

## The Purple Book

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



## The Purple Book

Coping with the loss of a family member or partner is extremely demanding, both emotionally and practically, but this is not a journey that bereaved families within the Armed Forces have to take on their own. The Joint Casualty and Compassionate Centre (JCCC), along with several other organisations, many of them working through the Visiting Officer appointed to support you, are ready to assist in dealing with any questions or concerns you may have.

Every bereavement is unique, whether that be in the circumstances of the death itself, the dynamics of the particular family or partnership, or the way individuals manage their loss; some want to be left alone, others need time and support before they can even start thinking of what to do next. Whilst for others the need to do something constructive is an important part of their grieving process.

The Purple Book has been designed to provide you with information and contact details of organisations and networks who offer support should you wish to approach them in your own time. It does not try to answer every question, as the unique nature of each bereavement means that the answers may differ, but it does try to help point you to where some of the answers may lie. Many will be of immediate value, whilst other elements may be useful in the future.

In addition to the hard copy of the Purple Book provided to the family member or partner and being supported by the Visiting Officer, an on-line version is available on the <u>GOV.UK</u> website which can easily be shared amongst those more widely affected by the bereavement.

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 $<sup>^{1}\ \</sup>underline{\text{https://www.gov.uk/government/publications/purple-pack-bereavement-guide-for-families-of-service-personnel}}$ 

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## Key terms used in this book

Word	Definition
Defence	Ministry of Defence (MOD) or Defence is the overarching term used for the collection of Services; Royal Navy and Royal Marines, Army and Royal Air Force.
Service Person	This refers to full-time members of the Armed Forces, to include Reservists who were on-duty at the time of their death.
Executor	Where there is a valid Will, the Executor is an individual appointed by the deceased to administer their affairs and wishes post-death.
Personal Representative	When the Service Person has died without a valid Will, the Personal Representative is recognised by the probate office (or equivalent) to manage the estate.
Next of Kin	The term Next of Kin is used in line with intestacy law. This is normally a person's closest living relative(s).
Emergency Contact	An Emergency Contact is someone who may have been chosen and recorded on JPA by the Service person for the purpose of notification of death, instead of or in addition to the Next of Kin.
Visiting Officer	The Visiting Officer (VO) is assigned by the relevant single Service following a death to help guide the bereaved through the processes relating to Defence post-death administration.
Case Manager	A Case Manager primarily advises on financial entitlements and offers longer term support and signposting.
Veterans Services	This is part of Defence Business Services (DBS) and provides advice, information, and support to the bereaved, Veterans, families and Service personnel transitioning out of Service.
single Service/s	This indicates an individual Service, the Royal Navy, British Army or Royal Air Force.
Service Families Accommodation (SFA) – Or – Substitute SFA (SSFA)	Defence provided accommodation for Service personnel and their family.
War Widow / War Widower	The term War Widow / Widower is not limited to those who die in war conditions and includes those whose death was attributable to or hastened by service.
Chaplain	Chaplains from the single Services are available to provide moral guidance, spiritual support and pastoral care regardless of faith, belief, or absence of belief.



### Introduction

#### Who this book is intended for

Although we acknowledge all circumstances are unique, this book is primarily intended for the person or people responsible for handling the affairs and arrangements following the death of a Service person, and so is acting as the first point of contact for handling legal, financial, and funeral arrangements. This is typically the Next of Kin, however, it may also be relevant to others.

These responsibilities and decisions can sometimes appear overwhelming. This book aims to provide clear guidance to help navigate the immediate tasks and longer-term considerations.

Defence will have formally notified the Next of Kin or, if nominated by the Service person, the Emergency Contact of the death in accordance with the Service person's wishes and Defence policy. In addition, when managing certain aspects of post death activity, Defence may be legally compelled to engage with the Executor of a valid Will, a Personal Representative or Next of Kin where there is no Will in place. It is important to recognise that the Executor of a valid Will, Personal Representative, Next of Kin and/or Emergency Contact may be different people, depending upon the circumstances and recorded wishes of the deceased.

