

What to do after a death

in England or Wales

jobcentreplus

Part of the Department for Work and Pensions



Introduction

When someone close to you dies, there are many decisions and arrangements you'll have to make, often at a time of personal distress.

This leaflet gives you help and guidance about what to do when someone dies. For example, it tells you how to:

- get a medical certificate which shows the cause of death
- register the death
- arrange the funeral, and
- decide what to do with the person's property and belongings.

It also tells you about the financial help you may be able to get and lists organisations who can give you support and comfort.

This leaflet tells you about what to do after a death in England or Wales. Some of the information is different for deaths in Scotland. Go to the website www.scotland.gov.uk or visit a Jobcentre in Scotland to see a leaflet about this produced by the Scottish Government.

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What to do first

If someone dies in hospital

If someone dies in hospital, the hospital staff will contact the person named by that person as their 'next of kin'.

The hospital will keep the body in the mortuary until the executor or someone acting on their behalf arranges for it to be taken away. Most funeral directors have a chapel of rest where the body will be held until the funeral.

If someone dies elsewhere

If you expected the person's death

If you expected the person's death, you should contact the doctor who cared for them during their illness. If the doctor can confirm the cause of death, they will give you:

- a medical certificate that shows the cause of death (this is free of charge and will be in an envelope addressed to the registrar), and
- a formal notice that says that the doctor has signed the medical certificate (this tells you how to get the death registered).

If you did not expect the person's death

If the person's death is sudden or unexpected or you discover a body, you should contact the person's:

An 'executor' is the person named in a will who should take charge of doing everything the will asks

- family doctor (if you know who it is), or
- nearest relative.

You must also contact the police. They can help you find the people listed above, if necessary.

If the cause of death is not clear

If the cause of death is not clear, the doctor or other people who helped to look after the person must report it to the coroner. The coroner may decide that there needs to be a post-mortem and an inquest.

Coroners

The coroner is a lawyer or doctor responsible for investigating a death when:

- the cause is sudden and unknown
- it was violent, unnatural or happened under suspicious circumstances, or
- it happened in prison or in police custody.

In these cases, the coroner may be the only person who can confirm the cause of death. The doctor will write on the formal notice that they have referred the death to the coroner.

If you want advice or information about a death which you have reported to the coroner, contact the coroner's office. You can get the address from the police station, your local library or the hospital where the person died.

Post-mortems

A post-mortem is a medical examination of the body, which can find out more about the cause of death. It should not delay when you can have the funeral.

The coroner may arrange for a post-mortem. If you're a relative of the person who has died, they do not need your permission to do this, but you are entitled to have a doctor represent you at the post-mortem. If this is the case, the coroner will tell you when and where the post-mortem will be.

If the person dies in hospital, you may ask the coroner to arrange for the post-mortem to be carried out by a pathologist other than one employed at or connected to the hospital the person died in.

The coroner will usually pay to remove the person's body from where they died to the mortuary for the post-mortem. The coroner must ask your permission (if you are the person's next of kin) if any organs or tissue need to be kept once the post-mortem has been carried out.

The coroner will choose a funeral director to take the person's body from where they died to the hospital mortuary. You can then choose your own funeral director to carry out the funeral once the coroner has finished the post-mortem.

If the post-mortem shows that a person has died due to natural causes, the coroner may issue a notice known as 'Pink Form B' (form 100B). This form shows the cause of death so that the death can be registered.

If the body is going to be cremated, the coroner will give you the certificate for cremation which allows you to arrange for the body to be cremated (see page 24).

Inquests

An inquest is a fact finding inquiry into the medical cause and circumstances of a death. It is held in public, sometimes with a jury. It is up to the coroner to decide how to organise the inquiry in a way which is best for the public and the relatives of the person who died.

The coroner will hold an inquest if:

- the death was of unknown cause, violent or not natural
- the death was caused by a disease in the workplace, or
- the person died in prison.

Coroners hold inquests in these circumstances even if the person died outside England or Wales, if the body is returned here. If someone's body has been destroyed by fire or is lying in a place from which it cannot be recovered, a coroner can hold an inquest by order of the Secretary of State.

If an inquest is held, the coroner must tell the following people (if their name and address is known to the coroner):

- the husband, wife or civil partner of the person who died
- the nearest relative (if this is not the person's husband, wife or civil partner), and
- the person's personal representative or executor (if they are not any of the above).

