once it's frozen. It is however, sometimes possible to access the money in their account without their help.

As a minimum, you'll need a copy of the death certificate, and an invoice for the funeral costs with your name on it. The bank or building society might also want proof of your identity. They can then pay the essential funeral bills directly to the company providing the service.

It's not a good idea to access the person's individual accounts, even if you know their debit card PIN or online banking log-in. Speak to the bank first if you need to do this - otherwise you could get into legal trouble.

If the person who died has a joint account where the joint owner is still alive, that person can still access the money in the account.

Paying by instalments

A funeral director will often ask for at least some of the money up front. If you can't do this, you should really think about having a more affordable funeral. Another option is to ask if you could pay the bill in instalments. If they agree, you can then negotiate instalments but make sure that these are affordable for you.

Claiming funeral costs from the estate

Whoever pays for the funeral – family, friends or the council – can seek to recover the costs from the estate of the person who died. Sometimes, their estate is not large enough to cover this. If the person who died had other debts, funeral costs are usually paid first. However, some secured debts, such as a mortgage, are paid before funeral costs.

If you offer to pay for the funeral, it's worth checking with the administrator of the estate that you're able to recover the money later if you need to. Knowing how much money is in the estate to cover the funeral costs might also affect the type of funeral you wish to pay for. Try not to feel pressured into paying for a funeral you can't afford.



What happens if you can't afford a funeral?

The local council or hospital can arrange a Public Health Funeral if:

- There isn't enough money in the estate to pay for it.
- There are no relatives or friends available to arrange the funeral.

This is usually a cremation. You can attend the funeral but the local authority will decide the time and date. There normally is a short service, but extras such as flowers, cars or notices in the local newspaper are not included. If you're getting certain benefits, you can also apply for Funeral Payment from the government to help you pay for the funeral.

Financial Support

Anyone who receives a means-tested benefit (such as income support) may be able to receive help from the Department for Work and Pension's through a budgeting loan towards the cost of travelling to the funeral of a close relative.

If the person who is paying for the funeral is receiving a means-tested benefit it may be possible to receive help through a funeral payment towards the cost of travelling to the funeral.

Find out more about help with funeral payments at www.gov.uk/funeral-payments

You can get a Funeral Expenses Payment if all of the following apply:

- you get certain benefits or tax credits
- you meet the rules on your relationship with the deceased

Qualifying benefits and tax credits

To qualify for a Funeral Expenses Payment, you (or your partner) must get one or more of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit
- Housing Benefit
- The disability or severe disability element of Working Tax Credit
- Child Tax Credit
- Universal Credit



Rules on your relationship with the deceased

You must be one of the following:

- the partner of the deceased when they died
- a close relative or close friend of the deceased
- the parent of a baby stillborn after 24 weeks of pregnancy
- the parent or person responsible for a deceased child who was under 16 (or under 20 and in approved education or training, see www.gov.uk/child-benefit-16-19 for more details).

You might not get a Funeral Expenses Payment if another close relative of the deceased (such as a sibling or parent) is in work.

Make a claim

You must apply within 6 months of the funeral, even if you're waiting for a decision on a qualifying benefit. See www.gov.uk/funeral-payments/eligibility for more details. You can make a claim before the funeral if you've got an invoice or signed contract from the funeral director. It cannot be an estimate. If you get Universal Credit, you will not get a decision on your claim until after your next payment.

How to claim

Claim by phone by calling the Bereavement Service helpline. An adviser will also help you claim any other bereavement benefits you might be entitled to.

Bereavement Service Helpline

Telephone 0800 731 0469

Text phone 0800 731 0464

Relay UK www.relayuk.bt.com (if you cannot hear or speak on the phone)
18001 then 0800 731 0469

Video relay service for British Sign Language (BSL) users (see www.gov.uk/funeral-payments/eligibility for details).

Monday to Friday, 9:30AM to 3:30PM

See www.gov.uk/call-charges for information about call charges.

You can also claim by post.

