# 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.

#### jobcentreplus

Department for Work and Pensions

**BB1 Notes** 10/13

#### 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.gov.uk/benefits

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 entitled to Child Benefit for one of your children or one of your spouse or civil partner's children?	No Yes	
2	Are you entitled to Child Benefit but not getting it because you or your late spouse or civil partner fell into the High Income Child Benefit charge group?	No Yes	
3	Was your spouse or civil partner getting Child Benefit?	No Yes	
4	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 entitled to Child Benefit.

#### Widowed Parent's Allowance continued

If you fall into the High Income Child Benefit charge group and you have not claimed Child Benefit, you must do so for your claim for a Widowed Parent's Allowance to be considered.

If you fall into this group please contact HM Revenue & Customs (HMRC) to make your claim.

If you stop being entitled to 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.

If your late spouse or civil partner was claiming Child Benefit and you have not yet made a claim to transfer the Child Benefit to your name, you must do so for your claim for a Widowed Parent's Allowance to be considered.

If you fall into this group please contact HMRC to make your claim.

#### More information

For more information

- go to www.gov.uk/child-benefit/how-to-claim child benefit
- telephone the HMRC Helpline on 08453 021 444. Lines are open Monday to Friday 8am to 8pm, Saturday 8am to 4pm. If you have speech or hearing difficulties and use a textphone, the number to use is 08453 021 474.

#### **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	No	
	spouse or civil partner died?	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.

To find out when you can get State Pension visit www.gov.uk/calculate-state-pension

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 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?

If you are getting contribution-based Employment and Support Allowance or Incapacity Benefit and

- the amount that you get is less than your bereavement benefit, or
- your contribution-based Employment and Support Allowance stops because you have received it for 365 days

you will not lose money. We will pay you an amount of benefit to make up your full entitlement.

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, 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.cruse.org.uk

• Your local Citizens Advice Bureau.

## Bereavement benefits

#### Your claim for bereavement benefits

- Your benefit payments may be delayed if you do not
- answer all the questions on this form that apply to you and your spouse or civil partner
- send us all the documents we ask for.

If you cannot do this, get in touch with us straight away.

• Please tell us about any other personal details you think we should know about in **Part 6**. For instance, other names or recent previous addresses.

#### Other organisations who might be able to help you

• For emotional support, contact CRUSE Bereavement Care

Helpline **0844 4779 400** Email **helpline@cruse.org.uk** Website **www.cruse.org.uk** 

• Your local Citizens Advice Bureau

#### 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 **www.dwp.gov.uk/privacy-policy** or contact any of our offices.

#### jobcentreplus

Department for Work and Pensions

## Part 1: About you

	Letters Numbers Letter
National Insurance (NI) number You can find this on your National Insurance (NI) numbercard, letters from the Department for Work and Pensions or payslips.	
If you do not know your NI number, have you ever had one or used one at any time?	No
Surname or family name	Mr/Mrs/Miss/Ms
All other names, in full	
All other surnames or family names you have been known by or are using now. Please include maiden name, all former married or civil partnership names and all changes of family name where appropriate.	
Address	
	Postcode
	Tostcode
Home phone number	Code Number
Mobile phone number	
Email address where we can contact you	
Please confirm if this email address is	personal private secure
<b>Do you have a tax reference number?</b> You can find this on letters about tax from HM Revenue & Customs or on your <b>P60</b> . Look for your tax reference number – not your tax code.	No Please tell us your number, if you know it.

For our use:
GBU requested from DO
Referred to decision maker for
BPT decision
WPA / BAllce decision

2

### Part 1: About you continued

Date of birth	/ /
Please send us your <b>original</b> birth certificate, if you ho have your birth certificate, do not delay sending in certificate to your Jobcentre Plus office. Take this form have seen your certificate.	this claim form. If you prefer, you can take your birth
Are you sending your birth certificate with this form?	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 <b>original</b> marriage or civil partners photocopy. <b>But if you do not have your marriage or this claim form.</b> If you prefer, you can take your marr Plus office. Take this form as well. They will sign this form	<b>civil partnership certificate, do not delay sending in</b> iage or civil partnership certificate to your Jobcentre
Are you sending your marriage or civil partnership certificate with this form?	No  Yes  We will send your marriage or civil partnership certificate back to you as soon as we can.
Please tell us the country where your marriage or civil partnership took place.	
Did your marriage end in divorce or has your civil partnership been dissolved?	No
Are you legally separated?	No Yes
Are you, or have you been living with someone else as if you were married to them, or as if you are civil partners?	No Yes Please tell us about this at <b>Part 6</b> .

