




SOCIAL
SECURITY
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Bereavement benefits

If your husband, wife
or civil partner has died



This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of February 2010.

It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

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Introduction

The type of bereavement benefit that you may get depends on when your husband, wife or civil partner died.

This leaflet describes the current rules, where:

- your husband or wife died on or after 9 April 2001, or
- your civil partner died on or after 5 December 2005.

If you're already getting Widow's Pension or Widowed Mother's Allowance under the earlier rules and have a question about this, contact the Bereavement Benefit Section.

If you're a war widow, different rules apply. You can get more information from the Service Personnel and Veterans Agency. See page 18 for details of how to contact them.

People who live or have lived in Scotland

Scottish law recognised that couples who live together should have the same legal rights as a married couple.

However, this doesn't apply for people who started living together after 4 May 2006. Couples who move in together after this date won't get bereavement benefits.

If your husband, wife or civil partner has recently died

You may get a Bereavement Payment and either:

- Widowed Parent's Allowance, or
- Bereavement Allowance.

To get bereavement benefits, your husband, wife or civil partner must have paid National Insurance contributions. The contributions you paid don't count for bereavement benefits.

Other things to take into account

You may get these benefits at the full rate if your husband, wife or civil partner died because of an accident at work or from a prescribed industrial disease, even if they didn't have a full National Insurance record.

If your husband, wife or civil partner ever lived in or paid National Insurance in certain other countries, the contributions they paid there can help towards the contributions counted - this may mean you can claim bereavement benefits.

Category A State Pension is made up of Basic State Pension, and Additional State Pension. You may receive either part or both.

You may also be entitled to a pension from the other country (or countries) where your husband, wife or civil partner lived or paid National Insurance contributions in before they died.

Bereavement Payment

A Bereavement Payment is a tax-free lump sum payment of £2,000 to help you at the time your husband, wife or civil partner dies.

You can get a Bereavement Payment if your husband, wife or civil partner paid enough National Insurance contributions, or if their death was caused by their job, and:

- you were under State Pension age when they died, or
- they were not entitled to Category A State Pension when they died.

You can't get a Bereavement Payment if, at the time your husband, wife or civil partner died:

- you were divorced from them, or your civil partnership had been legally ended
- you were living with someone else as if you were married or in a civil partnership with them, or
- while you were in prison or legal custody.

You can claim a Bereavement Payment up to 12 months after your husband, wife or civil partner died.

Widowed Parent's Allowance

Widowed Parent's Allowance is a regular payment which you can get if:

- you're under State Pension age
- your husband, wife or civil partner had paid enough National Insurance contributions, **and**
- you have at least one child you're getting Child Benefit for, **or**
- you're expecting a child with your late husband or civil partner (including as a result of IVF) and you were living with them immediately before they died.

You must claim within 3 months of your husband, wife or civil partner's death, or you may lose benefit.

If the child isn't living with you but you're paying some of the costs of providing for the child, you may get Widowed Parent's Allowance.

Widowed Parent's Allowance stops when you no longer have a dependent child. If this is within 52 weeks of your husband, wife or civil partner dying, you may be entitled to Bereavement Allowance. See page 9.

You may also get Child Tax Credit (see page 15). This replaced the 'child dependency increase' payment from 6 April 2003.

About the 'additional pension'

Since 2002 the additional pension has been called the State Second Pension. It used to be called the State Earnings-Related Pension Scheme (SERPS) pension. You may be able to inherit part of your late husband, wife or civil partner's additional pension and get this paid with your Widowed Parent's Allowance.

If you stop getting Widowed Parent's Allowance, your additional pension will also stop.

Bereavement Allowance

Bereavement Allowance is a regular payment which you can get if:

- you were 45 or over but below State Pension age when your husband, wife or civil partner died, and
- they had paid enough National Insurance contributions, or
- their death was caused by their job.

You can't get Bereavement Allowance if, at the time your husband, wife or civil partner died:

- you were divorced from them, or your civil partnership had been legally ended
- you were living with someone else as if you were married or in a civil partnership with them, or
- while you were in prison or legal custody.

If you're aged 55 or over when your husband, wife or civil partner died, you'll get the full rate of Bereavement Allowance. If you're between 45 and 54, you'll get less than the full rate. This rate is fixed and doesn't increase on your birthday each year.

You can get Bereavement Allowance for up to 52 weeks from the date your husband, wife or civil partner died. It'll stop if you reach State Pension age before the end of the 52 weeks.

To find out what your State Pension age is, go to our online State Pension age calculator at www.nidirect.gov.uk

You must claim within 3 months of your husband, wife or civil partner's death, or you may lose benefit.

What happens when I reach State Pension age?

You can't get Widowed Parent's Allowance or Bereavement Allowance once you reach State Pension age. For more information about State Pension, contact The Pension Service.

The Pension Service

www.nidirect.gov.uk

Phone:

0845 601 8821

Textphone:

0808 100 2198

For more information about call charges, see page 19.

How to claim bereavement benefits

You don't claim for each benefit separately. There are 3 ways to claim:

- 1 Fill in form BD8 (you'll be given this with the death certificate), and send it to The Pension Service or your local Social Security/Jobs and Benefits office. We will then send you a claim form.
- 2 Download claim form 'BB1' yourself at www.nidirect.gov.uk
- 3 Phone for a claim form on 028 9054 9393.