You can go to an inquest and ask the witnesses questions, but only about the medical cause and circumstances of the person's death, if you are:

- a parent, child, husband, wife or partner, or personal representative of the person who died
- a beneficiary under the insurance of the person who died
- the insurer who issued the policy;
- a person whose act or omission may have caused or contributed to the death
- a person appointed by the trade union of the person who died if they may have died from an industrial injury or disease
- a person appointed by an enforcing authority or government department, or
- the chief police officer.

The coroner may decide it is right to allow other people not listed here to ask questions.

It is not necessary to be legally represented at an inquest. The inquest is not a trial so there is no prosecution or defence. Witnesses are not expected to present legal arguments and an inquest cannot blame anyone for the death. The coroner ensures that the process is impartial and he or she ensures that the process is thorough, and is expected to assist families and ensure that their questions are answered.

If the inquest takes some time, ask the coroner to give you an 'interim certificate of the fact of death' or a letter confirming the person's death. You can use this certificate or letter for benefits and National Insurance purposes. Financial institutions should usually accept this certificate as evidence of the death. The coroner may give you an 'order for burial' or a 'certificate for cremation' so that you can arrange the funeral, as long as the body is not needed for further examination.

The coroner will also send a 'certificate after inquest' to the registrar, which will give the cause of death. This means that the registrar can register the death.

Go online at www.direct.gov.uk to see more information about the inquest system and what the coroner is responsible for.

Summary of forms and certificates

Some of the forms and certificates you may be given by doctors and coroners are listed below. The list explains when and where you get each form.

When someone has died	You will usually get the following	You will get this from the following
In all cases	Formal notice	Doctor
The death is not referred to a coroner	Medical certificate	Doctor
A baby is stillborn	Medical certificate of stillbirth	Doctor or midwife
The death is referred to a coroner, but there is no inquest	Notification by the coroner (pink form 100A or 100B)	Coroner (the coroner usually sends this direct to the registrar, but you may be asked to take it to the registrar yourself)
There is an inquest and the body is to be buried	Order for burial (form 101)	Coroner
There is a post-mortem or an inquest and the body is to be cremated	Coroner's certificate for cremation	Coroner
The body is to be moved out of England or Wales	Removal notice (form 104)	Coroner

If the organs and/or body are to be donated

It is sometimes possible to use organs and body tissues from someone who has died, which can help others to live.

Whether or not organs can be transplanted depends on how and where the person died. The donation of internal organs (such as the liver, kidneys, heart or lungs) may be possible if the person died in hospital while on a ventilator, but not if they died at home or elsewhere. Wherever they died, it may be possible to donate corneas, heart valves and skin and bone.

If the cause of death is suspicious, sudden or unexpected and has been referred to the coroner, the coroner must agree to the removal of the organ, since the removal could affect some important evidence. Decisions can usually be made very quickly.

If the person who died carried a donor card or was listed on the NHS Organ Donor Register and it is possible to transplant an organ, the appropriate qualifying person (see page 13) will be contacted to ask whether or not they agree to donation.

Where the person who died did not indicate their consent (or refusal) to donate their organs and, in the case of an adult, a nominated representative has not been appointed, someone close to them can give consent to the removal, storage and use of organs and tissues for transplantation.

The Human Tissue Act 2004 sets out the order in which those close to the deceased person should be contacted for the purposes of obtaining consent for the use of organs or body tissues. In order of priority this is:

- Partner
- Parent or child
- Brother or sister
- Grandparent or grandchild
- Niece or nephew
- Stepfather or stepmother
- Half brother or half sister
- Friend of long standing

If you have not already been asked about organ and/or tissue donation and want to find out whether or not it is possible, speak to staff at the hospital and visit the UK Transplant website at www.uktransplant.org.uk

Partner

We will treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

Donating a body for medical education, training or research

People who donate their bodies make a vital contribution to training by medical schools. Those who wish to donate their body must have made their wishes known in writing before they died, and let their next of kin know.

The Human Tissue Authority regulates this area, and if you need to know more about how to donate a body, visit www.hta.gov.uk

If you want to move a body out of England or Wales

If you want to move the body out of England or Wales (for example, so that you can have the funeral abroad), you must get the coroner's permission. You need to get this at least 4 days before you want the body to be moved. Sometimes, the coroner may be able to give their permission sooner.

After the coroner has finished their inquiries, they will give you a 'removal notice'.

This procedure applies in all cases where the body is to be moved out of England or Wales, not just when you report a death to the coroner.

How to register a death

The death must be registered with the registrar of births and deaths. You can find the address in the phone book.

If the death has not been referred to the coroner, you should tell the registrar about it as soon as possible. The death must be registered within 5 days (unless the registrar says this period may be extended).

If the death has been referred to the coroner, it can't be registered until the registrar has received the coroner's permission to do so (see page 10).

