

Bereavement Benefits

Help for widows, widowers and surviving civil partners

- **Bereavement Payment**
- **Widowed Parent's Allowance**
- **Bereavement Allowance**

This pack contains

- **more information about bereavement benefits**
- **a bereavement benefits claim form**

What are bereavement benefits?

We use bereavement benefit to mean any of these

- Bereavement Payment
- Widowed Parent's Allowance
- Bereavement Allowance.

They are all based on your spouse or civil partner's National Insurance (NI) contributions.

By your *spouse or civil partner* we mean the person you were legally married to, or were in a civil partnership with, at the time of their death.

For people who live or have lived in Scotland

Please get in touch with us if you live or have lived in Scotland and you are not sure if you were legally married.

Can I get bereavement benefits?

You may be able to get bereavement benefit if your spouse or civil partner had paid enough NI contributions.

You cannot get bereavement benefit if at the time of death

- you were divorced from your spouse, **or**
- your civil partnership had been dissolved, **or**
- you were living together as if you were married or civil partners, but you were not legally married or had not formed a civil partnership, **or**
- you had remarried or formed a civil partnership, **or**
- you were living with another person as if you were married or civil partners.

The information in these notes will help you see if you are able to get any of the bereavement benefits.

You can find out more about bereavement benefits on our website at www.jobcentreplus.gov.uk

But if you are still not sure if you can get bereavement benefit, claim anyway.

Bereavement Payment

Answer these 3 questions to find out if you may be able to get a Bereavement Payment.

-
- 1 Were you under state pension age when your spouse or civil partner died? **No**
Yes
-
- 2 Was your spouse or civil partner under state pension age when they died? **No**
Yes
-
- 3 Was your spouse or civil partner over state pension age when they died **and not** entitled to a basic pension based on their own contributions? We call this a category A pension. **No**
Yes
-

You may be able to get a Bereavement Payment

- if you have answered **Yes** to at least one of these questions, **and**
- if your spouse or civil partner had paid enough NI contributions.

If you are entitled to a Bereavement Payment, it will be paid as a lump sum.

You may be able to get Widowed Parent's Allowance or Bereavement Allowance as well as a Bereavement Payment.

Widowed Parent's Allowance

Please answer these questions to find out if you may be able to get Widowed Parent's Allowance.

1 Are you getting Child Benefit for one of your children or one of your spouse or civil partner's children? **No**
Yes

2 Was your spouse or civil partner getting Child Benefit? **No**
Yes

3 If you are a woman, are you pregnant? **No**
Yes

You may be able to get Widowed Parent's Allowance

- if you have answered **Yes** to at least one of these questions, **and**
- if your spouse or civil partner had paid enough NI contributions.

But if you have answered **No** to all these questions, you may still be able to get Bereavement Allowance.

If you are entitled to Widowed Parent's Allowance, the amount that you can get is based on the NI contributions of your spouse or civil partner. It may include an Additional Pension based on their earnings since 1978. It may also include an Additional Pension based on caring responsibilities contribution-based Employment and Support Allowance, or Incapacity Benefit since April 2002.

You can usually get Widowed Parent's Allowance as long as you are getting Child Benefit.

If you stop getting Child Benefit within 52 weeks of the death of your spouse or civil partner, you may be able to receive Bereavement Allowance for the remainder of the 52 weeks. This does not apply to you if you are a man whose wife died before 9 April 2001.

Bereavement Allowance

Answer this question to find out if you may be able to get Bereavement Allowance.

-
- 1 Were you aged 45 or over when your spouse or civil partner died? **No**
- Yes**
-

You may be able to get Bereavement Allowance

- if you have answered **Yes** to this question, **and**
- if your spouse or civil partner had paid enough NI contributions.

If you are entitled to Bereavement Allowance, the amount that you can get depends on your age when your spouse or civil partner died and your spouse or civil partner's NI contributions.

If you were aged 55 or over, you may get the full rate of Bereavement Allowance. But if you were aged under 55, you will get less than the full amount.

Bereavement Allowance cannot include any Additional Pension and is paid at the basic rate only.

You can usually get Bereavement Allowance for 52 weeks. It will stop if you become entitled to State Pension before the end of the 52 weeks. You can become entitled to State Pension when you are aged 60 or over for women, 65 or over for men.