The Visiting Officer may use the content of this book to support relevant individuals through the Defence related aspects of a Service death.

Recognising that the emotional and practical impact of bereavement is often complex and shared by many, the wider family and others affected such as friends and colleagues may also find elements of this book helpful in providing broader understanding and signposting.

### Immediate actions

#### Support available

A Visiting Officer (often referred to as a VO) will be assigned to manage elements of the deceased Service person's case during the immediate period following bereavement. They are trained and carefully appointed by the single Service to provide information and support and act as the first port of call should there be any questions. The Visiting Officer will work closely with the Joint Casualty and Compassionate Centre (JCCC). Visiting Officers are encouraged to utilise JSP770 for further signposting and support.

A Case Manager, provided by the Veterans Services, will primarily advise on financial entitlements in addition to longer term support and signposting. They are appointed around the same time as the Visiting Officer. A second Case Manager can be provided for families where circumstances may necessitate separate support. Although those who die in service do not formally become a Veteran, it is the Veterans Services who provide this support.

You can contact either the Visiting Officer or the Case Manager should you have any questions.

At an appropriate time and when milestones relating to Defence have been finalised, the continuation of support will transfer from the Visiting Officer to the Case Manager.

Chaplains from the single Services are available if requested to provide moral guidance, spiritual support and pastoral care regardless of faith, belief, or absence of belief. They are trained to support the bereaved with diverse beliefs and worldviews and have extensive experience of officiating at funerals. The Chaplain will liaise with the Visiting Officer.

#### Support available to non-UK Next of Kin

This book is based around services available within the UK. Most of these services will be available to family members living in the UK who are not UK nationals but who have Indefinite Leave to Remain or Indefinite Leave to Enter (referred to as "settlement"), including those settled under the EU Settlement Scheme.

If you have not obtained settlement and wish to remain in the UK, you are advised to contact the qualified immigration advisers at the single Service Families Federations. Details of these are included within the 'Support Available' section of this book.

Where Next of Kin reside in the Service person's country of origin overseas, advice and support will be provided on-line by the Visiting Officer and Case Manager, and may also be provided by UK Defence staff in country. There may be limitations as to what guidance may be provided regarding support services in your country.

## Wills

If a Will was completed by the deceased, it is important to locate and obtain a copy of this document, as it will provide clear instructions regarding the distribution of their estate and the appointment of an Executor.

The Will, whether it is a private Will or a Service Will, serves as a legally binding document that outlines the deceased's wishes and ensures their estate is managed in accordance with their intentions.

In cases where no valid private or Service Will exists, and therefore no Executor has been formally designated, the process will follow the rules of intestacy. Under these circumstances, the Joint Casualty and Compassionate Centre (JCCC) will contact the Next of Kin or the Personal Representative, as determined by intestacy law, to provide guidance on the situation.

It is important to note that this contact by JCCC does not imply any automatic entitlement to the deceased's estate. The Visiting Officer assigned to the case will be available to offer advice and support, helping the Next of Kin or Personal Representative understand the next steps.



# Registering the death in locations other than the UK

For deaths occurring overseas other registration processes may apply. The Visiting Officer can support further with this.

## Coroner and Inquest services

Coroner Services, <sup>3</sup> Inquest Services <sup>4</sup> and the Defence Inquests Unit <sup>5</sup> can provide you with guidance and support through the Coronial and / or Inquest process, or if you prefer, please speak with the Visiting Officer in the first instance.

### Media interest

Depending on the circumstances, media interest may be generated following the death of a Service person. This can be very difficult to navigate. The Visiting Officer will be able to advise and support you in dealing with this should it arise.

## Personal effects of the deceased

With the help of JCCC and the Visiting Officer, an officer responsible for collating all personal effects on MOD property will coordinate the return of these items to the appropriate recipient(s) as soon as possible. Where a civilian or military police investigation is required there may be a delay in returning certain personal items that form part of the investigation. Please speak to the Visiting Officer if you require the early release of items of a sentimental or essential administrative nature.