You can give any registrar in England and Wales the information to register a death. You will need to go to the registrar's office, to tell them formally about the person's death.

Check when the registrar will be there and if only you need to go along. It may be that someone else needs to give the registrar some information to register the death.

If the death took place in a different area from the registrar you choose, they will send these details to the registrar who covers that area to register the death. This may cause a delay in arranging the funeral.

If the person died on a ship or plane, check which country you need to register their death in. Usually, this is the country that the ship or plane is registered in.

What happens at the registrar's office

When you go to the registrar you should take:

- the medical certificate which shows the cause of death
- the person's medical card, if possible, and
- the person's birth and marriage or civil partnership certificates, if these are available.

You should tell the registrar:

- the date and place the person died
- the person's usual address (their only or main home)
- the person's first names and surname (and maiden name, if this applies)
- the person's date and place of birth (the town and county if they were born in the UK, and the country if they were born abroad)
- the person's occupation and the name and occupation of their husband, wife or civil partner
- if the person was getting a pension or benefit from the Government, and

- the date of birth of their surviving husband, wife or civil partner (if the person was married or in a civil partnership).

The registrar who registers the death will give you the following.

- A certificate for burial or cremation (known as the 'green form'), unless the coroner has given you an order for burial (form 101), or a certificate for cremation. These give permission for the body to be buried or to apply for the body to be cremated. You should take this to the funeral director so that the funeral can be held.
- A certificate of registration of death (form BD8). This is for benefit claim purposes only. You should read the information on the back of the certificate. If any of it applies, fill in the certificate and contact Jobcentre Plus or The Pension Service.
- Leaflets about bereavement benefits and income tax for surviving husbands, wives or civil partners, where appropriate.

If you register the death away from the area where the death took place, the registrar will send this information to you.

The death certificate

The death certificate is a certified copy of what is written in the death register. The registrar can let you have a death certificate if you want one, but you will have to pay a fee.

You may need a death certificate for the will (see page 39), and for any pension claims, insurance policies, savings bank certificates and premium bonds.

You may want to ask for more than one copy of the death certificate straight away, as the price increases if you need one later on. The registrar may not be able to give you all the copies straight away and may ask you to call back or ask you to pay an amount towards postage so that they can send them to you.

Registering the death of a stillborn baby

If a baby is stillborn (born dead after the 24th week of pregnancy) you will be given a medical certificate of stillbirth signed by the midwife or doctor, which you should give to the registrar. If there wasn't a doctor or midwife there, and no doctor or midwife has examined the body, you must sign a form (form 35) which the registrar will give you.

The registrar will give you a certificate for burial or cremation and a certificate of registration of stillbirth.

You can ask to have a first name for a stillborn baby when you register the death. The registrar will write the baby's name on these certificates if the name is recorded in the register. It is also possible to get certified copies of what is written in the death register.

Maternity benefits

If your baby was stillborn after 24 weeks of pregnancy, you may still be entitled to Statutory Maternity Pay or Maternity Allowance. There is a leaflet from Jobcentre Plus which gives you more information about this.

You can give any registrar in England or Wales the information to register a stillbirth. The procedure to register a stillbirth is similar to the procedure for registering a death (see page 15).

To find out more about arranging a funeral for a stillborn baby, see page 23.

Summary of forms and certificates

Below is a list of some of the forms and certificates the registrar will give you when you register a death. The list explains when and where you get each form.

When you register a death	You will usually get the following
If no coroner has issued a certificate for cremation or a burial order	Certificate for burial or cremation (the green form)
If Jobcentre Plus or The Pension Service needs to know about the death	Certificate of registration of death (form BD8)
If you need evidence of the death to get probate, pensions claims, insurance policies, savings certificates or premium bonds	Death certificate
If a baby is stillborn	Registration of stillbirth
If a baby is stillborn and you want a burial or cremation	Certificate for burial or cremation (the white form)

Arranging the funeral

Do not make final funeral arrangements until you are sure that you do not have to report the death to the coroner, as this may affect the date when the funeral can be held.

Find out if there is a will, as this may give details of what the person wanted for their funeral arrangements (see page 39).

If you arrange for a funeral, you are responsible for paying the bill, so first check where the money will come from and if there will be enough to cover all the costs.

There are some laws about what to do after someone has died. Their death needs to be registered and the body needs to be properly taken care of, by either burial or cremation.

If you need to arrange a burial or funeral service in line with a particular religion, you can get advice from a minister of that religion or the religious organisation that the person who died belonged to.