The State Pension age for women is going to change from 60 to 65. This will be brought in over a 10 year period from 2010 to 2020.

If you were getting Widowed Parent's Allowance for less than 52 weeks and it stops because you are no longer entitled to Child Benefit, you may be able to get Bereavement Allowance which is paid at the basic rate only

- for the remainder of the 52 weeks, or
- until you are entitled to State Pension whichever comes first.

How to claim

Just fill in claim form **BB1**.

We are sorry that we have to ask you some questions about your spouse or civil partner. This is because bereavement benefit is based on your spouse or civil partner's NI contributions.

If you have any difficulty filling in this claim form, someone else can do it for you. You can ask a friend, a relative or an advice centre. Or ask at your Jobcentre Plus office.

Please make sure that you sign the Declaration in **Part 7** of the claim form, if you can.

When to claim

You should send us the claim form **BB1** as soon as possible.

- You must send us your claim form within 3 months of the death of your spouse or civil partner. Failure to do so may affect your entitlement to benefit.
- If your spouse died on or after 1 April 2003 your claim for a Bereavement Payment can be accepted for up to 12 months.
- If your civil partner died on or after 5 December 2005 your claim for a Bereavement Payment can be accepted for up to 12 months.

More about benefits for widows, widowers and surviving civil partners

Are benefits for widows, widowers and surviving civil partners affected by earnings?

No – if you work, your bereavement benefit will not go down because of the money that you earn.

Are benefits for widows, widowers and surviving civil partners taxable?

Bereavement Payment

This benefit is paid as a lump sum and is tax-free.

Widowed Parent's Allowance or Bereavement Allowance

These benefits are taxable. If you have to pay tax, they are counted as part of your income when tax is worked out.

What happens if you are also entitled to contribution-based Employment and Support Allowance or Incapacity Benefit?

We will normally pay any Widowed Parent's Allowance and Bereavement Allowance rather than contribution-based Employment and Support Allowance or Incapacity Benefit.

If you choose to be paid contribution-based Employment and Support Allowance or Incapacity Benefit, and the amount that you get is less than your bereavement benefit entitlement, you will not lose money. We will pay you an amount of bereavement benefit to make up your full entitlement.

If you want to be paid contribution-based Employment and Support Allowance or Incapacity Benefit, please tell us in **Part 6** of claim form **BB1**.

You will not pay tax on Incapacity Benefit for the first 28 weeks of an Incapacity Benefit claim.

You will pay tax on contribution-based Employment and Support Allowance from the first day you get it.

More about benefits for widows, widowers and surviving civil partners continued

Short-term Incapacity Benefit can be paid for a maximum of 52 weeks and can continue after age 60 for a woman and age 65 for a man if the incapacity started before then.

Long-term Incapacity Benefit is not payable after age 60 for a woman, age 65 for a man.

Help and advice

If you want more information about bereavement benefits, or any other benefit, or if you would like advice about employment and training opportunities, please get in touch with your Jobcentre Plus office.

You can find the phone number and address on the advert in the business numbers section of the phone book. Look under **Jobcentre Plus**.

Voluntary organisations that may be able to advise you

- **For emotional support, contact CRUSE Bereavement Care**

Helpline	0844 477 9400
Email	helpline@cruse.org.uk
Website	www.crusebereavementcare.org.uk
- **Your local Citizens Advice Bureau.**

Date of birth

- Please send us your birth certificate, if you have it.
Do not send us a photocopy. **But if you do not have your birth certificate, do not delay sending in this claim form.** If you prefer, you can take your birth certificate to your Jobcentre Plus office. Take this form as well. They will sign this form to show that they have seen your certificate.

Are you sending your birth certificate with this form?

You must remember to send us all the documents we ask for. If you do not, benefit you can get because of this claim may be delayed.

No

Yes We will send your birth certificate back to you as soon as we can.

What date did you get married or form a civil partnership?

- Please send us your marriage or civil partnership certificate, if you have it.
Do not send us a photocopy. **But if you do not have your marriage or civil partnership certificate, do not delay sending in this claim form.** If you prefer, you can take your marriage or civil partnership certificate to your Jobcentre Plus office. Take this form as well. They will sign this form to show that they have seen your certificate.

Are you sending your marriage certificate with this form?

You must remember to send us all the documents we ask for. If you do not, benefit you can get because of this claim may be delayed.