- <sup>2</sup> Register a death GOV.UK (www.gov.uk)
- <sup>3</sup> Coroner Services https://www.gov.uk/government/ publications/guide-to-coroner-services-and-coronerinvestigations-a-short-guide
- <sup>4</sup> Inquest Services
  - https://www.inquest.org.uk/useful-resources
- Defence Inquests Unit https://www.gov.uk/guidance/ the-defence-inquests-unit

## Housing and accommodation

If you are entitled to live in Service Family Accommodation (SFA) or Substitute Service Family Accommodation (SSFA) and are a bereaved spouse or civil partner, you may be able to remain in your accommodation for up to two years while you adjust and make alternative living arrangements. In some cases, this period may be extended beyond two years following engagement with the Service accommodation provider.

If you wish to move closer to family during this time, it may be possible to relocate to alternative SFA / SSFA at public expense, subject to availability. The Visiting Officer will be able to provide further guidance and support with this process.

For families living in overseas SFA/SSFA, please be aware that retention of housing may be subject to the legislation of the host country. In most cases, you may be able to remain in your current accommodation for up to two years or request a move to UK-based SFA / SSFA. Again, the Visiting Officer is available to assist with any questions or arrangements.

If your accommodation was provided on an eligible Long-Term Relationship (LTRe) basis, please speak with the Visiting Officer. Your circumstances will be reviewed with care and consideration.

For enquiries around SFA/SSFA please contact Defence Infrastructure Organisation (DIO) directly on: DIORDAccn-HomesSupportTeam@mod.gov.uk

If you live in privately owned or rented accommodation, it is advisable to notify your mortgage lender or landlord of your circumstances.

### Financial

Should you encounter initial financial challenges, you may wish to discuss your circumstances with the Visiting Officer in the first instance who will be able to provide signposting. However, you will be advised on most matters relating to entitlements and benefits (including entitlement to pensions and compensation) by the Case Manager. Furthermore, the single Service Benevolent Funds may be able to assist you.

If you are located overseas, please consider both overseas and UK bank account administration.

The Visiting Officer and/or the Case Manager are able to support with queries relating to statutory financial support (Department of Work and Pensions benefits, Housing Benefits, and relevant allowances) and help with processes and claims. However neither will be able to provide financial advice outside of Defence entitlements and process.

Should the deceased have paid an annual subscription as a member of one of the Service Dependants Trusts, you may be entitled to an immediate payment following the death. These funds are separate from other monies payable from Defence.

While financial signposting may be provided, it is strongly recommended that you seek independent financial advice to inform and support your decision-making process.

## Notifying others

There are many individuals, companies and financial organisations that you will need to notify of the death. You may wish to use the <u>Tell Us Once</u> <sup>6</sup> service; a service that allows you to report a death to several <u>government organisations</u> in one instance.

The Death Notification Service <sup>7</sup> is another service that allows you to notify private sector organisations such as banks, of a death. It is an independent service and is not linked to or a replacement for the Tell Us Once provision that only enables you to report a death to government organisations. These services can be used together.

When notifying others, you may find it helpful to keep a list of those you need to contact or use the checklist at the end of this book.

#### **GOV.UK** pages with further links

For Service personnel, Service families and Veterans, please visit <u>The Support Services</u> <sup>8</sup> website for further information on bereavement, including a section for those who are bereaved by suicide. <u>The Defence Families Hub</u> <sup>9</sup> also provides links to additional signposting.



- https://www.gov.uk/after-a-death/organisations-youneed-to-contact-and-tell-us-once
- <sup>7</sup> https://www.deathnotificationservice.co.uk/
- 8 https://www.gov.uk/guidance/what-to-do-when-a-veteran-dies
- 9 https://discovermybenefits.mod.gov.uk/families/welfare/ bereavement/



Arranging a funeral can be a difficult task. All Service personnel who have died whilst serving are entitled to a Service funeral at public expense. Alternatively, you may wish for a private funeral with the option of military representation.

