



**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.

What to do in the event of a death

Deaths in hospital

Many deaths now happen in a hospital or nursing home. If your relative dies in hospital, the hospital staff will contact you, lay out the body and arrange for it to be taken to the hospital mortuary.

You will then be asked to arrange for the body to be collected by funeral directors, who will normally take it to their chapel of rest. At the same time, you will be asked to collect the person's possessions.



Before a death can be formally registered, a doctor will need to issue a medical certificate giving the cause of death. In hospital, this is usually done by a hospital doctor, who will hand the certificate to you in a sealed envelope addressed to the Registrar of Births, Deaths and Marriages. You will also be given a notice, explaining how to register the death. There is no charge for either of these. If the person has not been seen by a hospital doctor, their GP may be able to issue a certificate instead.

A hospital may ask you for permission to carry out a post-mortem examination to learn more about the cause of death. You do not have to agree to this.

In some cases, a doctor may not be able to issue a medical certificate of the cause of death. There may be a number of reasons for this. If the doctor isn't able to issue a medical certificate, they will refer the death to the coroner. The coroner may order a post mortem examination. You do not have the right to object to a post-mortem ordered by the coroner, but you should tell the coroner if you have religious or other strong objections.

You can find out more information about when a death is reported to a coroner at: www.gov.uk/after-a-death/when-a-death-is-reported-to-a-coroner.

Where cremation is to take place, a second doctor will be needed to sign a certificate that the body has been examined. There will be a charge for this.

Deaths at home

When someone dies at home, their GP should be called as soon as possible. The GP will normally visit the house and, if the death was expected, should be able to issue a certificate giving the cause of death.

If you do not know the name of the GP, the person didn't have a GP, or if the death happens outside normal GP practice opening hours, call 111 (the NHS non-emergency number) instead.

A doctor is not allowed to issue a certificate if they are unsure about the cause of death. When this happens the death must be reported to a coroner and the body will be taken to a hospital mortuary, where a post-mortem may need to take place.

Registering the death



When someone dies at home, the death should be registered at the register office for the area where they lived. If the death took place in hospital or in a nursing home it must be registered at the register office for the area in which the hospital or home is situated.

A death should be registered within five days but registration can be delayed for another nine days if the registrar is told that a medical certificate has been issued. If the death has been reported to the coroner you cannot register it until the coroner's investigations are finished.

It is a criminal offence not to register a death.

The death should be registered by one of the following (in order of priority):

- a relative who was present at the death
- a relative present during the person's last illness
- a relative living in the area where the death took place

- anyone else present at the death

You cannot delegate responsibility for registering the death to anyone else.

You must take with you the medical certificate of death, since the death cannot be registered until the registrar has seen this. The registrar will want from you the following information: -

- date and place of death
- the full name of the person (including maiden name) and their last address
- the person's date and place of birth
- the person's job
- the full name, date of birth and job of a living or dead spouse or civil partner
- if the person was still married, the date of birth of their husband or wife
- whether the person was receiving a pension or other social security benefits.

Forms you'll be given

After you've registered the death, the registrar will give you a green certificate which allows a burial or cremation to go ahead. There's no charge for the certificate. You should give this to the funeral director. If you're not using a funeral director keep the certificate safe, you'll need it to arrange the burial or cremation.

The registrar will also give you a form to send to the Department for Work and Pensions (DWP) (In Northern Ireland the Social Security Agency). This allows them to deal with the person's pension and other benefits.

Death certificate

The death certificate is a copy of the entry made by the registrar in the death register. This certificate is needed to deal with money or property left by the person who has died, including dealing with the will. You may need several copies of the certificate, for which there will be a charge.

You can get copies of a death certificate from the General Register Office. Its contact details can be found at www.gov.uk/general-register-office.

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</p> <p>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</p> <p>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</p> <p>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

Administration

Informing the government about the death

When someone dies, you usually have to tell several departments of local and central government, as well as other government agencies, so that they can update their records.

Tell Us Once

In most areas of England and Wales, the Tell Us Once Service allows you to report a death to several government departments, agencies and the local authority in one contact. For example, Tell us Once will help you to report the death to most of the offices that were paying benefits to the person who died, as well as to other government agencies such as the Passport Service and the DVLA. You must register the death first.

You can contact Tell Us Once either in person at your local authority offices, by phone or online at www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once.

When you register the death the Registrar will give you the contact details, including a reference number to use online.