or our use:		
Nature of evidence		
Verified by		
Checked by		
Certificate returned by		
on		
1 1		
Nature of evidence		
Verified by		
Checked by		
Certificate returned by		
on		
1 1		

## Part 2: About your spouse or civil partner

	Letters Numbers Letter
Your spouse or civil partner's National Insurance (NI) number	
Your spouse or civil partner's surname	Mr/Mrs/Miss/Ms
Your spouse or civil partner's other names	
<b>Address</b> if it was different from your address. If you do not know their address, write <b>Not known</b> .	
	Postcode
Your spouse or civil partner's date of birth	/ /
What date did your spouse or civil partner die?	
Please send us the Certificate of Registration of Death from the registrar, for free, in Great Britain only. If you coroner confirming the death, please send it to us.	
Did your spouse or civil partner die more than 3 months ago?	No Please tell us below why you did not claim earlier. If you need more space, please use Part 6.
Were they getting a State Pension or any other benefits?	No

For our	use:		
Nature of evidence			
VariCa d	I		
Verified	ру		
Checked	d by		
Certifico	ite retu	rned by	'
on			
	1	/	

## Part 2: About your spouse or civil partner continued

Did they pay NI contributions during the 2 years up to 5 April before they died?	No			
Did they pay these contributions through an employer?				
	Employer 1	Employer 2		
<b>Employer's name and address</b> If you know that pay is dealt with at a different address, please give us this address and phone number.				
	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 the their employers. We will tell them if they have to papension scheme.			
Were they self-employed?	No			

#### Were they a member of HM Forces when they died? No Yes Were they getting a War Pension when they died? No Please tell us their reference number. This is on any letters about their War Pension. If your spouse or civil partner died because of an accident at work, or because of a disease or illness connected with their work, 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 at www.qov.uk/industrial-injuries-disablement-benefit/further-information or by using the contact information given there to telephone or write for further information. Do you think your spouse or civil partner died No because of an accident at work, or because of a Yes May we get medical reports from their disease or illness connected with their work? doctor and any hospital, if we need them? No Yes 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 benefits. 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 Please go to **Part 3**. outside the UK? Yes Tell us on the next page about the time If they only ever lived in England, Scotland, they spent outside the UK.

Part 2: About your spouse or civil partner continued

Wales or Northern Ireland, tick No.

## Part 2: About your spouse or civil partner continued

	Country 1	Country 2
Which country or crown dependency did they live in? If they lived in the Isle of Man, tell us here.		
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  No	Don't know  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	t this below.

#### Part 3: About children

Are you expecting a child with your late husband or civil partner? If you are, you may be able to get extra benefit when the baby is born.	No	
Are you entitled to any Child Benefit?  If you fall into the High Income Child Benefit charge group and you:  are entitled to Child Benefit but, do not receive it, please tick Yes and tell us the Child Benefit reference number  have not claimed Child Benefit, you must do so for your claim for a Widowed Parent's Allowance to be considered. If you fall into this group please provide details of your dependant children or qualifying young person in the rest of Part 3.	No Tell us the Child Benefit reference number. This is on any letters sent to you about Child Benefit, or on a bank statement. 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? If your late spouse or civil partner was claiming Child Benefit and you have not yet made a claim to transfer it to your name, you must do so, but please complete the rest of Part 3 and complete your claim for bereavement benefits.	No Tell us the Child Benefit reference number. This is on any letters sent to them about Child Benefit, or on a bank statement.  How much did they get each week?	£ each week

#### What to do next

If you have answered **Yes** to one or more of these questions, please fill in the rest of **Part 3**.

#### **More information**

For more information about claiming Child Benefit please contact HMRC. Go to **www.gov.uk/child-benefit/how-to-claim child benefit** or telephone the HMRC Helpline on 08453 021 444. Lines are open Monday to Friday 8am to 8pm, Saturday 8am to 4pm. If you have speech or hearing difficulties and use a textphone, the number to use is **08453 021 474**.

### Part 3: About children continued

Child's surname	Child's oth	er 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?
st child			/	/		
nd child			/	/		
rd child			/	/		
:h child			/	/		
show that they have seen ye you sending your birth controls:  The this form?	,	do not have the birth  No   Yes   We will send t	he birth certifi	,	sending in this claim form.	
		you as soon a	s we can.			
or our use:	Name of child	you as soon a	s we can.			
or our use:	Name of child Nature of evidence	you as soon a	s we can.			
or our use:		you as soon a	s we can.			
r our use:	Nature of evidence	you as soon a	s we can.			
or our use:	Nature of evidence Verified by	you as soon a	s we can.			