The deceased may have left specific instructions in their Will. Should this not be the case the Executor, Personal Representative, Next of Kin or appointed Funeral Lead will need to make the decision on the type of service provided. Chaplains are available to provide advice and support in organising funeral arrangements for those of all faiths as well as those with no religious affiliations. Where appropriate, Chaplains may also be available to conduct or deliver the service.

If a Service funeral is chosen this will include various elements provided at public expense. Please speak with the Visiting Officer who will inform you of further details on the differences and entitlements between a Service funeral and a private funeral.

The funeral may be at any location in the UK or in the country where death occurred whilst serving overseas. For non-UK Service personnel, the same option applies but with the additional option of the funeral being held in their country of origin. The Visiting Officer will advise on the options and help you throughout this process.

Irrespective of whether it is a private or Service funeral, the person responsible for arranging the funeral will receive a Funeral Expense Grant to help cover costs. You may wish to speak to the Visiting Officer for further information. Following a Service funeral, there is an entitlement for the Service person to be memorialised at public expense. JCCC can provide advice and assistance on the marking of a grave, urn plot marker or entry into the crematorium Book of Remembrance. In addition, Citizens Advice and GOV.UK provide guidance that you may find helpful. Contact details are below:

JCCC Post Death Administration Team <sup>10</sup> Email: DBS-JCCCGroupMailbox@mod.gov.uk Tel: 01452 712 612 ext. 6323 or 6301

Citizens Advice Bureau 11

GOV.UK 12 Arrange the funeral.

#### Reservists

Levels of funeral entitlements and Visiting Officer support in the case of a Reservist death will be dependent on whether the death occurred whilst on duty or off duty. If you are unsure, please discuss entitlements with the Parent Unit.

<sup>10</sup> https://www.gov.uk/guidance/joint-casualty-and-compassionate-centre-jccc

<sup>11</sup> https://www.citizensadvice.org.uk/family/death-and-wills/

<sup>12</sup> https://www.gov.uk/after-a-death/arrange-the-funeral

## Entitlements and benefits

Benefits, pension and compensation rules are complex. The Case Manager and Visiting Officer can provide signposting and guidance around this. Further information can be found via the links below.

Armed Forces Pensions 13

Armed Forces Compensation Scheme 14

War Widows Pension Scheme 15

Armed Forces pensions will be managed by DBS Pensions. Pension Scheme Guides can be found via the links below containing further information on benefits.

Armed Forces Pension Scheme 2015 16

Armed Forces Pension Scheme 2005 17

Armed Forces Pension Scheme 1975 18

## Joint Casualty and Compassionate Centre (JCCC)

JCCC is responsible for Defence monies that are paid into the deceased's estate. Any monies due to the deceased's estate from Defence will be released to the Executor (if there is a Will) or to the Personal Representative (where there is no Will) by JCCC once legal formalities are completed. JCCC will make contact with the family after the funeral to provide further advice. Veterans Services may be able to assist the Executor or Personal Representative with the completion of Probate documentation if required.

The Forces Pension Society <sup>19</sup> is a not-for-profit company that provides a service for those bereaved either in Service or post Service. Those who wish to join as a member at cost, may then seek advice and guidance from them in order to make more informed choices about the Armed Forces Pension.

#### **Inheritance Tax Exemption**

The estate of a deceased Service person may qualify for an Inheritance Tax exemption if the cause of death meets the criteria detailed in section 154 of the Inheritance Tax Act 1984. <sup>20</sup> If the Service person died in service, JCCC <sup>21</sup> will assess eligibility and circumstances of the death, notifying the Next of Kin or executor accordingly.