If the Tell Us Once service does not operate in your area, you will need to contact all the relevant organisations individually.

DWP Bereavement Service



Department
for Work &
Pensions

In England and Wales, the DWP Bereavement Service allows you to report a death to the DWP in a single phone call, which will cover all the DWP benefits the person who died was getting. At the same time, the Bereavement Service can do a benefit check to find out if the next of kin can claim any benefits and take a claim for bereavement benefits or a funeral payment over the phone.

The contact details of the Bereavement Service are:

0800 731 0469
0800 731 0453 (Welsh)
Textphone 0800 731 0464
Textphone 0800 731 0456 (Welsh)
Monday to Friday, 8am - 6pm
Calls to these numbers are free.

If you have already reported the death to the Tell Us Once service, you do not need to tell the DWP Bereavement Service. But you can contact the DWP as well if you would like them to do a benefit check or help you to claim bereavement benefits.

Redirecting post after someone's death



You can redirect the post of someone who has died by filling in a 'special circumstances' form. The Post Office will need to see a death certificate or proof of power of attorney. You will have to pay a fee to redirect the post - you can find the form and how much redirection will cost at the website below.

www.royalmail.com/personal/receiving-mail/redirection

Stop receiving unwanted mail

You can stop unsolicited post being sent to someone who has died by registering with the Mailing Preference Service (MPS) and The Bereavement Register for free.

Registering with MPS will stop post being sent to someone who has died by companies who are members of the Direct Marketing Association.

You can sign up with the Mailing Preference Service at www.mpsonline.org.uk/consumer/register or by writing to them - let them know the name and address of the person who has died.

The Mailing Preference Service

FREEPOST 30
LON 20771
London
W1E 0ZT

The Bereavement Register provide an online registration form which removes the deceased's details from mailing lists, stopping most advertising mail within as little as six weeks (see for details).

The Bereavement Register
Freepost RTEU-JSHJ-LCTZ
1 Newhams Row
London
SE1 3UZ
(020) 7089 6403
Automated phone line registration service: 0800 082 1230
Monday - Friday: 9:00 - 5:30
Weekends and bank holidays: Closed
help@thebereavementregister.org.uk
www.thebereavementregister.org.uk/

If the deceased has asked for particular post (magazine subscriptions for example) you will need to get in touch with companies directly to ask them to stop.

Dealing with the property of the person who has died

You may have the responsibility for dealing with the property of the person who has died. This has to be done according to certain rules. For more information about the rules in England and Wales, visit the Citizens Advice page on 'Dealing with the financial affairs of someone who has died'.

<https://www.citizensadvice.org.uk/family/death-and-wills/dealing-with-the-financial-affairs-of-someone-who-has-died/#>

The deceased person rented a property

The deceased person was the named person on the tenancy agreement and lived alone

If the person lived on their own, you should inform the private landlord, council or housing association as soon as possible that the person has died.

The tenancy does not end when the tenant dies but has to be ended by the landlord giving correct notice or the deceased person's representative giving notice as set out in the tenancy agreement. Where no one wants to stay in the property, the tenancy is usually terminated by mutual consent. Rent may still be payable, but this is not your responsibility. The landlord will need to claim the rent back from the estate of the person who has died.

You were joint tenant with the deceased person



If you're a named tenant on the tenancy agreement with the deceased person, the tenancy continues but in your name only. You should inform the private landlord, council or housing association as soon as possible that the person has died. You will be solely responsible for the rent from when the deceased person died.

The deceased person was the only named person on the tenancy agreement and you lived with them

You may be able to take over a council or housing association tenancy if you were living with the tenant who died. This is called succession. There can usually only be one succession to a tenancy. If one partner dies and the other partner takes over the tenancy, usually no one will be able to take over the tenancy when the second partner dies.

Being able to take over the tenancy depends on how long you lived with the deceased person, your relationship to the deceased person and the type of tenancy that the deceased person had.

Contact the council or housing association and ask them what you need to do to take over the tenancy. You will probably need to provide evidence that you have the right to take over the tenancy, for example bills and benefit letters showing that you live there. You may be asked to prove your relationship to the deceased person and that this was your main home for at least a year before the person died.

Check if you can take over or inherit a council tenancy here

https://england.shelter.org.uk/housing_advice/council_housing_association/can_you_inherit_a_council_tenancy

or a housing association tenancy here

https://england.shelter.org.uk/housing_advice/council_housing_association/can_you_inherit_a_housing_association_tenancy

If you are one of several family members of the deceased person, only one person can take over the tenancy so will need to decide who this will be.

