



Ministry
of Defence



THE PURPLE PACK

**Advice and Support for relatives and
partners of members of the Armed
Forces who die in service**

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THE PURPLE PACK

Coping with the loss of a loved one is extremely demanding, from both an emotional and practical point of view. This, however, is not a journey that Bereaved Families within the Armed Forces have to undertake on their own. The Joint Casualty and Compassionate Centre (JCCC), along with many other supporting organisations are openly ready to assist you in dealing with your questions and concerns from this moment on.

The JCCC is the lead organisation for managing all the practical requirements following bereavement and is also a constant source of advice and guidance to your Visiting Officer.

Everyone manages the loss of a loved one in their own unique way; some want to be left alone whilst others need more time and support before they can even start thinking about what to do next. The JCCC 'Purple Pack' has been designed to provide you with information and contact details of recommended organisations that can help you with your specific needs.

This online resource contains guidance, information and links to the various organisations and support networks available to you.

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Immediate Issues

Support available to you

A Visiting Officer will be assigned to you to support you throughout the coming weeks and months. They are appointed to provide information and support and should be your first port of call for any questions you may have. A Welfare Manager, provided by the Veterans Welfare Service, will also be appointed at the same time as the Visiting Officer and their roles are closely linked.

Your Visiting Officer will inform you that the Welfare Manager will be in touch and will explain that the Welfare Manager will be able to provide you with information on your entitlements, and other support available. You do not have to meet the Welfare Manager immediately if you would rather take some time before having these discussions. The Visiting Officer and Welfare Manager work closely together, and you should feel free to approach either one if you are unsure who is best placed to help; they will communicate each other to ensure comprehensive support.

At an appropriate time, the Visiting Officer will hand over to the Welfare Manager for any continued support. The Veterans Welfare Service (who provide the Welfare Manager) offer lifelong support to Bereaved Service families and – should it be required – a second Welfare Manager can be provided for families where the circumstances may necessitate separate support. If your Welfare Manager cannot help on a particular matter, they will signpost you to the most appropriate support available.

Registering the death

You will need to register your loved one's death. Your Visiting Officer can support you with registration online and can assist you in obtaining a death certificate. It may be useful to obtain extra copies of the death certificate. Guidance on how to register a death can be found at the link below or within the 'What to do after a death' booklet in your folder.



[Register a death](#)

Housing and Accommodation

If you live in Service or Substitute Service Families Accommodation (SFA), you may be able to stay in your accommodation for up to two years. If you wish to move closer to family, you may be able to move to alternative SFA where accommodation is available. Speak to your Visiting Officer or the Joint Service Housing Officer for further information.



[Joint Service Housing Advice Office](#)

Email: rc-pers-jshao-0mailbox@mod.gov.uk

Tel: 01252 787574

If you live in privately owned or rented accommodation, we advise you to notify your mortgage lender or landlord of your circumstances.

Money

You will need to ensure you have access to sufficient funds for the next few weeks - in the first instance you should engage with your Visiting Officer to discuss any issues. The service Benevolent Funds may be able to assist you if your family are members. If you are struggling

financially, please inform your Visiting Officer immediately. Most matters relating to entitlements and benefits (including entitlement to pensions and compensation) will be advised on by your Welfare Manager. Defence are able to support with queries relating to statutory financial support (Department of Work and Pensions benefits, Housing Benefits and relevant allowances) and are able to help with processes and claims, however neither your Visiting Officer nor Welfare Manager will be able to provide financial advice outside of entitlements and process. Advising on how to spend or invest money is an individual matter or one which requires the expertise of a licensed and qualified professional. Where possible your Visiting Officer or Welfare Manager will help you assess the quality of a reputable independent provider but cannot recommend one company over another.

Notifying others

There are many individuals, companies, or agencies that you will need to notify. You may wish to use the [Tell Us Once](#) service. When notifying others, you may find it helpful to keep a list or use the checklist at the end of your booklet.