Arranging the funeral without a funeral director

Many people choose to use a professional funeral director to organise a funeral. They do this partly because it is easier, at what is generally a stressful time.

It is possible for you to organise a funeral without the help of a funeral director, but you should contact the cemeteries and crematorium department of your local council for advice.

Choosing a funeral director

Friends, family, clergy or your doctor may be able to suggest a local company with a good reputation. If not, most local firms are listed in the Yellow Pages. Remember, their charges can vary considerably. You may want to contact or visit more than one firm.

Most funeral directors choose to join one of the 2 trade associations below. Funeral directors do not have to be in a trade association, so you may want to check this before choosing one.

National Association of Funeral Directors

Phone: 0845 230 1343

Website: www.nafd.org.uk

National Society of Allied & Independent Funeral Directors

Phone: 0845 230 6777

Website: www.saif.org.uk

Both organisations have codes of practice. Funeral directors who are members have to provide you with a price list when you ask, and they will not increase any costs they give you without your permission.

The funeral director will need the certificate for burial or cremation (the green form) or an order for burial, or a certificate for cremation which gives permission for a burial or to apply for a cremation (see page 20).

Funeral for a stillborn baby

The hospital may offer to arrange a burial or cremation, free of charge, for a stillborn baby, whether they were born in hospital or at home. You should discuss the funeral arrangements with the hospital staff or midwife.

If you accept the offer the baby will be cremated or buried after a simple ceremony, or you can arrange the funeral yourself.

Deciding about cremation or burial

Check the will to see if the person who has died has given any instructions for their funeral. It is generally up to the executor or next of kin to decide whether to have a cremation or burial. The executor does not have to follow the instructions about the funeral left in the will.

The funeral director will help you to decide where the body should stay until the funeral, and when and where the funeral should take place.

If there is going to be a service or ceremony, you should contact the appropriate person for the religion or belief of the person who has died. If you are not sure, the funeral director should be able to help you.

Cremation

No one can be cremated until the cause of death is definitely known. The crematorium (or funeral director) usually requires:

- an application form signed by the next of kin or executor, **and**
- 2 cremation certificates (the first signed by the treating doctor and another signed by a doctor not involved with the treatment of the person who has died), **or**
- a cremation form signed by the coroner.

You have to pay for the cremation certificates signed by the 2 doctors. If the death is referred to the coroner, you do not need these 2 certificates. Instead, the coroner will give you a certificate for cremation which is free.

A 'medical referee' is appointed by the Secretary of State to authorise all cremations in a crematorium.

If the crematorium is satisfied that the cause of death has been confirmed, and that all the forms have been completed correctly, the 'medical referee' will authorise cremation by signing a form. The medical referee has the power to refuse the cremation and make further enquiries, but must give a reason for doing so.

If the person died outside England or Wales, see page 27.

It is important to make it clear to the funeral director or crematorium staff what you want to be done with the ashes. If this is not clear, they will need to contact you to discuss what they should do.

You can scatter someone's ashes in a garden of remembrance or their favourite place, bury them in a churchyard or cemetery, or keep them.

In the case of babies and very young children, there may be no ashes after a cremation. At some crematoriums you can arrange to have a memorial plaque which you may have to pay for.

Burial

Before someone can be buried, you must have a death certificate signed by a doctor and a certificate for burial from the registrar of births and deaths (see page 20).

You should find out if the person has already arranged a grave space in a churchyard or cemetery, by checking their will and looking through their papers.

There will be a 'deed of grant' which shows a grave space has been paid for in a cemetery. Most cemeteries are open to all faiths, so you can have most types of service or ceremony. These cemeteries are owned by local authorities or private companies, and their fees vary. Some cemeteries and churchyards no longer have any space for new graves.

If you want the burial to be in a churchyard, you can find out from the priest or minister if there is space and who has the right to be buried there.

If the person died outside England or Wales

Registering someone's death

If the person died in Scotland or Northern Ireland, you should register their death in that country.

If the person died abroad, or on a ship or plane, you should register their death in line with the laws of that country (or the country in which the ship or plane is registered), and get a death certificate.

If the person who died was a British national, you may also register the death with the British Consul in the country concerned. If the death took place on a British-registered ship or plane, the death will be registered with the relevant authorities in the UK (Registrar General for Shipping and Seamen, or the Civil Aviation Authority).

You will be able to get the death certificate from the British Consul who registered the death or, for deaths on ships and planes, from the General Register Office.

Phone: **0845 603 7788**

Website: **www.ips.gov.uk/gro**

If the person died outside of England or Wales in the circumstances listed on pages 5 and 6, or there is not full information about their death and their body is brought to England or Wales, you must report their death to a coroner in the same way as if they had died in England or Wales.