If you can't decide, the council will decide if you're in a council home. If you're in a housing association property, a court will decide.

If you inherit the tenancy, you will be responsible for the rent from when the deceased tenant died.

If you have any issues with the Landlord seeking to take possession of the property or refusing to allow you to succeed to the tenancy you are strongly advised to seek legal advice from a Housing solicitor. This issue should be covered by legal aid (subject to a financial means test) as you are at risk of losing your home.

If your landlord refuses to transfer the tenancy to you

If you think that you should have been able to take over the tenancy and the council or housing association say that you can't, ask if they will review their decision. Seek help and advice from the Vauxhall Law Centre on requesting a review. As you are at risk of homelessness this is a legal issue which is likely to be funded by legal aid (subject to means test) and you should seek urgent advice from a Housing Solicitor.

If the council or housing association won't review or change their decision, you don't have to move out straight away. You should get at least 4 weeks' notice. When notice period is complete, the council or housing

association will have to go to court to make you leave. You may have to pay costs if the council or housing association take you to court. You don't usually have to pay rent if you can't take over the tenancy when the tenant dies.

You should stay in the property until you have to leave if you have nowhere else to go. Check if you can apply for homeless help here

www.citizensadvice.org.uk/housing/homelessness/applying-for-homeless-help/check-if-you-can-apply-for-homeless-help/

If you are at risk of being evicted because the named tenant died, contact the Vauxhall Law Centre. You must seek legal advice from a Housing Solicitor and subject to a means test should be entitled to legal aid.

The deceased was a private tenant and the only named person on the tenancy agreement

It is usually only possible to inherit a private tenancy if the landlord agrees to this and is also dependant on the type of tenancy. Seek further advice at the Vauxhall Law Centre if you lived with someone who was a private tenant and would like to take over tenancy. Again if you are at risk of losing your home you should seek legal advice from a housing lawyer immediately and are likely to be entitled to help under legal aid.

The deceased person owned a property



If the deceased person solely owned home, then the property will pass to those named in a Will, or if there is no Will according to a set of rules called 'intestacy'. Only married or civil partners and some other close relatives can inherit under these rules.

If the deceased person owned a property with someone else as 'joint tenants', the property becomes owned by the other joint owner

If the deceased owned the property with someone else as 'tenants in common', each person owns their separate share of the property and on the death of one of the owners it passes on through the deceased's Will or

according to the laws of intestacy, if there is no Will. Read about who can inherit when there is no Will here:

www.gov.uk/inherits-someone-dies-without-will

If you are at risk of becoming homeless when the owner of the property you live in dies you should seek advice from a Housing lawyer immediately and are likely to be entitled to legal aid. If you are dealing with issues relating to intestacy or inheritance, it is important that you seek advice from a Private Client solicitor who can advise you on your rights. Unfortunately, this area of work is not covered by legal aid and you will be expected to pay a fee.

Citizens Advice has very detailed information about what to do when dealing with the financial affairs of someone who has died, including regarding property, and this can be found here:

www.citizensadvice.org.uk/family/death-and-wills/dealing-with-the-financial-affairs-of-someone-who-has-died/

What is compassionate leave?

Compassionate or bereavement leave is time employers grant employees off work for death in their family or of a close loved one, allowing them time to grieve, make arrangements and attend the funeral.

Bereavement time off is usually given for the death of immediate family members but can extend to relatives and even friends depending on the employer's policy and your responsibilities.



How many days are you entitled to for bereavement leave?

There are currently no UK laws obliging employers to grant leave entitlement for death in the family, however many businesses do. Most allow three to five days for bereavement leave, according to the BBC, but this depends on what your contract or staff handbook states or your employer's discretion.

There are ways around being denied time off or given fewer days than needed, such as dependent leave. See the website below for more information.

<https://www.funeralpartners.co.uk/help-advice/what-to-do-when-someone-dies/bereavement-and-compassionate-leave-in-the-uk/>

Parents who lose a child under the age of 18 or suffer a stillbirth from 24 weeks of pregnancy are entitled to statutory bereavement leave under the Parental Bereavement Leave and Pay Act (2018). See www.gov.uk/parental-bereavement-pay-leave) for further details.

Do you get paid for compassionate leave?

Companies aren't yet legally bound to pay for any bereavement or dependent leave they may grant. However, 97.9% do, according to a survey by XpertHR.

