



# Funeral Expenses Payment for an adult

## Other ways to communicate with us

If you need braille, British Sign Language, a hearing loop, translations, large print, Easy Read, audio or something else, please contact us on **0800 731 0469**.

If you use Relay UK dial 18001 followed by our telephone number.

If you live in Wales and want these notes in Welsh call **0800 731 0453**.

Calls to 0800 numbers are free from personal mobiles and landlines.

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**Treating people fairly**

We are committed to the Equality Act 2010 and treating people fairly.  
To find out more about this law, search ‘Equality Act’ on [www.gov.uk](http://www.gov.uk)

# Can I get help?

These notes are about Social Fund Funeral Expenses for an adult.

By adult we mean someone aged 20 or over, or someone aged 16 to 19 who is not in:

- full-time education
- non-advanced education, or
- training

For all other circumstances please use the form Social Fund Funeral Expenses Payment for a child.

You can claim a Funeral Expenses Payment if:

- you live in England or Wales
- you were the partner of the person who died
- you were a close relative or close friend of the person who died and it is reasonable for you to accept responsibility for the funeral costs, because you were in close regular contact with the person who has died

For the purposes of claiming a funeral payment we treat someone as your partner if you:

- lived with them and they were your husband, wife or civil partner or lived with them as if you were a married couple
- lived with them as if you were a married couple immediately before you or they went to live in a care home
- were a married couple or civil partners and living in the same care home
- were living together as if you were a married couple in the same care home before your partner died

By close relative we mean:

- parent, father-in-law, mother-in-law or step-parent
- son, son-in-law, step-son or step-son-in-law
- daughter, daughter-in-law, step-daughter or step-daughter-in-law
- brother or brother-in-law
- sister or sister-in-law

If there is another close relative of the person who has died who is not getting a qualifying benefit, we may need to consider their situation.

You cannot get a payment as a close relative or close friend of the person who has died if:

- the person who has died had a partner when they died
- there is a parent, son or daughter of the person who has died who is not getting a qualifying benefit and whose relationship with the person who has died had not broken down. Unless that person is, at the date of death
  - under 18
  - a qualifying young person for the purpose of child benefit
  - aged 18 or over and in full-time education
  - receiving asylum support from the National Asylum Support Service (NASS)

- a fully maintained member of a religious order
- in prison or hospital immediately following a period where a qualifying benefit was awarded to that person or their partner
- is a person resident in a care establishment, whose expenses are met in whole or part by the Local Authority or Local Government
- usually living outside the United Kingdom

## The help you can get

Most people use a funeral director to arrange a funeral. But you can arrange the funeral yourself. If you arrange the funeral yourself, you will need to provide evidence of the money you have spent.

If you use a funeral director, please tell them that you will be claiming a Funeral Expenses Payment.

A Funeral Expenses Payment can usually only meet certain costs and you will be responsible for any difference between the amount of the Funeral Expenses Payment and the final cost of the funeral. For example, if there is a choice of burial grounds or crematorium in the local area, Social Fund rules usually only allow us to pay for the least expensive option. If you pick a more expensive funeral we may not be able to meet the full cost and you may be responsible for the difference.

The Funeral Expenses Payment may cover:

- the cost of reopening a grave and burial costs, or
- the cost of opening a new grave and burial costs, including any exclusive right of burial fee – this includes a reclaimed grave. (An exclusive right to burial is for a specified number of years. This period is decided by the local authority or the owner of the land where the burial takes place), or
- in the case of a cremation
  - the cost of the cremation
  - the cost of removing a pacemaker or other medical device which must be removed before the cremation
- obtaining any medical reference, report or other documentation required in connection with the disposal of the body of the deceased whether it be by burial, cremation or otherwise
- the cost of any documents needed to release the money, savings and property of the person who has died
- when it is necessary to move the body over 50 miles within the UK to the funeral director's premises or place of rest, the reasonable cost of that part of the journey which is over 50 miles
- when the journey to the funeral is necessarily over 50 miles, the cost of transporting the coffin, bearers and one additional vehicle for that part of the journey which is over 50 miles.
- subject to certain restrictions, the necessary cost of a return journey for you to either
  - arrange the funeral, or
  - go to the funeral