Funerals abroad

You can arrange a burial or cremation abroad. The British Consul in that country can register the death. This avoids the costs of bringing the body back to England or Wales.

Bringing a body back to England or Wales

You may be able to bring the body back to England or Wales. Most funeral directors should be able to give you advice on how to go about this and what it is likely to cost.

You will need the death certificate from the place the person died, or formal permission from the coroner or relevant authority in the country where the person died, to bring the body back to England or Wales.

Arranging a funeral in England or Wales

To arrange a funeral in England or Wales you will need:

- an approved translation of a foreign death certificate, or a death certificate issued in Scotland or Northern Ireland (these must show the cause of death), and
- a certificate of 'no liability to register' from the registrar in the area in England or Wales where the burial or cremation is going to take place. You do not need this certificate if a coroner has issued a certificate for cremation or an order for burial.

Arranging a cremation

If a person died abroad and you have brought their body back to England or Wales to arrange a cremation, you will need a cremation order from the local coroner. You can get their details from any local funeral director.

In England or Wales, if you have either of the above forms you will not need the 2 forms signed by doctors (see page 24). For deaths in Scotland, Northern Ireland, the Channel Islands and the Isle of Man, there are forms which are the same as these forms in England and Wales which you can use for a cremation.

If the person died from natural causes, the local coroner will issue an order to produce the application for cremation and original documents (which must clearly show the cause of death) from the country where the person died.

The local coroner may need approved translations of documents if they are in a foreign language. When you send these, write 'Cremation Urgent' on the envelope.

If the person did not die from natural causes, the coroner will start an inquest into their death. In these cases the coroner will issue a form for cremation when they open the inquest.

Paying for the funeral

Funerals can be expensive. So remember to check where the money for the funeral will come from before making any arrangements. Otherwise, you may have to pay the bill yourself.

First check whether the person who has died had made any plans to pay for the funeral. The sections below set out some possibilities.

If no one is able or willing to arrange and pay for the funeral, the local council, or in some cases, the health authority, may pay for the funeral, but only where the funeral has not already been arranged (see page 38).

If someone has arranged to pay for their own funeral

There may be money available to pay for the funeral from money the person has left behind (assets) or through schemes and pensions that they paid into during their life.

After someone dies, their bank account is 'frozen', unless it is a joint account. You may be able to use part of their savings to pay for the funeral. The bank will ask you to provide certain documents, which usually include the death certificate.

You should check the person's papers for a certificate from the Cremation Society, their life-insurance policy or a funeral plan which has already been paid for. You should also look for letters from their past employers with details about any occupational pension scheme or personal pension. These might cover the cost of the funeral, and also provide other financial support for their surviving husband, wife or civil partner.

If the person was living in hospital or a residential care home, the hospital or home will hand over the person's belongings (up to a figure fixed by the relevant local authority) to the nearest relative, or to the person who has written permission from whoever is dealing with the will (see page 39).

Employer's pension schemes or personal pensions

Some employers provide pension schemes through work (occupational pension schemes) that pay a lump sum to help with funeral costs and sometimes pension benefits for a person's surviving husband, wife or civil partner. You should check to see if the person who died has ever belonged to this sort of scheme. They may have made their own arrangements if they were self-employed, or if their employer did not have an employer's pension scheme.

If the person was receiving a pension from a previous job, you should find out who is paying it. It might be the employer's pension scheme or an insurance company. You should tell the representative from that pension scheme about the person's death, and if the person has a surviving husband, wife or civil partner, dependent child or other dependant, because they may be able to get a pension. If they already receive a pension, they may be able to get more money.

You should find out if there was pension due to be paid when the person retired from a previous employer. If there is a pension, you should check who is responsible for paying it, for example the employer or an insurance company.

If you have difficulty, you can get help from the Pension Tracing Service.

Phone: **0845 600 2537**

Textphone: **0845 300 0169** (For people who find it hard to speak or hear clearly)

These lines are open Monday to Friday from 9am to 5pm.

Website: **www.thepensionservice.gov.uk**

Other pensions and payments

There may be pensions or lump sums payable from a trade union, professional body or other association, or from a provident club which pays benefit when a member dies.

If the person was getting a benefit before they died, there may be some of that benefit still due. When you tell the Department for Work and Pensions about the person's death, ask them to send you a form which you can use to claim any money owed (see page 45).

If you are the executor, you will be paid this money. If there is no executor but you are paying for the funeral, you can claim up to the cost of the funeral costs.