It's therefore important to know employers might also stipulate how much bereavement pay you'll receive, with influencing factors commonly including if the loved one is part of your immediate family and the period of leave given.

What is considered immediate family for bereavement pay?

Some employers offer compassionate leave when an immediate family member passes away, with the leave length sometimes depending on the relationship. But this term is not always defined in a policy or contract.

The Merriam-Webster dictionary defines immediate family as a parent, sibling, spouse or child, while other sources extend to grandchildren, aunts and uncles.

Don't be afraid to request compassionate leave even if it doesn't fit your company's criteria, as employers may decide on a case-by-case basis.

Compassionate leave policy

Employers typically explain their compassionate leave policies in employment contracts or a staff handbook. If a policy is lacking in these areas, you should instead ask your employer or HR representative for clarity.

If you're denied bereavement leave, remember you have the right to take time off for emergencies according to the Employment Rights Act 1996. This is otherwise known as dependant leave and can be used when someone who relies on you - i.e. a child, spouse or even elderly neighbour - passes away, becomes injured, falls ill or faces other emergencies, including the sudden loss of their family member.

There's no minimum or maximum amount of time that can be taken for dependant leave, however the UK Government states it should be "a reasonable amount".

Can an employer refuse bereavement leave?

Employers aren't expected to grant compassionate leave in the eyes of the law but many do. This also doesn't cover dependant leave, which employers don't have to pay for but cannot force you to make up later.

If you are refused time off, consider asking for unpaid leave, using holiday allowance or agreeing to make up the time at a later date

Money and finances



Following a bereavement, your money situation could change. If you need to take stock of what you have coming in and going out, Citizens Advice budgeting tool can help. See www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/ for further details.

If you are having problems with your outgoings, Citizens Advice also can provide help with your bills. See www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/get-help-with-bills/ for more information.

Bereavement benefits

In England and Wales, bereavement benefits are payments made by the Department for Work and Pensions to widows and widowers or to a surviving civil partner.

For more information about bereavement benefits, Citizens Advice can help. See www.citizensadvice.org.uk/benefits/claiming-bereavement-support-payment/ for information about extra money you can get when someone dies.

Eligibility

You can only claim Bereavement Support Payment if your husband, wife or civil partner died on or after 6 April 2017. You cannot claim if you or your partner were not married or in a civil partnership. You need to have been under your State Pension age when your partner died. If you are unsure what age this is you can check your State Pension age at www.gov.uk/state-pension-age.

It doesn't matter what your income is, if you have any savings or if you're working.

Your husband, wife or civil partner must have either:

- paid National Insurance contributions for at least 25 weeks in one tax year
- died because of an accident at work, or a disease caused by their work

When you apply, the DWP will check to see if your partner paid enough National Insurance contributions.

How to apply

You can apply for Bereavement Support Payment by filling in a form or calling the Bereavement Service helpline. See www.gov.uk/bereavement-support-payment/how-to-claim for further details.

You can download the Bereavement Support Payment claim form from the above webpage or order one by calling your local Jobcentre Plus. The form comes with notes to help you. If you need more help visit www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us/ to find your nearest Citizens Advice.

Read through the form before you send it to make sure you've answered everything properly. Make a copy of the form if you can - you might need to refer to it later.

If you send it by post, ask the Post Office for proof of postage - you might need to prove when you applied.

When you've filled it in you should take it to your local Jobcentre Plus or send it to:

Bereavement Support Payment
Mail Handling Site A
Wolverhampton
WV98 2BS

You can also apply over the phone by calling the Bereavement Service helpline.

Make a note of the date and time you call and write down the name of the person you speak to. You might need these details later in your application.

Bereavement Service helpline
0800 731 0469
0800 731 0453 (Welsh)
Textphone: 0800 731 0464

Welsh language Textphone: 0800 731 0456
Monday to Friday, 8am - 6pm
Calls to this number are free

If your husband, wife or civil partner died before 6 April 2017

You might be able to get Widowed Parent's Allowance if you look after a child you had with your husband, wife or civil partner.

Visit www.gov.uk/widowed-parents-allowance to check if you can get Widowed Parent's Allowance.

The amount you'll get depends on how much your husband, wife or civil partner paid in National Insurance contributions. The DWP will check this for you when you claim. The most you can get is £119.90 a week.

Widowed Parent's Allowance might affect other benefits you're getting. You can use Citizens Advice benefits calculator to see how much money you'll get, www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get/.