- up to £1,000 for any other funeral expenses. This amount includes all other costs in connection with the funeral. This might include the coffin, cars and the funeral director's fees

If you have used a funeral director and have paid for something that is not covered in the funeral director's bill, such as flowers, we may be able to pay for this. We can only pay for this if the funeral director's charges for the funeral are less than £1,000.

## Prepaid funeral plans

We need to know if the person who has died had:

- a prepaid funeral plan. A prepaid funeral plan is any arrangement made before death to cover some or all of the costs of a funeral
- a funeral bond
- any other prepaid arrangement like these

We cannot help with any items and services listed above which are already fully covered by a prepaid plan. But we may be able to pay for:

- the cost of any items listed above that are not covered by the plan
- the part-cost of any items listed above that are only partly covered by the plan
- up to £120 for any other funeral expenses

So that we can make a decision about your claim, we need to know what the plan provides. Please send us:

- a copy of the original plan
- any documents you have received from the plan provider showing the items and services that the plan provides for this funeral

If a prepaid funeral plan was not paid in full before the person died, we will need to know how much has been repaid or will be repaid by the plan provider. Please send us:

- a copy of the original plan
- any documents you have received from the plan provider showing the amount to be repaid.

## About any money you may be able to use for the funeral

When we work out how much help you can get we will also look at any money that is available to help to pay for the funeral. We will take this money into account when we work out how much we can pay you. This includes, for example:

- money from the estate of the person who has died
- money in a bank, building society or Post Office® account of the person who has died. You may be able to ask the bank or building society to pay the funeral bill if there is enough money in the account

- money from insurance policies after the person has died
- money from an occupational pension scheme after the person has died
- money from a burial club or something like this
- any savings or cash of the person who has died

We will not take into account any arrears of benefit or any lump sum Bereavement Payment. We will also not take into account any contributions from charities, friends or relatives towards the cost of the funeral. This is in recognition that the total cost of a funeral may be greater than the value of the Funeral Expenses Payment.

## About any money you have already paid to the funeral director

You need to tell us if you have paid part of the funeral director's bill. Tell us how much you have paid, who paid, where the money came from and when it was paid.

## How we will pay you

If we can pay you a Funeral Expenses Payment, and you have used a funeral director but their bill has not been paid, we will usually pay directly into the funeral director's bank account.

Send us the funeral director's method of payment form if you have been given one.

If the funeral director's bill has already been paid in full, or you have not used a funeral director, we will pay you, normally directly into an account.

## Paying back a Funeral Expenses Payment

A Funeral Expenses Payment will have to be paid back from the estate of the person who has died, if this is possible. The law says that funeral expenses must be paid before anything else is paid from the estate, even if that means that other bills cannot be paid and have to be written off.

By estate we mean:

- any assets such as property, land, stocks and shares, savings and any other money or cash belonging to, or owed to, the person who has died
- any money that comes into the estate after the person dies

We will write to you or to the person who is looking after the financial affairs of the person who has died. We will ask if the person who has died left any estate from which the Funeral Expenses Payment can be repaid.

This is because money is not always available to pay for the funeral, but may become available later. For example, money may be released later or you may find an insurance policy you did not know about.

We do not count the home occupied by the partner of the person who has died, or personal possessions left to relatives.

## Help and advice

If you want to talk to someone about Funeral Expenses Payments get in touch with Jobcentre Plus. You can talk to someone at your nearest jobcentre, or at home if you would prefer it.

You can also get more information from [\*\*www.gov.uk\*\*](https://www.gov.uk)

If you live in Scotland you may be able to claim Funeral Support Payment. Go go to for more information.

Keep these notes in a safe place. They do not need to be returned with the form.