- 13 https://www.gov.uk/guidance/pensions-andcompensation-for-veterans
- 14 https://www.gov.uk/guidance/armed-forcescompensation-scheme-afcs
- 15 https://www.gov.uk/war-widow-pension
- <sup>16</sup> https://www.gov.uk/government/publications/armedforces-pension-scheme-2015-and-early-departurepayments-scheme-2015-jsp-905-part-one
- 17 https://www.gov.uk/government/publications/jsp-764armed-forces-pension-scheme-2005-afps-05
- 18 https://www.gov.uk/government/publications/armedforces-pension-scheme-1975-regulations
- 19 https://forcespensionsociety.org/
- https://www.legislation.gov.uk/ukpga/1984/51/ section/154
- 21 https://www.gov.uk/guidance/joint-casualty-andcompassionate-centre-jccc#deceased-estatescasework

#### **Additional Insurance**

In keeping with the Armed Forces Covenant, Defence is committed to ensuring that Service personnel are not disadvantaged in their ability to access privately arranged personal accident and life insurance due to their employment. This approach is currently managed through insurance schemes contracted by Defence.

You may wish to check whether the deceased held any Life, Personal Accident and/or Critical Illness cover. Details may be found on their bank or pay statements.

## For Service Life Insurance (Covea Life) contact:

Email: sliteam@sli365.com

Tel: 0330 134 8452

#### For PAX Life Insurance contact:

Email: PAXenquiries@protection.aviva.com

Tel: 01246 267210

#### For PAL Insurance contact:

Email: info@palprotect.co.uk

Tel: 01423 297 292

## Department for Work and Pensions (DWP) Benefits

If eligible, the DWP may be able to issue a Bereavement Support Payment. This provides financial support for a fixed period after the death of a spouse, civil partner or a long term relationship that has been established for over a year and has clear evidence of cohabiting and shared expenses.

To claim, complete the form in your folder or complete the Bereavement Support Payment form BSP1 <sup>22</sup> online. You can also order the pack over the phone from your local Job Centre Plus. To receive full payment, you must claim within 3 months from the date of death. You may claim up to 21 months after the death, however payment may be less. Contact details: Bereavement Service Helpline: 0345 608 8601

<sup>22</sup> https://www.gov.uk/bereavement-support-payment/ how-to-claim



#### **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. The Visiting Officer or Case Manager will be able to provide further guidance.

## Armed Forces Bereavement Scholarship Scheme (AFBSS)

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 on the <u>Armed Forces Bereavement Scholarship Scheme</u> <sup>24</sup> page.

#### **Schools and Colleges**

Several fee-paying schools and colleges may 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 on this.

#### **Overseas Nursery Authority (ONA)**

If you already receive ONA, this may continue to be paid up until the end of the term following the death, provided the child continues to attend the same nursery school.

#### Wraparound Childcare (WAC)

If your child is already registered for WAC, this may continue to be claimed for a short period following the date the death occurred. The Visiting Officer will be able to provide further information.

#### **Charities**

Several Service charities, many of which can be found on the Confederation of Service Charities (COBSEO) <sup>25</sup> website and other external charities can offer educational grants. They may also offer advice and guidance on additional sources to be explored if a grant is not possible.

<sup>23</sup> https://www.gov.uk/guidance/pensionsand-compensation-for-veterans#childrenspensionsallowances

<sup>24</sup> https://www.gov.uk/guidance/apply-for-the-armedforces-bereavement-scholarship-scheme

<sup>25</sup> https://www.cobseo.org.uk/about-us/

## Support available

Each of the services below offer assistance to the bereaved whether they be immediate family members or wider family, friends or colleagues.

Royal Navy Family People Support 26

Tel: 02392 728777

Freephone: 0800 145 6088

Army Welfare Service 27

Email: RC-AWS-IAT-0Mailbox@mod.gov.uk

Tel: 01904 882053

RAF Health and Wellbeing Support 28

<u>Veterans Services</u> <sup>32</sup> (VS) provides support to bereaved families, close relatives and Veterans. This support can be accessed at any time beyond initial contact, through the following contact details:

#### **General details**

Email: veterans-uk@mod.gov.uk Freephone (UK only): 0808 1914 2 18 Telephone (overseas): +44 1253 866 043

HIVE information centres also provide information and support to the Service community to include Service personnel, families, Defence civilians and Veterans. Service specific details can be found at the links below.