How to apply

You can apply for Widowed Parent's Allowance by filling in a form or calling the Bereavement Service helpline.

You can download a Bereavement Benefits form at www.gov.uk/widowed-parents-allowance/how-to-claim. When you've filled it in you should take it to your local Jobcentre or send it to:

Dover Benefit Centre
Post Handling Site B
Wolverhampton
WV99 1LA

Or, you can apply over the phone by calling:

Bereavement Service helpline
0800 731 0469
Monday to Friday, 8am - 6pm
Calls to this number are free

How much you can get

If you do not have children, you can get a lump sum payment of £2,500 and monthly payments of £100 for up to 18 months.

If you have children or you are pregnant, you can get a lump sum payment of £3,500 and monthly payments of £350 for up to 18 months.

You will not have to pay tax on any of the payments, including the lump sum.

Your monthly payments will not affect your other benefits. If you still have some of the lump sum left after a year, it could affect the amount of other benefits you can get.

You will not be paid your Bereavement Support Payment if you are given a prison sentence. If you are on remand, your Bereavement Support Payment will stop but you will get any missed payments if you are released.

When to apply

You should try and fill in the form within 3 months of your husband, wife or civil partner's death to get the full amount of money. After 3 months, the DWP will count your application as late. You will lose one monthly payment for every month your application is late.

To get the lump sum, your application must reach the DWP within 12 months of your husband, wife or civil partner's death. If your application arrives after 12 months, you will not get the lump sum.

Bereavement support from Unions

Unite



One-off grants are available for members, former members, employees or ex-employees of the Unite the Union Benevolent Fund who are in need, and their dependents. See the website below for complete details.

<https://grants-search.turn2us.org.uk/grant/unite-the-union-benevolent-fund-15969>

Public and Commercial Services Union



- PCS members are entitled to nominate a family member or friend to receive a death benefit should they die while still in employment.
- Qualification is a minimum of six months' ordinary membership.

The death benefit amounts are as follows:

- For any death occurring in 2019, the amount is £1,663, payable to the nominee.
- For any death occurring in 2020, the amount is £1,748, payable to the nominee.

If you would like to inform PCS of the death of a member please email benefits@pcs.org.uk. PCS will then contact the local PCS official for more information. (Please note associate and retired members - ARMS, are not entitled to this benefit.)

www.pcs.org.uk/about-pcs/member-benefits/legal/death-benefit

Unison



- If you are the next of kin of a Unison member who has died, you can apply for a death benefit.
- Due to the Covid-19 outbreak from 1st March 2020 to the end of October 2020, the next of kin of all deceased members will receive a benefit of £576.
- You can claim this by filling in the form below and returning it to your local Unison regional office by email or post. Their contact details can be found at www.unison.org.uk/get-help/knowledge/support-family-friends-deceased-members/regional-contacts/

Communication Workers Union



- CWU offer a death grant for members currently standing at £839
 - Next of kin should contact the branch of the deceased in the first instance. Any queries, please email Linda McNamara lmcnamara@cwu.org
- www.cwu.org/death-benefit/

Community



- The Life Change benefit was created to give members a little extra help at key moments in your life.
 - Bereavement benefit - 50% of your account on the death of your spouse/partner or child under the age of 18; 100% of your account on your death
- www.community-tu.org/our-services/lifechange/

National Union of Rail, Maritime and Transport Workers



- Death Benefit Payable
 - On the death of a member who had joined the Union before reaching the age of 65 and who had not previously qualified to receive Retirement Benefit specified in Rule 18, a Death grant of £600 shall be paid, subject to the requirements of this Rule being complied with. This Clause does not apply to members of the Shipping Grades referred to in Clause 2 or, in the circumstances referred to in Clause 2A, to Offshore Energy Members.
- Entitlement to benefit
 - On the death of:

Shipping Grades

(a) a member of the Shipping Grades who on the effective date had been a member of the National Union of Seamen and was five years or less from the relevant age of retirement specified in Clause 1 of this Rule, or

(b) a member of the National Union of Seamen who had already retired on or before the effective date.

the sum of £200 shall be paid to the person or persons nominated to receive it or, if no nomination has been made, to the nearest relative. The sum of £70 shall be paid in respect of the death of such a member's spouse, provided in both cases the death occurred after the member's retirement.

Offshore and Shipping Grades

2A. On the death in service of a member of the Offshore and Shipping Grades, who was immediately prior to the effective date of the transfer of engagements from the Offshore Industry Liaison Committee to the Union a member of that Committee within five years of that effective date, the sum of £3,300 will be paid in accordance with Clause 4.