Life insurance policies

The person who died may have taken out a life insurance policy which pays a lump sum if someone dies before a certain age. The lump sum is usually paid after probate but the insurance company may pay out some money when they have proof that the person has died.

The Cremation Society

If the person who died was a member of the Cremation Society, you may be able to pay reduced cremation fees, or the Cremation Society may pay something towards the cost of the cremation.

Funeral Payments from the Social Fund

If you or your partner are on a low income and have to arrange a funeral, you may get some help with the costs.

This is a one-off, tax-free payment to help cover the necessary costs of a funeral.

The Social Fund can help to pay for a simple, respectful, low-cost funeral. This includes:

- the necessary costs of burial or cremation fees
- a new burial plot (if a burial is chosen)
- certain other expenses, and
- up to £700 for any other funeral expenses like funeral director's fees, a coffin or flowers.

You must claim within 3 months of the date of the funeral.

You or your partner must get one of the following benefits.

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit
- Working Tax Credit which includes a disability or severe disability element

- Child Tax Credit at a rate higher than the family element
- Housing Benefit
- Council Tax Benefit

It must also be reasonable for you or your partner to pay for the funeral.

We may need to consider the circumstances of other relatives of the person who has died.

Normally the person needs to have been living in the UK when they died and the funeral usually needs to be held in the UK.

If you get a Funeral Payment, you will have to pay this back from any estate of the person who died. Their estate includes money, property and other things that they owned. (Any home that is still lived in by a surviving partner or personal things left to relatives do not form part of the estate.)

To find out more about getting a Funeral Payment, contact Jobcentre Plus by visiting www.jobcentreplus.gov.uk or you can find our address and numbers in your local phone book.

When a war pensioner dies

If the person who died was a war pensioner, you may be able to get help with the cost of a simple funeral if they:

- died from the condition that they were receiving a war pension for
- died in hospital while having treatment for that condition
- were getting war pensioner's Constant Attendance Allowance at the time of their death, or
- were getting a War Disablement Pension assessed at 80% or more and Unemployability Supplement at the time of their death.

You will not have to pay any of the money back from the estate of the person who died.

You must claim within 3 months of the funeral.

To claim you need to contact the Service Personnel and Veterans Agency immediately after the funeral.

Phone: **0800 169 2277**

Textphone: **0800 169 3458**

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

Website: **www.veterans-uk.info**

Other help

The hospital may arrange the funeral of someone who dies in hospital if they cannot trace the person's relatives, or their relatives can't afford to pay for the funeral. They may make a claim on the person's estate to pay for the funeral.

Where the person has not died in hospital and there is no-one who can take responsibility for the funeral, the local council has a duty to bury or cremate someone if no other arrangements have been made. If they have a reason to think that the person who died did not want to be cremated, they will not arrange a cremation. They may make a claim on the person's estate to pay for the funeral. Ask your council for more information.

Dealing with someone's estate and belongings

The will

Before you start dealing with someone's property, you need to find out whether or not they left a valid will. If you can't find a will, or can find only a copy, someone else may have it (such as a bank, a solicitor, or the executor) to keep it safe, and you should talk to them about it.

A will does not necessarily look like a legal document, so you should not destroy any written instructions left by the person who has died, because these may be their will.

A will says what should happen to someone's estate when they die. If the person died leaving a valid will, their estate must be dealt with as set out in the will. A will has to be drawn up in line with strict rules and you may need to get legal advice to check whether the document you have is valid.

If there is no will (or the will is not valid), the person is said to have died 'intestate'. As a result, the estate must be dealt with in line with rules on intestacy, which set out who will inherit the estate and in what share. A summary of the intestacy rules is set out on page 49.

Estate

A person's 'estate' is their money, property and belongings when they died. It may not include jointly-owned property.

Jointly-owned property

Two or more people may own the home together as 'beneficial joint tenants' or 'tenants in common'.

- **Beneficial joint tenants** own the land jointly, so that on the death of the first to die the land passes to the survivor(s) under the right of survivorship. The house does not form part of the estate of the first to die.
- **Tenants in common** each own a share in the land, and when one of them dies their share is included in their estate. It passes either according to their will, or (if there is no will) follows the intestacy rules.

The nature of the joint ownership should be settled when a property is acquired and recorded. If you are not sure how the home is owned, you should get legal advice.

Getting permission to deal with the estate

If the person who died left a will, they will usually have asked an executor to deal with their estate.

If the person did not name an executor or did not leave a will, the court will appoint an administrator to deal with the estate. The administrator will usually be someone who is a beneficiary of the will, or who is entitled to inherit under the intestacy rules.