No

Yes We will send your marriage or civil partnership certificate back to you as soon as we can.

Do you have a tax reference number?

- You can find this on letters about tax from HM Revenue & Customs or on your P60. Look for your tax reference number – not your tax code.

No

Yes Please tell us your number, if you know it.

For official use only

Nature of evidence

Verified by

Checked by

Certificate returned by

on

Nature of evidence

Verified by

Checked by

Certificate returned by

on

Part 2 About your spouse or civil partner continued

Were they getting a State Pension or any other benefits?

No
Yes Please say which benefits.

Did they pay NI contributions during the 2 years up to 5 April before they died?

No
Yes Please tell us about this.

Did they pay these contributions through an employer?

No
Yes Please tell us about any employers they had in this period.

Employer's name and address

If you know that pay is dealt with at a different address, please give us this address and phone number.

Employer 1

Employer 2

Postcode

Postcode

Clock or payroll number

If not known, tell us their job or department.

Date they started work for this employer

/ /

/ /

Date they stopped work for this employer

/ /

/ /

If they had more than 2 employers, tell us about them in **Part 6**. We may have to get in touch with their employers. We will tell them if they have to pay you a pension from your spouse or civil partner's pension scheme.

Part 2 About your spouse or civil partner continued

Were they self-employed?

No

Yes Please tell us about this in the space below.

Were they a member of HM Forces when they died?

No

Yes

Were they getting a War Pension when they died?

No

Yes Please tell us their reference number.
This is on any letters about their War Pension.

Do you think they died because of an accident at work, or because of a disease or illness connected with their work?

No

Yes May we get medical reports from their doctor and any hospital, if we need them?

No

Yes

If they did, you may be entitled to a bereavement benefit, even if they had not paid enough NI contributions. You can find out which diseases and illnesses you can claim for on our website at

www.dwp.gov.uk/advisers/db1/appendix/appendix1.asp

Part 2 About your spouse or civil partner continued

- We need to know about any time that your spouse or civil partner lived or worked outside the United Kingdom (UK). This is because if they paid into the social security scheme in another country, it may count towards your bereavement benefit.

The *United Kingdom* is England, Scotland, Wales and Northern Ireland.

- Please tell us about any time that they lived in
 - a country outside the UK, or
 - the Channel Islands, or
 - the Republic of Ireland.

Did your spouse or civil partner ever live outside the UK?

If they only ever lived in England, Scotland, Wales, Northern Ireland or the Isle of Man, tick **No**.

No

Yes Please tell us about the time they spent outside the UK.

Which country did they live in?

Country 1

Country 2

When did they live there?

From / /

From / /

To / /

To / /

Did they pay into the social security scheme of the country they lived in?

Don't know

Don't know

No

No

Yes What was their social security reference number?

Yes What was their social security reference number?

- If they lived in more than 2 countries, tell us about this below.

Part 3 About children**Are you expecting your husband's baby?**

If you are, you may be able to get extra benefit when the baby is born.

No Yes What date is the baby expected?
 / /
Are you getting any Child Benefit?No

Yes Please tell us the Child Benefit reference number
This is on any letters sent to you about Child Benefit.

Numbers

Letters

How much do you get each week?

 £ each week
Are you waiting to hear if you can get Child Benefit?No Yes **When your spouse or civil partner died, were they getting any Child Benefit for any children?**No

Yes Please tell us the Child Benefit reference number
This is on any letters sent to you about Child Benefit.

Numbers

Letters

How much did they get each week?

 £ each week
What to do next

- If you have answered **No** to all the last 3 questions about Child Benefit, please go to **Part 4**.
- If you have answered **Yes** to one or more of these questions, you may be able to get Widowed Parent's Allowance. Please fill in the rest of **Part 3**.

■ Please tell us about the children you want to claim for.

	Child's surname	Child's other names	Child's date of birth	What relation, if any, are you to the child?	What relation, if any, was your spouse or civil partner to the child?
1st child	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>
2nd child	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>
3rd child	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>
4th child	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>

- If you want to tell us about more than 4 children, please tell us about them in **Part 6**.
- Please send us the birth certificate for each child, if you have it. We need the real certificates, not photocopies. If you do not have the certificates, we will accept a passport which includes the children.