The public transport benevolent fund



- Pay a grant of £1,000 to any beneficiary who provides evidence of the death of their partner or dependent child or (in the case of a child who was dependent on a single parent) the death of that parent.

NASUWT



- The NASUWT Benevolent Fund is available to members, former members, the dependants of members and former members, and dependants of deceased members, provided a subscription has been paid to the Union.
- To make an application for benevolence assistance, contact your Local Association Secretary in the first instance.

Alternatively, you can contact the NASUWT Legal and Casework Team at:

NASUWT Legal and Casework Team

Hillscourt Education Centre

Rose Hill

Rednal

Birmingham

B45 8RS

0121 453 6150, weekdays 8.30am - 5.30pm

legalandcasework@mail.nasuwt.org.uk

Pension Credit

If the person who died was getting a State Pension, you should tell the Pension Service that he or she has died so that payments stop. Call the Pension Service helpline on 0800 731 0469.

Claiming their State Pension



You might be entitled to extra pension payments from your spouse's or civil partner's State Pension. It depends on the amount of National Insurance (NI) contributions they made and when you and your spouse or civil partner reach(ed) the State Pension age.

If you haven't reached State Pension age, you might also be eligible to claim bereavement benefits.

www.moneyadvice.service.org.uk/en/articles/claiming-bereavement-allowance-and-other-benefits

Contact the Pension Service on 0800 731 0469 (free to phone) to find out whether you are eligible to claim.

You can also get more information about this from the UK Government at www.gov.uk/death-spouse-benefits-tax-pension/pensions.

What to do about their personal and workplace pensions

If you're dealing with someone's affairs after their death, you should check their paperwork to see if they had any personal or workplace pension schemes. If they did, contact the pension provider to find out how much they had and what to do next.

If you don't know who the pension provider is and the deceased was employed, contact their employer to see if there was a current workplace pension. The amount you can claim and when you can claim it depends on which type of personal or workplace pension it is.

You'll also need to find out if any personal or workplace pensions are:

- defined contribution pensions
- defined benefit pensions

Once you know this information, you need to contact the pension provider, or employer if it's a workplace scheme. You need to find out how much the deceased had, and how to claim that pension. You can use the letter template provided on the webpage below to contact the pension provider.

www.moneyadviceservice.org.uk/en/articles/what-to-do-about-someones-pension-when-theyve-died

If you can't find any trace of a personal or workplace pension, but you think the deceased person might have had one, contact the Pensions Tracing Service at www.gov.uk/find-pension-contact-details or on 0800 731 0193.



Defined contribution pensions

Different tax rules apply to the rules when inheriting a defined contribution pension.

It depends on whether the individual died before or after age 75.

If the person died before age 75:

- if they received income from a single life annuity, this will stop unless there was a 'guaranteed period' attached to the annuity.
- In which case, it will continue to be paid tax-free until the end of the guarantee period (usually 5 or 10 years).
- if it was a joint life annuity, income will continue to be paid to the survivor (also tax-free) until their death. But this is usually at a reduced rate (half is common).
- If you are not sure which they had, ask the annuity provider.
- if the deceased had a flexi access drawdown pension which was set up or first accessed after 5 April 2015, any money paid within two years of the pension holder's death will be paid tax-free.
- however, if the pension is claimed more than two years after the pension holder's death, tax might be payable.

- any money taken out of the pension scheme before death (or any investments bought with cash from the pension scheme), will count as part of the deceased's estate and might be subject to Inheritance Tax.
- the money in the pension will continue to grow tax-free as long as it stays invested.

If the person died age 75 or over:

- if they received income from a single life annuity, this will stop unless there was a 'guaranteed period'.
- In which case, it will be paid to the beneficiaries until the end of the guaranteed period. Income tax will apply to the payments.
- if it was a joint annuity, income will continue to be paid to the survivor, and income tax will apply.
- any money taken as a lump sum or as an income from a flexi-access drawdown scheme or from any untouched pension pot, will be added to the beneficiary's other income and taxed in the normal way.

Read more about defined contribution pension schemes at www.moneyadvice.service.org.uk/en/articles/defined-contribution-pension-schemes

Defined benefit pensions

How a defined benefit pension pays out depends on whether the deceased was retired or not.