Gov.uk pages with further links

The Support services for military and defence personnel and their families and Veterans UK pages contain a number of links that are reviewed and updated, centrally, containing further information for bereaved families, including a section for those who are bereaved by suicide.



[Support services for military and defence personnel and their families](#)



[Veterans UK](#)

Funeral Arrangements

Arranging a funeral can be a difficult task. Your loved one may have left specific instructions in their Will but the Executor (or Next of Kin) can choose either a military or private service. Your Visiting Officer will advise on the options and will help you throughout this process.

The MOD pays for a military funeral and, regardless of whether it is a private or military service, the person arranging the funeral will receive a funeral expenses grant to help cover other costs. Speak to your Visiting Officer for further information.

The JCCC can provide advice and assistance on the marking of a grave. Their contact details are below.



[JCCC Post Death Administration Team](#)

Email: DBS-JCCCGroupMailbox@mod.gov.uk

Tel: 01452 712612 Ext 6323 or 6301



[Citizens Advice Bureau](#)



[Arranging a funeral](#)

Entitlements and Benefits

Dependant Benefits

Pension and compensation rules are complex. Your Welfare Manager and your Visiting Officer will be able to provide advice and guidance. Further information can be found via the links below.



[Pensions and Compensation](#)



[Armed Forces Compensation Scheme](#)



[War Widows Pension Scheme](#)

Veterans UK Helpline: 0808 1914 218

Pension Scheme Guides can be found via the links below; within each guide there will be guidance on dependant benefits.



[Armed Forces Pension Scheme 2015](#)



[Armed Forces Pension Scheme 2005](#)



[Armed Forces Pension Scheme 1975](#)

The Forces Pension Society is a not-for-profit company that provides a service for those bereaved either in or post service. Those who wish to join will receive advice and guidance in order to make more informed choices about the Armed Forces Pension. The cost of joining is currently £42.



[Forces Pension Society](#)

Any money due to the deceased's estate from the MOD will be released to the Executor (or Next of Kin) by the JCCC once legal formalities are completed. The JCCC will write to the Next of Kin and Executor after the funeral to provide further advice. The Veterans Welfare Service may be able to assist the Executor (or Next of Kin) with the completion of probate documentation if required.

If your loved one died in conflict or in war like or emergency service, their estate may qualify for an exemption from Inheritance Tax. The JCCC will advise when this is the case.

Service Life Insurance (SLI) and/or PAX (Optional Life Cover)

You may wish to check whether your loved one held any life cover or a similar Personal Accident policy. If they did have a policy, you will notice either 'Covea Life' and/or 'PAX Insurance' on either bank or pay statements.

For Service Life Insurance (Covea Life) contact:

Email: sliteam@sl365.com

Tel: 0330 134 8452

For PAX Insurance contact:

Email: aigdirect.claims@aig.com

Tel: 0800 2124 800

Department for Work and Pensions (DWP) Benefits

If you are a widow or widower, the DWP may be able to issue a Bereavement Support Payment.

To claim, complete the form in your folder or download the Bereavement Support Payment form (form BSP1) online. You can also order the pack over the phone from your local Job Centre Plus. Please note you must claim within 3 months from the date of death in order to receive the full payment. You may claim up to 21 months after the death of your loved one however payments may be less. Further guidance can be found via the link below.



[Bereavement Support Payment](#)

Bereavement Service Helpline: 0345 608 8601

The Veterans Welfare Service are able to provide support and assistance on entitlements and benefits. Speak to your Welfare Manager for more information.

Education

There are several organisations/schemes that may be able to offer financial support with the educational costs of bereaved service children/young adults. There are also child specific elements of the Armed Forces Pension Scheme, War Pension Scheme, and Armed Forces Compensation Scheme. Further information can be found under the 'Children's Pensions/allowances' section of the Armed Forces Pensions page on Gov.uk.



[Armed Forces Pensions Guidance](#)

Continuity of Education Allowance (CEA)

If you already receive Continuity of Education Allowance (CEA), this may continue to be claimed depending on the regulations in place when the death occurred. Your Visiting Officer will be able to provide further advice and guidance.

