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Benefits & credits: Funeral Payments

Notes

I. Overview

You could get a Funeral Payment if you're on a low income and need help to pay for a funeral you're arranging.

How much you get depends on your circumstances and if you qualify.

Repayments

You'll usually have to pay back any money you get from the deceased person's estate (if they have one).

The estate includes any money or property they had but not a house or personal things left to a widow, widower or surviving civil partner.

2. What you'll get

How much you get depends on your circumstances.

The Funeral Payment can help pay for:

- burial fees and exclusive rights to burial in a particular plot
- cremation fees, including the cost of the doctor's certificate
- up to £700 for funeral expenses, eg funeral director's fees, flowers, coffin
- travel to arrange or go to the funeral
- the costs for moving the body within the UK but only for the part of the journey that's over 50 miles

If the person who died had a pre-paid funeral plan, you'll only get help for items not covered by the plan.

You can find the full list of what can be included in the Funeral Payment in claim form SF200.

How the money is paid

Usually, if the funeral director hasn't been paid, the money is paid to them.

If the funeral director has been paid, the money is <u>paid into your account</u> - eg a bank account.

3. Eligibility

To get a Funeral Payment you must be responsible for the funeral and:

- claim in time
- get certain benefits or tax credits
- meet the rules on your relationship with the deceased

The rules are different if the person died outside the UK.

When to claim

You must apply within 3 months of the funeral. You can make a claim even if you're waiting for a decision on a qualifying benefit.

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 of the deceased child, if they were under 16 (or under 20 and not in full-time education)

If the parent is 'absent', you must be responsible for the child and the absent parent must get a qualifying benefit.

Benefits and tax credits

You (or your partner) must get I of:

- 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
- one of the extra elements of Child Tax Credit
- Universal Credit

How much you get also depends on any other money available, eg from an insurance policy or the deceased's estate.

If there's a close relative of the deceased who isn't getting one of the qualifying benefits you may not be able to claim Funeral Payment.

4. How to claim

You can claim the Funeral Payment:

- by post print off and fill in the <u>Funeral Payment (SF200) claim form</u> and send it to your <u>local lobcentre plus</u>
- by telephone by contacting the Bereavement Service

Bereavement Service helpline

Telephone: 0845 606 0265 Welsh language: 0845 606 0275

Textphone: 0845 606 0285 Welsh language: 0845 606 0295

Monday to Friday, 8am to 6pm Find out about call charges

There's a different way to claim if you live in Northern Ireland.

What you need to know

You must apply within 3 months of the funeral, even if you're waiting for a decision on a qualifying benefit.

You can make a claim before the funeral if you've got an invoice from the funeral director. It must be an invoice - an estimate won't be accepted.

If you can apply by phone, the adviser will help you claim any other bereavement benefits you're entitled to.

Appeals

You can appeal against the decision about your Funeral Payment if you're unhappy with it.

Check the date on your decision letter. There are different ways to appeal if your decision was made:

- before 28 October 2013
- on or after 28 October 2013

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