If the deceased hadn't yet retired:

- most schemes will pay out a lump sum that is typically two or four times their salary.
- if the person who died was under age 75, this lump sum is tax-free.
- this type of pension usually also pays a taxable 'survivor's pension' to the deceased's spouse, civil partner or dependent child.

If the deceased was retired:

- if the deceased was in receipt of a pension from a defined benefit scheme, a reduced pension will often continue to be paid to a spouse, civil partner or other dependent until they die.
- check what benefits are due with the pension scheme or provider.

Read more about defined benefit pension schemes at www.moneyadvice.service.org.uk/en/articles/defined-benefit-schemes

Lifetime allowance

If the total value of all the deceased's pension savings is more than the lifetime allowance, you might have to pay more tax on any pension savings you inherit.

The allowance limit is currently £1,073,100 for the 2020-21 tax year.

Council Tax



The deceased person lived on their own - how does this affect the council tax on the property?

When a person lived on their own and that person dies, there may be no council tax to pay as long as the property is empty until it is occupied again, or probate is granted.

If the property remains unoccupied following a grant of probate, a further period of up to six months' exemption may be awarded providing the property remains empty and has not been sold or transferred to someone else.

This exemption will also apply where a tenant has died if their personal representative remains liable for rent after the date of death.

How is the council tax affected when there were two adults living in the property?

When a property was previously occupied by two adults, the council tax bill might have been in both names or in the name of only one of the occupants.

If only one person continues to occupy the property, the council tax bill will be put into their name and a single person discount will be applied, giving a 25% discount.

Bereavement Advice

Local Advice

Liverpool Bereavement Service



07928 890967 (9am to 5pm)
enquiries@liverpoolbereavement.co.uk

The Alder Centre



Bereavement counselling for anyone affected by the death of a child. Appointments can be offered at the centre, as a home visit (Liverpool and surrounding areas) or in outreach clinics.

The Child Death Helpline (www.childdeathhelpline.org.uk/) is a joint initiative with Great Ormond Street Hospital and is staffed by volunteers, all of them bereaved parents.

www.aldercentre.org.uk

0151 252 5117

Honeysuckle Bereavement Service



Provides care for women and their families following pregnancy loss at any gestation, and early neonatal death.

The support offered includes practical guidance, information and emotional support to families, helping to explain some of the formalities involved and guide families through some of the choices that are required at such a difficult time.

www.liverpoolwomens.nhs.uk/patients/honeysuckle-bereavement-service

0151 702 4151

honeysuckle@lwh.nhs.uk

Love Jasmine



Provides bereavement support to families who have a lost a child of any age from 24 weeks' gestation.

www.lovejasmine.org.uk

0151 252 3145

enquiries@lovejasmine.org.uk

Further Advice

Government Advice



www.gov.uk/government/publications/support-for-the-bereaved

The Bereavement Support helpline

0800 731 0469

Bereavement Advice Centre



Useful website with relevant information on what to do when a relative has died in a care home or hospital as well as offering advice on probate, legal procedures, money and tax issues

www.bereavementadvice.org

0800 634 9494 Monday to Friday, 9am - 5pm

Cruse Bereavement Care



Provides one to one bereavement support for anyone of any age, regardless of the nature of bereavement and the length of time since the loss

www.cruse.org.uk

www.hopeagain.org.uk

helpline@cruse.org.uk

0808 808 1677

Helpline opening hours: Monday - Friday 9.30am - 5pm (excluding bank holidays) with extended hours on Tuesdays, Wednesdays and Thursdays to 8pm

Miscarriage Association



Originally founded by people who had experienced miscarriage it continues to provide support and encourage good care by professionals.
01924 200799

www.miscarriageassociation.org.uk

Stillbirth and Neonatal Death Society (SANDS)



Welcomes calls from anyone affected by a stillbirth or a baby, family, friends or professionals including long after the event.

0808 164 3332

helpline@sands.org.uk

www.sands.org.uk

Child Bereavement UK



A charity that has a dual focus of training professionals who work with families and children affected by a death which also produces excellent resources that can be used by those who are bereaved. This includes families and professionals supporting children affected by the death of an adult or anyone affected by the death of a child.

0800 028 8840

www.childbereavementuk.org

Child Death Helpline



Helpline support for anyone affected by the death of a child, irrespective of the age of the child, the relationship or the length of time since the death.