Armed Forces Bereavement Scholarship Scheme

The scheme aims to provide post 16 education scholarships to bereaved service children if they meet the eligibility criteria. Further details, including how to apply can be found online.



[Armed Forces Bereavement Scholarship Scheme](#)

Schools and Colleges

Several fee-paying schools and colleges can offer bursaries to assist with the costs of retaining children in education in the event of a death in service. The school or college will be able to advise.

Charities

Several Service Charities and other Charities can offer educational grants. They can also offer advice and guidance on additional sources to be explored if a grant is not possible.

Support available to you

There is a great deal of support available to you following bereavement. It can sometimes be difficult to know who to turn to; the organisations listed here have proven helpful to some of our bereaved families in the past. We are constantly reviewing these and adding to the list.



[Cruse Bereavement Care](http://www.cruse.org.uk) is the leading national charity for bereaved people in England, Wales and Northern Ireland. The charity offers support, advice and information to children, young people and adults when someone dies and works to enhance societies care of bereaved people. Cruse offers face-to-face, telephone, email and website support. There is a Freephone national helpline, local services, and a website (hopeagain.org.uk) specifically for children and young people.

National Helpline: 0808 808 1677

Email: helpline@cruse.org.uk

Leaflets/Resources:

- [Behind every headline is heartache – Supporting Military Families Helping Military Families to Support their Children](#)
- [A Guide for Schools](#)
- [Restoring Hope](#)



[The Good Grief](http://www.thegoodgrief.org) aims to help all those suffering grief in the UK. The Trust aims to find the bereaved, acknowledge their grief and provide reassurance, a virtual hand of friendship and on-going support.



[At a Loss.org](http://www.ataloss.org) is a 'one stop shop' for finding bereavement support in the UK. The charity provides a free grief 'chat service' for the recently bereaved along with a range of other programmes and links to local support networks across the UK.

Tel: 01524 782910

Email: info@griefchat.co.uk

If your loved one's death was found to be the result of suicide, the [Help is at Hand](#) PHE leaflet will provide information and direction to support that is tailored to the nature of your bereavement we also have the following resources:



- [Support After Suicide - England](#)
- [Support After Suicide - Scotland](#)
- [Support After Suicide - Northern Ireland](#)
- [Support After Suicide - Wales](#)

If you have to attend an inquest or coroners court, you will be supported throughout the process. Some support services that can provide some additional information for you are:

- [Support After Suicide – Coroners Services](#)
- [Support After Suicide – The Inquest Handbook](#)

Welfare Support



[Naval Service Family and People Support](#) provides a confidential service offering practical and emotional advice and support for service personnel and their families.

Tel: 02392 728777
Freephone: 0800 145 6088



[Army Welfare Service](#) provides a confidential service responsive to the needs of individuals and families within the Army community.

Tel: 02072 189 000



[RAF Community Support](#) provides support to families and dependents within the RAF community.



Veterans Welfare Service (VWS) is part of Veterans UK and provides lifetime support to bereaved service families. There are four Welfare Centres across the UK.

Gosport (London, S.E and S.W England)

Tel: 02392 702232
Email: veterans-uk-vws-south@mod.gov.uk

Kidderminster (South & Central Wales, Midlands and E. England)

Tel: 01562 825527
Email: veterans-uk-vws-wales-mid@mod.gov.uk

Norcross (NW. England, Yorkshire & Humber, N. Wales)

Tel: 01253 333494
Email: veterans-uk-vws-north@mod.gov.uk

Glasgow (Scotland, NE. England, NI and ROI)

Tel: 01412 242709
Email: veterans-uk-vws-scot-ni@mod.gov.uk

Widow(ers) Associations



[The War Widows' Association of Great Britain](#) work to improve the conditions of war widows and their dependents in GB.

You can follow this [link](#) to become a member

Tel: 0845 2412 189

Email: info@warwidows.org.uk



[Royal Navy, Royal Marine Widows' Association](#) aims to provide friendship, support, guidance and comfort to those who have experienced bereavement.