Executors and administrators are also known as personal representatives.

If you are entitled to deal with someone's estate, you may have to apply for permission from the Probate Registry to manage and distribute it.

This permission is called 'a grant of representation' (or probate for short). You can apply for a grant of representation yourself or through a solicitor. There are 3 types of grant issued by the Probate Registry. The grant issued will depend on the circumstances of the case.

Type of grant	Given to
Grant of 'probate'	One or more of the executors named in the will
Grant of 'letters of administration (with will annexed)'	An administrator, who is appointed by a court when the executors named in the will are not available, not willing or not suitable to manage the estate, or if the will does not name executors
Grant of 'letters of administration'	Administrators when there is no valid will

You may be able to deal with someone's estate without having to apply for a grant of representation. You should contact the organisations holding the property, money and belongings of the person who died, to find out if they need to see a grant before they release any assets to you.

For more information on how to get a grant of representation and about inheritance tax, contact the Probate and Inheritance Tax helpline.

Phone: **0845 30 20 900** (Monday to Friday 9am to 5pm)

Website: www.hmrc.gov.uk

You can also get information from the Probate Service website at www.theprobateservice.gov.uk or you can go along to any Probate Registry.

What does the executor or administrator need to do?

As an executor or administrator, you will have certain duties and responsibilities when dealing with the person's estate. You must:

- find out how much their estate is worth
- take all reasonable steps to collect any money the person is owed
- pay any inheritance tax that might be due

- pay for the funeral
- pay any debts the person owed from the assets in their estate, and
- distribute the remainder of the estate to the beneficiaries.

Gathering details of someone's assets and liabilities

You should look carefully through the person's personal papers to find details of all their assets (such as bank accounts, building society accounts, insurance policies, share certificates, savings certificates, premium bonds and so on) and liabilities (such as money they owe for electricity, gas, water, phone bills and so on, and personal debt such as credit agreements and credit-card accounts).

You may be able to get back part of any money the person paid up front for items such as a television licence, road tax, household insurance, council tax and so on. You should also find out which credit organisations the person owed money to.

Make sure you pay any debts

You should pay any debts, including funeral expenses, out of the person's estate. If there is no estate to pay for the funeral, see page 35.

You, as the executor or administrator, are responsible for paying the debts of the estate. If you do not know some or all of the organisations the person had credit with (the people they owe money to), you should advertise for any creditors to come forward and make a claim against the estate. This advert is called a 'Deceased estates notice' and you should publish it in 'The London Gazette'. If the estate contains land, you should also advertise in a newspaper in the area where the land is situated.

The London Gazette is published each working day. You will have to pay for the advert out of the estate. There is a separate edition of the same newspaper for Scotland. Visit www.gazettes-online.co.uk for more information about how to publish in The London Gazette.

You need to give creditors 2 months to make a claim. If you do not advertise, you may have to pay any claims creditors make after the person's estate has been shared out.

You should tell the creditors that you are the executor or administrator. This may also mean telling organisations such as water, gas, electricity and telephone suppliers, hire-purchase or rental companies.

One example of a claim that may come up is if Jobcentre Plus find they have paid too much Income Support to someone who has died and ask for the overpayment back. If the person who died owes any National Insurance at the date of their death, this must also be paid out of the estate. If this is not paid, it may affect the benefit the surviving husband, wife or civil partner gets.

You may have to sell some or all of the assets in the estate to pay off the debts of the person who died. However, do not rush into either selling assets or distributing the estate. Where appropriate, seek professional legal advice.

Claiming any benefit someone is owed

The executor or administrator can claim any state benefits someone is owed even after they have died. There may be money due if the person was getting or had recently claimed a benefit.

To claim any benefit owed you should show Jobcentre Plus form BD8 from the registrar (see page 17) and ask them for a form to apply for the benefit.

Sometimes, benefit can be paid without having to claim. Ask Jobcentre Plus for more information, as soon as you can, if:

- the person who died was waiting for the outcome of an appeal against a decision about their benefit, or

- you think they may have been eligible for a benefit but did not claim it. You may be able to act on their behalf and any benefit they are owed may be payable to the estate.

Things to return

You should return the following items, with a note to explain what has happened and the date the person died.

- Any forms or cheques issued as part of a benefit claim. You should send these to the Jobcentre which issued them. This also applies to Child Benefit payments which include payment for a child who has died. Jobcentre Plus should not make payments after someone has died. It may be useful to keep a record of any benefits before you send anything back.
- The person's passport. You should send this to the Identity and Passport Service for them to cancel. Before posting it, please cut off the top right-hand corner of the passport. The Passport Office will give you advice on where to send the passport.