Royal Navy Forum (mod.uk) 29

<u>HIVE Information Centres</u> <u>| The British Army (mod.uk)</u> <sup>30</sup>

HIVE Finder | Royal Air Force (mod.uk) 31

<sup>&</sup>lt;sup>26</sup> https://www.royalnavy.mod.uk/families-and-veterans

<sup>27</sup> https://www.army.mod.uk/support-and-training/ welfare/army-welfare-service/

<sup>28</sup> https://www.raf.mod.uk/community-support/healthwellbeing/

<sup>&</sup>lt;sup>29</sup> https://forum.royalnavy.mod.uk/

<sup>30</sup> https://www.army.mod.uk/people/health-wellbeingwelfare-support/hive/

<sup>31</sup> https://www.raf.mod.uk/community-support/servingfamilies/hive-finder/

<sup>32</sup> https://www.gov.uk/government/groups/veteranswelfare-service



#### The War Widows' Association of Great Britain 33

works to improve the conditions of war widows/ers and immediate family. Despite the name, the War Widows' Association is not limited to supporting widows/ers of those killed in war. The Association supports those whose family members' death was caused by or hastened by their service.

Email: chair@warwidows.org.uk

Tel: 0845 2412 189

The single Service Widows' Associations aim to support those who have experienced bereavement of a Service person by providing advice and guidance, support and friendship. Details listed below:

Royal Navy, Royal Marines Widows' Association 34

Email: contact@rnrmwidows.org

Tel: 07462 376850

Army Widows' Association 35

Email: info@armywidows.org.uk

Tel: 0300 666 0136

Royal Air Force Widows' Association 36

Email: chair@rafwidows.org.uk

Tel: 0800 456 1150

- 33 https://warwidows.org.uk/
- 34 https://rnrmwidows.org/
- 35 https://www.armywidows.org.uk/
- 36 https://www.rafbf.org/raf-widows

Cruse <sup>37</sup> provides support across England, Wales and Northern Ireland. The charity offers advice and information for those bereaved, this can be face-to-face, via telephone, email or website. For children and young people there is a freephone national helpline, local services, and a website; hopeagain.org.uk.

Email: helpline@cruse.org.uk

Cruse National Helpline: 0808 808 1677

Cruse Resources:

Bereavement in the military 38

Support for Military children who are grieving.39

A Guide for Schools 40

Bereavement guides 41

The Support After Suicide Partnership brings together Suicide Bereavement organisations and people with lived experience, to offer timely and appropriate support. Their Help is at Hand leaflet provides information and direction to support those bereaved by suicide. The following resources provide relevant information depending on where you live.

Support After Suicide - England 42

Support After Suicide - Scotland 43

Support After Suicide - Northern Ireland 44

Support After Suicide - Wales 45

- 37 https://www.cruse.org.uk/
- 38 https://www.cruse.org.uk/organisations/grief-inthe-%20military/
- 39 https://www.cruse.org.uk/organisations/grief-in-the-military/support-for-military-children-who-are-grieving/
- 40 https://www.cruse.org.uk/organisations/schools/
- 41 https://www.cruse.org.uk/organisations/grief-booklets/
- 42 https://supportaftersuicide.org.uk/resource/help-isat-hand/
- 43 https://supportaftersuicide.org.uk/resource/after-asuicide-scotland/
- 44 https://supportaftersuicide.org.uk/resource/help-is-at-hand-northern-ireland/
- 45 https://supportaftersuicide.org.uk/resource/help-isat-hand-wales/

<u>Childhood Bereavement Network</u> <sup>46</sup> 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 <sup>47</sup> offer relief from the effects of bereavement to young people who have experienced the death of a parent who served with the Armed Forces through supporting with access to health and wellbeing support, providing development opportunities for children.