You can follow this [link](#) to become a member

Tel: 07462 376850

Email: chairmanrnmwa@aol.com



[Army Widows' Association](#) aims to offer comfort, support and friendship to the widows and widowers of Army personnel.

You can follow this [link](#) to become a member

Tel: 0300 666 0136

Email: info@armywidows.org.uk



[RAF Widows' Association](#) aims to provide comfort, support, and practical advice to those who have lost a loved one in the RAF.

You can follow this [link](#) to become a member

Tel: 0870 5143 901

Email: raf.widows@gmail.com



[WAY Widowed and Young](#) offers a peer-to-peer support network for anyone aged 50 years or under who has lost a partner. WAY supports those in the Armed forces community. It offers a 24/7 helpline and has an Armed Forces sub-group.

You can follow this [link](#) to become a member.

Tel: 0300 2010051

Contact Form: <https://www.widowedandyoung.org.uk/contact-us/>

Support for Children or Young Adults



[Childhood Bereavement Network](#) is the hub for organisations supporting bereaved children and their families. Their website includes a directory of local support organisations which families can contact.



[Scotty's Little Soldiers](#) provides support to children and young people who have lost a parent whilst serving in the Armed Forces. Scotty's aims to help children smile again by arranging fun activities such as holiday breaks and group events, the provision of personal development assistance through educational grants and access to professional bereavement counselling.

Tel: 08000 928 571

Email: hello@scottyslittlesoldiers.co.uk

Leaflets/Resources:

- [How Scotty's Helps](#)
- [Scotty Members Application](#)

Service Charities



[SSAFA](#) provides financial, practical, and emotional assistance to the service community.

Tel: 0207 403 8783

Email: jason.winer@ssafa.org.uk

SSAFA also operate Forces Line which is a confidential helpline open during office hours.

Forces Line: 0800 731 4880

Leaflets/Resources:

- [Family Support Groups](#) – including the Bereaved Support Group, Military Families Affected by Suicide, and Families of Wounded Injured and Sick Personnel (FISP).



[The Royal British Legion](#) provides welfare, comradeship, and representation for the Armed Forces Community.

Tel: 0808 802 8080

Email: info@britishlegion.org.uk

Benevolent Funds



[The Royal Navy & Royal Marines Charity](#) supports sailors, marines and their families for life. The charity aims to raise and deliver resources to provide support to the RNRMC community. The RNRMC is a fundraising and grant making charity.

Tel: 023 9387 1520

Email: theteam@rnrmc.org.uk



[ABF The Soldiers Charity](#) provides lifetime support to British Army soldiers, veterans and their families when they are in need. The charity aims to support the British Army family and make a difference to people at critical points in their life.

Tel: 020 7901 8900

Email: info@soldierscharity.org



[The RAF Benevolent Fund](#) provides support to the RAF Family for life. The charity provides a range of support services including but not limited to financial support, advice and welfare.

Tel: 0800 169 2942

Email: mail@rafbf.org.uk

Frequently Asked Questions

Will I have to move out of my service accommodation?

Not immediately. Depending on your circumstances, you may have up to 2 years to adjust and make alternative arrangements. If you wish to move closer to family, you may be able to move to alternative Service Families Accommodation where accommodation is available. Speak to your Visiting Officer or the Joint Housing Advice Office for further information.

How do I register a death?

Once you have received the death certificate, you should register the death within 5 days at a Register Office. It will take approximately 30 minutes and you may need to make an appointment. There is a step-by-step guide on how to register a death available online via www.gov.uk/register-a-death. The online guide provides Country specific advice as practices differ between England, Scotland and Ireland. Please note this process may differ if there is an inquiry into your loved one's death.

What happens if there was no Will?

If there is no Will, the deceased estate will go to the official Next of Kin. The JCCC and your Visiting Officer can provide further assistance when dealing with the estate.

When will my loved one's personal possessions be returned?

The JCCC will arrange for any of your loved one's possessions that are currently being held by the military to be returned to the Executor/Beneficiary of the estate as soon as possible and will write to provide further information after the funeral. Please speak to your Visiting Officer if you require the early release of items of a sentimental nature.

