



Bereavement Benefits

S O C I A L
S E C U R I T Y
A G E N C Y

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 benefits 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 benefits if your spouse or civil partner had paid enough NI contributions.

You cannot get bereavement benefits 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 at www.nidirect.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 | <input type="checkbox"/> |
| | | Yes | <input type="checkbox"/> |
| <hr/> | | | |
| 2 | Was your spouse or civil partner under state pension age when they died? | No | <input type="checkbox"/> |
| | | Yes | <input type="checkbox"/> |
| <hr/> | | | |
| 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 | <input type="checkbox"/> |
| | | Yes | <input type="checkbox"/> |
-

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 National Insurance (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	<input type="checkbox"/>
		Yes	<input type="checkbox"/>
2	Was your spouse or civil partner getting Child Benefit?	No	<input type="checkbox"/>
		Yes	<input type="checkbox"/>
3	If you are a woman, are you pregnant?	No	<input type="checkbox"/>
		Yes	<input type="checkbox"/>

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 National Insurance (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 National Insurance (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 National Insurance (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 a 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.

To find out when you can get State Pension visit www.nidirect.gov.uk

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 benefits are based on your spouse or civil partner's National Insurance (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 local Social Security/Jobs & Benefits office.

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

When to claim

Send us the claim form **BB1** as soon as possible.

- You must send us your claim form **BB1** 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.

Where to send your claim

You should send your completed claim form to:
Bereavement Benefits, 3rd Floor, Conor Building,
107 Great Victoria Street, Belfast, BT2 7AG.

Even if you do not have all the information required, DO NOT DELAY in returning this form.

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 / 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.

Help and advice

If you want more information about bereavement benefits, get in touch with The Bereavement benefits section, or your local Social Security/Jobs & Benefits office.

Telephone number: 02890 549393 or

Visit www.nidirect.gov.uk for more information.

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.cruse.org.uk
- **Your local Citizens Advice Bureau**