Download the Funeral Payment Claim Form (SF200) from www.gov.uk/government/publications/funeral-payment-claim-form. Once

downloaded you can print it out, fill it out by hand and then send it to the address on the form.

Appeal a Funeral Expenses Payment decision

You can appeal to the Social Security and Child Support Tribunal if you disagree with a decision about a Funeral Expenses Payment. See www.gov.uk/appeal-benefit-decision for further details.

Local Support



A Liverpool community funeral is a low-cost service that the local funeral directors listed below offer. See www.liverpool.gov.uk/births-marriage-deaths/deaths/liverpool-community-funeral-services for a regularly updated list of all providers.

Desmond L Bannon and Sons
The Whitehouse
Broadgreen Road
L13 5SF
0151 228 2272

Kane Funeral Services
228 Breck Road
Anfield
L5 6PX
0151 378 8547

Kane Funeral Services
33 Hall Lane
Huyton
L36 6AB
0151 271 3261

Debbie Bennett Funeral Directors
31 High Street
Prescot
L34 6HE
0151 426 3131

Fair Price Funeral Services
Fixed price funeral of £2350 that covers the whole of Liverpool
www.fairpricefunerals.co.uk
0151 736 0068

Down to Earth
Helpline that offers support to organise an affordable and meaningful funeral, or reduce the impact of funeral related debt
020 8983 5055
downtoearth@qsa.org.uk

Charitable Support

Some charities, particularly those linked to trades and professions, can contribute to funeral costs for people facing financial difficulty. They rarely pay for everything and prefer to contribute to the balance after state contributions.

TURN2US
FIGHTING UK POVERTY

Turn2us
Turn2us is a national charity providing practical help to people who are struggling financially
www.turn2us.org.uk

retailtrust ^{rt}
looking after all people in retail

Retail Trust
For anyone who has worked in the retail industry, an emotional grant can be applied for to assist with funeral costs
0808 801 0808
helpline@retailtrust.org.uk
www.retailtrust.org.uk/helping-your-business/financial-support

The Charity for **for you**
Civil Servants **by you**

Civil Service Benevolent Fund

For anyone who has been employed as a Civil Servant, a grant can be applied for to assist with funeral costs

0800 056 2424

www.foryoubyyou.org.uk/info-and-resources/bereavement/funeral-expenses



Veterans UK

Will help with the cost of a simple funeral if the person who died was receiving a war disablement pension

0808 1914 218

www.gov.uk/government/organisations/veterans-uk



The Royal British Legion

The Royal British Legion may be able to help with some of the funeral costs following the death of a veteran. Or they can help you apply for support elsewhere

0808 802 8080

info@britishlegion.org.uk

www.britishlegion.org.uk/



SSAFA - the Armed Forces charity

SSAFA provide support groups and advice for anyone suffering bereavement. They can help you secure financial assistance alongside other practical help

0800 731 4880

www.ssafa.org.uk

Depending on how the deceased died, there may be other charities who can help.



Friends of the Elderly

Can also help to contribute towards funerals for elderly people with no family or little to no savings

020 7730 8263

enquiries@fote.org.uk

www.fote.org.uk



Care Workers Charity

Will contribute towards funeral costs for those who have worked in the care profession

www.thecareworkerscharity.org.uk

Union Support



Unison

If the deceased was a member of UNISON and, still employed at the time of their death, then you may be eligible to claim a 'Rule Book Benefit'.

Unison will help if the deceased was still employed at the time of their death and paying into an occupational pension scheme. Unison will check with their employer to see if there are any 'death in service' benefits payable. Unison has negotiated arrangements with some employers so that outstanding leave is paid as a death in service benefit. This means that, if a member dies, a sum of money equivalent to the annual leave not taken by the date of death is paid to their family or personal beneficiary.

GMB



GMB membership includes a £350 funeral benefit, which will be paid to your next of kin and comes into effect after five years of full paid up membership.

www.gmbnorthwest.co.uk/content/gmb-funeral-benefit