Email: hello@scottyslittlesoldiers.co.uk

Tel: 08000 928 571

#### **Families Federations**

The single Services Families Federations provide signposting services and information for Defence families in support of the Chain of Command.

Navy Families Federation 48 Email: contactus@nff.org.uk

Tel: 02392 654374

Army Families Federation 49 Email: contact@aff.org.uk

Tel: 01264 554004

RAF Families Federation 50 Email: enquiries@raf-ff.org.uk

Tel: 01780 781650

<sup>46</sup> https://childhoodbereavementnetwork.org.uk/

<sup>47</sup> https://www.scottyslittlesoldiers.co.uk/

<sup>48</sup> https://nff.org.uk/

<sup>49</sup> https://aff.org.uk/

<sup>50</sup> https://www.raf-ff.org.uk/

## Service Charities and Benevolent Funds

SSAFA <sup>51</sup> the Armed Forces Charity offers welfare, health and support for Service personnel, veterans, and their families.

Family Support Groups <sup>52</sup> – SSAFA provides two Bereavement Support Groups for military families who have experienced loss: the Bereaved Families Support Group and the Military Families Affected by Suicide. These groups offer peer support, a safe space to grieve, and opportunities for respite.

Tel: 0800 260 6780

<u>The Royal British Legion</u> <sup>53</sup> (RBL) provides welfare, comradeship, and representation for the Armed Forces Community.

Email: supportgroups@ssafa.org.uk

Tel: 0808 802 8080

Email: info@britishlegion.org.uk

The Royal Navy & Royal Marines Charity 54 (RNRMC) supports sailors, marines and their families for life. The charity aims to raise and deliver resources to provide support to the RNRM community. The RNRMC is a fundraising and grant making charity. Email: theteam@rnrmc.org.uk

Tel: 023 9387 1520

ABF The Soldiers Charity 55 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.

Email: info@soldierscharity.org

Tel: 020 7901 8900

The RAF Benevolent Fund <sup>56</sup> provides support to the Royal Air Force Family for life. The charity provides a range of support services including but not limited to financial support, advice and welfare. Email: mail@rafbf.org.uk

Tel: 0800 169 2942

<sup>&</sup>lt;sup>51</sup> https://www.ssafa.org.uk/

<sup>52</sup> https://www.ssafa.org.uk/get-help/military-families/ bereavement-support-groups/

<sup>53</sup> https://www.britishlegion.org.uk/

<sup>54</sup> https://www.rnrmc.org.uk/

<sup>55</sup> https://armybenevolentfund.org/

<sup>56</sup> https://www.rafbf.org/

## Checklist

Initial actions (in first 7 days)

Please find below a checklist that may come in useful to aid the process of prioritisation at this difficult time. This list may feel overwhelming and if you find it is too difficult to complete immediately, please discuss with the Visiting Officer. We acknowledge that individual circumstances will differ, and the actions listed below may not relate to all.

☐ Locate and obtain a copy of the deceased's Will if one was completed

	Identify any rental, hire purchase, or loan agreements and notify the relevant organisations
	Notify utility companies if the deceased was a signatory Inform HMRC 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; the Visiting Officer will let you know if you need to prepare a statement for these
Ne	ext Steps
	Inform insurance companies (house, car, health, life) 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 If living in privately owned or rented accommodation, inform the Council Tax Department of single adult occupancy
	If co-habiting, complete the Bereavement Register either online or using the paper form in your folder to cease mail addressed to the deceased
	Arrange for the redirection of any post if necessary
	Return driving licence to DVLA (assistance may be provided by the Services) Return passport to the relevant office (assistance may be provided by the Services) Cancel any subscriptions or memberships Make a new Will if applicable Close down any social media accounts of the deceased
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