The table below shows the different types of benefit that may apply to you, depending on your age and circumstances when your husband, wife or civil partner died.

Your age and circumstances when your partner died	What you may be able to get
Under 45 with no dependent children	Bereavement Payment only
Under State Pension age with dependent children	Bereavement Payment and Widowed Parent's Allowance
Under State Pension age with no dependent children, but you are expecting your husband or civil partner's baby	Bereavement Payment and Widowed Parent's Allowance
45 or over, but under State Pension age	Bereavement Payment and Bereavement Allowance
Over State Pension age, and your husband, wife or civil partner was not entitled to category A State Pension when they died.	Bereavement Payment and State Pension
Over State Pension age, and your husband, wife or civil partner was getting State Pension when they died	State Pension

General information

How is my benefit paid?

We pay benefits straight into your account. This is the best way to receive your benefit because you can choose how and when to take your money out of your account. Your account can be with a bank, building society or the Post Office.

If you think our decision is wrong

If you want to know more about a benefit decision we've made or you think our decision's wrong, please contact us and we'll give you an explanation. You should contact us within one month of the date of the letter telling you our decision, or we may not be able to consider the matter.

Changes that affect your benefit

You must tell us straight away if something changes that may affect your benefit. For example, this might be because you:

- go abroad
- move house
- stop getting Child Benefit for one or more child
- start getting another benefit or pension
- go into prison or are held in legal custody
- start living with someone as if they are your husband, wife or civil partner, or
- get married or form a new civil partnership

You must also tell us about any changes which affect your children. This may be one of the changes listed above, or if you have another child or one of your children:

- leaves home
- dies
- stops studying in full-time education (education after they are aged 16 or over), or
- starts work or a training course sponsored by an employer.

If you're not sure whether to tell us about a change, do it anyway. If you don't, you could lose out on money you should get. Or you could be paid too much, and have to repay it.

Tax credits helpline.

Online:

[www.hmrc.gov.uk/
taxcredits](http://www.hmrc.gov.uk/taxcredits)

Phone:

0845 300 3900

Textphone:

0845 300 3909

Open 8am to 8pm
every day

Child Tax Credit

Child Tax Credit is an allowance you may get if you're responsible for a child who normally lives with you. You can only make one claim for each child.

Whether you qualify and the amount you may get depends on a number of things, such as your household income and the number and ages of the children you have.

Other questions you might have

Q: Will my bereavement benefits change each year?

A: The amounts are reviewed in April each year. To find out more, visit www.nidirect.gov.uk

Q: What is the Christmas Bonus?

A: This is a tax-free bonus we pay with your Widowed Parent's Allowance shortly before Christmas each year. We usually pay it automatically with your normal benefit payment.

Q: Will I have to pay income tax on my bereavement benefits?

A: You'll have to pay tax if you get Bereavement Allowance or Widowed Parent's Allowance. You must include these benefits in your tax return. Even if you've no other income, you must let your tax office know as soon as you start getting any of these benefits.

You don't have to pay tax on your Bereavement Payment or the Christmas Bonus. If you claimed Widowed Parent's Allowance before 6 April 2003, you don't pay tax on the 'child dependency increase'.

Q: How will my bereavement benefits affect other benefits I get?

A: Usually you can't get more than one main state benefit in full at the same time, so you will get the mix of benefit that pays you the most. You can't get bereavement benefits and State Pension.

Certain benefits don't affect the amount of your bereavement benefits. These are Attendance Allowance, Child Benefit, Disability Living Allowance, Statutory Sick Pay, Statutory Maternity Pay, War Disablement Pension and Industrial Injuries Disablement Benefit.

To find out more

Social Security Agency

You can contact us by visiting www.nidirect.gov.uk or get the details of your nearest Social Security/Jobs and Benefits Office from the phone book.

Service Personnel and Veterans Agency

The Service Personnel and Veterans Agency provides information and support to ex-servicemen and women who used to be in the armed forces, and their families.

Website: www.veterans-uk.info

Phone: 0800 169 2277

Textphone: 0800 169 3458

Monday to Thursday 8.15am to 5.15pm,
Friday 8.15am to 4.30pm.

The Pension Service

Website: www.nidirect.gov.uk

Phone: 0845 601 8821

Textphone: 0808 100 2198

Monday to Friday 9.00am to 5.00pm

nidirect is the official government website for Northern Ireland citizens. To find out about which benefits you may be entitled to, visit

www.nidirect.gov.uk/benefits-adviser

Call charges

Charges were correct as of the date on the back of this leaflet.

Calls to **0800** and **0808** numbers are free from BT land lines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls to **0845** numbers from BT land lines should cost no more than 4p a minute with a 9p call set-up charge. You may have to pay more if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls from mobile phones can cost up to 40p a minute, so check the cost of calls with your service provider.

Textphones

Our textphone numbers are for people who can't speak or hear clearly. If you don't have a textphone, you could check if your local library or citizens advice bureau has one. Textphones don't receive text messages from mobile phones.