If you prefer, you can take the birth certificates or passport to your Jobcentre Plus office. Take this form as well. They will sign this form to show that they have seen your certificates. But if you do not have the birth certificates, do not delay sending in this claim form.

Are you sending the children's birth certificates with this form?

No

Yes We will send the birth certificates back to you as soon as we can.

You must remember to send us all the documents we ask for. If you do not, benefit you can get because of this claim may be delayed.

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Name of child	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Nature of evidence	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Verified by	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Checked by	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Certificate returned by	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date returned	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Part 3 About children continued

Are you, or anyone else, getting any benefit or allowance for any of the children you have told us about?

For example Guardian's Allowance.

But tick **No** if you are just getting Child Benefit.

No

Yes Please tell us about this.

Name of the benefit or allowance

Address of the office it comes from

Name of the child it is for

Who gets the benefit or allowance?

You

Someone else Please say who.

You

Someone else Please say who.

Benefit reference number

This is on any letters about the benefit.

Are any of the children you have told us about getting any benefit or allowance?

No

Yes Please tell us about this.

No

Yes Please tell us about this.

Name of the benefit or allowance

Address of the office it comes from

Name of the child it is for

Benefit reference number

This is on any letters sent to you about Child Benefit.

For more information about money for children see Part 10 About Child Tax Credit.

Part 4 About other benefits

Have you claimed bereavement benefit or widow's benefit before?

Tick **Yes** if you claimed but were turned down.

No

Yes Did you get bereavement benefit or widow's benefit?

No

Yes

Are you getting any of these benefits or entitlements?

Tick **Yes** if you are waiting to hear about a benefit.

- State Pension
- Jobseeker's Allowance
- Job Release Allowance
- Income Support
- Pension Credit
- War Widow's Pension
- Temporary Allowance for Widows, Widowers and Surviving Civil Partners
- Employment and Support Allowance
- Incapacity Benefit
- Severe Disablement Allowance
- Carer's Allowance
- Reduced Earnings Allowance
- Training Allowance
- Unemployability Supplement paid because of
 - a war disability due to service with HM Forces, or
 - an industrial accident or disease
- Guardian's Allowance.
- Armed Forces Compensation Scheme Guaranteed Income Payment

No

Yes Please tell us about the benefits.

Name of benefit

Reference number

This is on any letters we have sent you about the benefit.

You can choose how often you want us to pay your benefit.

How often do you want us to pay your benefit?

Every 2 weeks

Every 4 weeks

Every 13 weeks

Payment direct into an account

We normally pay your money direct into an account.

Many banks and building societies will let you collect cash at the post office.

We will tell you when we will make the first payment and how much it will be for. We will tell you if the amount we pay into the account is going to change.

Finding out how much we have paid into the account

You can check your payments on account statements. The statements may show your National Insurance (NI) number next to any payments we have made. If you think a payment is wrong, get in touch with the office that pays you straight away.

If we pay you too much money

We have the right to take back any money we pay that you are not entitled to. This may be because of the way the system works for payments into an account.

For example, you may give us some information, which means you are entitled to less money. Sometimes we may not be able to change the amount we have already paid you. This means we will have paid you money that you are not entitled to.

We will contact you before we take back any money.

What to do now

- Tell us about the account you want to use on the next page. By giving us your account details you:
 - agree that we will pay you into an account, and
 - understand what we have told you above in the section **If we pay you too much money.**
- If you are going to open an account, please tell us your account details as soon as you get them.
- If you do not have an account, please contact us and we will give you more information.

Fill in the rest of this form. You do not have to wait until you have opened an account or contacted us.

About the account you want to use

- You can use an **account in your name**, or a **joint account**.
- You can use **someone else's account** if:
 - the terms and conditions of their account allow this, and
 - they agree to let you use their account, and
 - you are sure they will use your money in the way you tell them.
- You can use a **credit union account**. You must tell us the credit union's account details. Your credit union will be able to help you with this.
- If you are an **appointee** or a **legal representative** acting on behalf of the customer, the account should be in your name only.

Please tell us your account details below.

It is very important you fill in all the boxes correctly, including the building society roll or reference number, if you have one. If you tell us the wrong account details your payment may be delayed or you may lose money.

You can find the account details on your chequebook or bank statements. If you do not know the account details, ask the bank or building society.

Name of the account holder

Please write the name of the account holder exactly as it is shown on the chequebook or statement.