### Part 3: About children continued

#### If a child is living with another person

Which child is living with another person?		
What relation, if any, is this other person to the child?		
How much do you send each week for the child?	£ each week	
If a child is in care		
Which child is living with another person?		
What is the name and address of the local authority caring for the child?		
	Postcode	
How much do you send each week for the child?	£ each week	
Have you told us about any children who you are not a parent of? We use parent to include step-parents, parents by legal adoption and fathers and mothers of illegitimate children. If you need to tell us about more than one child, use the space in Part 6.	No	No

#### Part 3: About children continued

Are you, or anyone else, entitled to any benefit or allowance for any of the children you have told	No	
<b>us about?</b> For example Guardian's Allowance. But tick <b>No</b> if you are just entitled to Child Benefit.		
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	
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

 Armed Forces Compensation Scheme Guaranteed Income Payment

Have you claimed bereavement benefits or Widow's Benefit before? Tick Yes if you claimed but were turned down.	No Did you get bereavement benefits or Widow's Benefit?	No
Are you getting any of these benefits or entitlements? Tick Yes if you are waiting to hear about a benefit. Even if the benefit or entitlement is not listed here, tell us about it anyway. We will contact you if we	No Please tell us about the benefits.	
need more information.	Name of benefit	<b>Reference number</b> This is on any letters we have sent you
<ul><li>State Pension</li><li>Jobseeker's Allowance</li></ul>		about the benefit.
Job Release Allowance		
• Income Support		
<ul> <li>Pension Credit</li> </ul>		
<ul> <li>War Widow's Pension</li> </ul>		
<ul> <li>Temporary Allowance for Widows, Widowers and Surviving Civil Partners</li> </ul>		
• Employment and Support Allowance		
• Incapacity Benefit		
<ul> <li>Severe Disablement Allowance</li> </ul>		
• Carer's Allowance		
<ul> <li>Reduced Earnings Allowance</li> </ul>		
Training Allowance		
<ul> <li>Unemployability Supplement paid because of</li> <li>a war disability due to service with HM Forces, or</li> <li>an industrial accident or disease</li> </ul>		
Guardian's Allowance		

#### Part 5: How we pay you

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	

#### We normally pay your money into an account.

Many banks and building societies will let you collect your money 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

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 payment system works.

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.

#### Part 5: How we pay you continued

#### 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 claimant, 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	
<b>Sort code</b> Please tell us all 6 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 whink 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 vational Insurance (NI) number on each sheet of paper, and sign and date each sheet that you use.	

#### Part 7: Declaration

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

**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 in my claim is complete and correct.

**I have read and understood** how and to whom to report a change in my circumstances.

**I understand** that I must report all changes in my circumstances which may affect my entitlement promptly and by failing to do so I may be liable to prosecution or face a financial penalty.

If I give false or incomplete information or fail to report changes in my circumstances promptly, I understand that my bereavement benefits may be stopped and any overpayment of bereavement benefits may be recovered. In addition I may be prosecuted or face a financial penalty.

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

This is my claim for bereavement benefits.

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 form 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. You can claim a Bereavement Payment for up 12 months after the death of your spouse or civil partner.

Return this claim form to Dover BC, Sandling Road, Maidstone, ME99 2AF or your nearest Jobcentre Plus office.

You can contact the Dover Bereavement Benefits office on **0845 608 8601**. If you have speech or hearing difficulties you can contact them using a textphone on **0845 608 8551**. Lines are open 9am to 5pm Monday to Friday. On the first Wednesday of every month the lines are open from 10am to 5pm.

#### 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. 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.gov.uk/child-tax-credits** You can claim Child Tax Credit online too.

You can also phone HM Revenue & Customs about Child Tax Credit on **0345 300 3900**. If you have speech or hearing difficulties you can contact them using a textphone on **0345 300 3909**.

Lines are open 8am to 8pm Monday to Friday, and 8am to 4pm on Saturday. Lines are closed Sundays, Christmas Day, Boxing Day, New Year's Day and Easter Sunday.

If you need help or a form in Welsh, please phone **0345 302 1489**. Lines are open 8.30am to 5pm, Monday to Friday.