Provided by Great Ormond Street and Royal Liverpool Children's Hospitals.
0800 282986

Mon-Fri 10:00am - 1pm, Weds only 1pm - 4pm

Every day 7pm - 10pm

www.childdeathhelpline.org

Winston's Wish



Gives support for those caring for children affected by the death of a parent or a sibling and to the children themselves.

08088 020021

www.winstonswish.org.uk

TCF (formerly The Compassionate Friends)



Support by telephone, befriending and local groups for anyone affected by the death of a child.

Please note that this charity supports people irrespective of the age of the child at the time of death i.e. the child may have reached adulthood.

0845 123 2304

Every day of the year 10am - 4pm and 6:30 - 10:30pm

www.tcf.org.uk

Childhood Bereavement Network



Although this organisation is mainly a professional network their website has a good search facility on its front page to allow you to find support services for children in your local area.

020 7843 6309

www.childhoodbereavementnetwork.org.uk

Legal Support

Action against Medical Accidents (AVMA)



If you've had a medical accident in England or Wales contact AVMA for advice on next steps including compensation. Also includes a specialist solicitor search.

0845 123 23 52

www.avma.org.uk

Community Healthcare Council

The Community Health Councils (CHCs) work to enhance and improve the quality of your local health service, and provide an independent voice in health services throughout Wales. Your local CHC can also provide you with free confidential help if you have a problem or complaint with NHS services.

029 20 235 558

Coram Children's Legal Centre



Provides free legal information, advice and representation to children, young people, their families, carers and professionals, as well as training and consultancy on child law and children's rights.

020 7520 0300

www.coram.org.uk

Court of Protection



Makes decisions on financial and welfare matters for people who lack mental capacity.

0300 456 4600

www.gov.uk/court-of-protection

Equality Advisory and Support Service

EASS

**WORKING TOGETHER,
ACHIEVING EQUALITY**

Supports people with equality and human rights issues in England, Wales and Scotland.

0808 800 0082

Textphone: 0808 800 0084

www.equalityadvisoryservice.com

Equality and Human Rights Commission



Information and advice about your rights, including employment rights, equal rights and human rights.

0808 800 0082

Textphone: 0808 800 0084

www.equalityhumanrights.com

Financial Services Ombudsman



The Ombudsman will review complaints about financial institutions, including insurers. Their decision is binding on the insurance company.

0800 023 4567

www.financial-ombudsman.org.uk

Institute of Professional Willwriters



Self-regulatory body safeguarding the public from unqualified practitioners and unethical business practices. They can help refer you to an accredited Willwriter in the UK.

0345 257 2570

www.ipw.org.uk

Law Society (England and Wales)



The Law Society

Guidance on common legal issues, how a solicitor can help, the steps involved in getting advice and explanations of legal terms. Includes a searchable directory to help you find a solicitor near you in England and Wales.

020 7242 1222

www.lawsociety.org.uk

NHS Complaints Advocacy



This is a free and independent service that can help you make a complaint about the NHS. The website has information about the complaints process and you can get further support by calling the helpline.

0300 330 5454

www.nhscomplaintsadvocacy.org

NI Ombudsman



The Northern Ireland Ombudsman is the final stage for complaints about government departments and the NHS in Northern Ireland.

0800 34 34 24

www.nipso.org.uk

Office of the Public Guardian (England and Wales)



Supervises people who've been appointed to manage the finances or property of adults who are no longer able to do so for themselves, in England and Wales. They can help you to make a lasting Power of Attorney if you can't find what you need online.

0300 456 0300

www.gov.uk/government/organisations/office-of-the-public-guardian

Parliamentary Health and Service Ombudsman



The Ombudsman's role is to investigate complaints that individuals have been treated unfairly or have received poor service from government and public organisations and the NHS in England. Contact them if you'd like to escalate a complaint to the NHS, a UK government department or other UK public organisations.

0345 015 4033

www.ombudsman.org.uk

Patient Advice and Liaison Service (PALS)



The Patient Advice and Liaison Service, known as PALS, has been introduced to ensure that the NHS listens to patients, their relatives, carers and friends, and answers their questions and resolves their concerns as quickly as possible. Use the link to search for your local service.

[www.nhs.uk/Service-Search/Patient-advice-and-liaison-services-\(PALS\)/LocationSearch/363](http://www.nhs.uk/Service-Search/Patient-advice-and-liaison-services-(PALS)/LocationSearch/363)

Unclaimed Assets Register



The UAR can help you locate any lost assets and put you in touch with the financial provider to reclaim your money.

0333 000 0182

www.uar.co.uk