Full name of bank or building society

Sort Code

Please tell us all six numbers, for example: 12-34-56.

 - -

Account number

Most account numbers are 8 numbers long. If your account number has fewer than 10 numbers, please fill in the numbers from the left.

Building society roll or reference number

If you are using a building society account you may need to tell us a roll or reference number. This may be made up of letters and numbers, and may be up to 18 characters long. If you are not sure if the account has a roll or reference number, ask the building society.

You may get other benefits and entitlements we do not pay into an account. If you want us to pay them into the account above, please tick this box.

Part 6 Other information

Please read carefully the notes that came with this form.
Use this space to tell us anything else you think we might need to know.
If there is not enough space, please use a separate sheet of paper. Make sure you put your full name and National Insurance (NI) number on each sheet of paper, and sign and date each sheet that you use.

A large, empty rectangular box with a thin black border, occupying most of the page below the instructions. It is intended for the user to provide additional information as requested in the text above.

Part 7 Declaration

I understand that I must promptly tell the office that pays my benefit of anything that may affect my entitlement to, or the amount of, that benefit.

I declare that the information I have given on this form is correct and complete as far as I know and believe.

I understand that if I knowingly give information that is incorrect or incomplete, I may be liable for prosecution or other action.

I declare that I am a widow, widower or surviving civil partner of the person named in **Part 2** of this form.

I declare that I have read and understood the notes which came with this form.

This is my claim for bereavement benefit.

Signature

Date

Part 8 **What to do now**

1 Check that you have answered all the questions that apply to you and your spouse or civil partner.

2 Check that you have shown us all the documents we have asked for, or are sending them with this form.

Use the checklist below

- the Certificate of Registration of Death
- your birth certificate and marriage or civil partnership certificate
- a birth certificate for each child

3 Check that you have signed this form.

4 Send us your claim as soon as possible.

- You must send us your claim form within 3 months of the death of your spouse or civil partner. Failure to do so may affect your entitlement to benefit.
- If your spouse or civil partner died on or after 1 April 2003 your claim for a Bereavement Payment can be accepted for up to 12 months.

Return it to your Jobcentre Plus office.
The address is in the phone book.

Part 9 **What happens next**

- If you are entitled to a Bereavement Payment, we will make payment into your account as soon as we can or send you a payable order. If you are not entitled to this benefit, we will write to tell you why.
- It will take a little longer to work out if you are entitled to any other benefit. But we will write to tell you about this as soon as we can.
- Benefit you can get because of this claim can be paid more quickly if you answer all the questions on this form that apply to you and your spouse or civil partner.

If you cannot do this, get in touch with us, but benefit you can get because of this claim may be delayed.

Part 10 **About Child Tax Credit**

Child Tax Credit is a payment to support families with children. It can be claimed by those responsible for one or more child or young person.

Child Tax Credit

- is claimed from HM Revenue & Customs
- is paid in addition to Child Benefit
- can provide income for families with children, whether in or out of work
- is normally paid to the main carer.

To find out more about Child Tax Credit visit **www.hmrc.gov.uk**

You can claim Child Tax Credit online too.

You can also phone HM Revenue & Customs about Child Tax Credit on **0845 300 3900**. If you have speech or hearing difficulties you can contact them using a textphone on **0845 300 3909**.

Lines are open 8am to 8pm seven days a week, except Christmas Day, Boxing Day, New year's Day and Easter Sunday.

If you need help or a form in Welsh, please phone **0845 302 1489**.
Lines are open 8.30am – 5pm, Monday to Friday.

Part 11 Other organisations that may be able to help you

- For emotional support, contact **CRUSE Bereavement Care**
 - Helpline **0870 167 1677**
 - Email **info@cruse.org.uk**
 - Website **www.cruse.org.uk**
- Your local Citizens Advice Bureau

Part 12 How we collect and use information

The information we collect about you and how we use it depends mainly on the reason for your business with us. But we may use it for any of the Department's purposes, which include

- social security benefits and allowances
- child support
- employment and training
- private pensions policy, and
- retirement planning.

We may get information from others to check the information you give to us and to improve our services. We may give information to other organisations as the law allows, for example to protect against crime.

To find out more about how we use information, visit our website **www.dwp.gov.uk/privacy.asp** or contact any of our offices.