Where can I find more support when my Visiting Officer leaves?

Information and links to various support organisations can be found within the online resource. The Veterans Welfare Service also provides lifelong support to Bereaved Service families through your Welfare Manager. If your Veterans Welfare Manager (who will be appointed at the same time as your Visiting Officer) cannot help, they will signpost you to the most appropriate support groups available.

How can I deal with media interest?

Media interest can be very difficult at this distressing time. Your Visiting Officer will be able to advise and support you in dealing with media interest generated by the death of your loved one.

Glossary

There can be a lot of confusing language around this time, please see below for a guide to words and abbreviations that you might hear or see.

Word	Definition
<p>Service Families Accommodation – Or – Substitute Service Families Accommodation (SFA)</p>	<p>Accommodation that is provided for you by the military</p>
<p>Veterans Welfare Service (VWS)</p>	<p>This is part of Veterans UK (an arm of MOD’s Defence Business Services) and provides advice, information and support to veterans, their families and dependents and also to those personnel transitioning out of Service into civilian life. Note that despite the name, this support includes bereaved families</p>
<p>Welfare Manager (WM) – Or – Veteran’s Welfare Manager (VWM)</p>	<p>A (veteran’s) welfare manager is available to you at any time. They are assigned at the same time as your visiting officer and are available for as long as you need. They represent the VWS as principal advisors on matters such as pensions, entitlements, benefits, and casework that is the result of a Death in Service. They can be contacted by you directly once assigned and are happy to take general questions. A joint approach with the Visiting Officer is taken to provide support, however some of the particulars regarding financial arrangements will not be shared with the Visiting Officer without your explicit consent.</p>
<p>Visiting Officer (VO) – Or – Casualty Visiting Officer (CVO)</p>	<p>The (Casualty) Visiting Officer is the person assigned to you at the time of the death to help guide you through any process relating to the military and the management of the death of your loved one. They make contact very shortly after the Notification Officer in order to begin supporting you at an early stage. They are best placed to advise on matters directly related to military matters like repatriation, return of belongings, military funeral arrangements, support from the single Service branch, however they also function as a general point of contact.</p>
<p>War Widow(er)</p>	<p>Some widow(er)s are entitled to compensation, known as a War Widows’ Pension, following the loss of their spouse/recognised partner if they died in action or the death was attributed to or hastened by their service.</p>
<p>Veteran</p>	<p>Often a service is prefaced by the word “veteran” which may be confusing and result in some people not knowing what is available to support them. Unless explicitly stated, a service which begins with “Veteran(s)” will also be accessible to those who are bereaved through an in-Service death.</p>

Checklist

Please find below a checklist which other families have found useful at this difficult time.

- Inform family and friends
- Inform children's school
- Register the death
- Locate and obtain a copy of the Will if your Spouse/Partner had one
- Complete Armed Forces Family Pension claim form
- Complete BSP1 claim form for the Bereavement Support Payment
- Complete Armed Forces Compensation Scheme dependents detail form if eligible
- Identify any Service Life Insurance and/or PAX Insurance policies – claim as appropriate
- Inform bank/building society/credit agencies
- Identify any rental, hire purchase, or loan agreements and notify the relevant organisations
- Tell Council Tax Department of single adult occupancy if you're living in privately owned/rented accommodation
- Inform mortgage provider if you own a property
- Notify utility companies if your Spouse/Partner was a signatory
- Complete the Bereavement Register either online or using the paper form in your folder to stop unwanted mail
- Arrange for the redirection of any post if necessary
- Return driving license to DVLA (assistance may be provided by the Services)
- Inform car insurance company
- Return passport to the relevant office (assistance may be provided by the Services)
- Cancel any subscriptions or memberships
- Make a new Will if applicable
- Inform HRMC if you have not used the Tell Us Once service or for any business related tax issues
- Sometimes there are high profile circumstances that require a brief for the media, your Visiting Officer will let you know if you need to prepare a statement for these.

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