Phone: 0300 222 0000

Website: www.passport.gov.uk

- The person's driving licence. You should send this to:
The Driver and Vehicle Licensing Agency
Longview Road
Swansea
SA6 7JL.
- The registration documents for the person's car, to record who now owns the car.
- Membership cards of any clubs, associations or trade union.
- Library books and tickets.
- National Insurance papers. You should send these to the relevant HM Revenue & Customs office.
- Any NHS equipment such as wheelchairs, hearing aids or artificial limbs.
- Disabled parking permit. You should return the disk to the local authority.

You will also need to contact the Bereavement Register to remove their name from mailing lists.

You should also cancel things like the person's home-help services, meals on wheels, gas, water or electricity.

People to tell

You should tell:

- any hospital the person was going to for their medical appointments
- their doctor
- HM Revenue & Customs (see page 63)
- Jobcentre Plus or The Pension Service (if the person was getting a benefit or State Pension)
- the person's employer and trade union (if they were working)
- the person's school or college (if they were in education)
- the person's car insurance company (if you are insured to drive the car under the person's name, you may not still be legally insured to drive the car)
- gas, electricity and telephone suppliers
- their local council (you may need to tell more than one department in the council, such as the housing, social services or council tax departments)
- the person's bank, building society or insurance company, and
- the Post Office so that they can redirect the person's post, if necessary.

Distributing the estate and dealing with claims on the estate

As executor or administrator, your role is to administer the estate.

Distributing someone's property

Once all the assets have been gathered in and the taxes and debts have been paid, then you, as the executor or administrator, must distribute what is left in the estate to the beneficiaries. If there is a will, you must follow the instructions set out in the will.

If there is no will, you must distribute the estate in line with the laws of intestacy. The summary below explains the intestacy rules.

Summary of the intestacy rules

Where a person dies leaving a husband, wife or civil partner, **and** children.

The husband, wife or civil partner will take:

- the 'personal chattels' such as household articles
- a statutory legacy of the first £125,000¹ of the estate free of tax, and
- a life interest in half the remaining estate (this may be turned into a capital sum).

The rest of the estate goes to the children. If any child is under 18, this share is held in trust until either the child reaches 18 or gets married under that age.

¹ From 1 February 2009, the statutory legacy amount in these circumstances will increase from £125,000 to £250,000.

'personal chattels'

These are personal belongings, including jewellery, furniture, pictures, books and cars (but not money, investments, property or business assets).

Where a person dies leaving a husband, wife or civil partner, **but not** children

The husband, wife or civil partner will take:

- the 'personal chattels' such as household articles
- a statutory legacy of the first £200,000² of the estate free of tax, and
- full ownership of half the remaining estate.

The other half of the estate goes to the parents (equally if both are alive), or if no parent is alive then divided between the 'whole blood' brothers or sisters.

² From 1 February 2009, the statutory legacy amount in these circumstances will increase from £200,000 to £450,000.

Where a person dies with **no** surviving husband, wife or civil partner

The estate is distributed to the person's blood relatives, in the following order:

- to the children, but if none
- to the parents, but if none
- to 'whole blood' brothers or sisters, but if none
- to 'half blood' brothers or sisters, but if none
- to the grandparents, but if none

'Whole blood' relatives share the same mother and father.

'Half blood' relatives have only one parent in common.

- to 'whole blood' aunts or uncles, but if none
- to 'half blood' aunts or uncles, but if none
- to the Crown.

The estate will be divided equally between each of those entitled.

To inherit, any relative listed above must survive the person who died, and be 18 (unless they marry before they reach 18). If they die before they reach 18 (or marry younger than 18), their share goes to any others in that group.

Other than parents and grandparents, if any relative listed above has already died but leaves children of their own, their share is divided equally amongst these children.

Who can make a claim on an estate?

Whether or not you are related to the person who died, you can apply to the court for a share of their estate if they were supporting you financially in any way just before their death. This will apply to unmarried partners (or partners where there is no civil partnership) in a case where there is no will.

If you qualify, you must apply within 6 months of the date when the grant of representation was issued. The court may let you apply later in special circumstances.

If you want to apply, you should get legal advice as soon as possible after the person dies. Do not leave it until after the 6 months.

What happens if the person who died has no relatives?

If there is no will, and the person who died leaves no surviving husband, wife or civil partner or blood relatives, the estate will go to the Crown. For more information, you should contact the Treasury Solicitors Department.

The Treasury Solicitor's Department (BV)
One Kemble Street
London WC2B 4TS

The effect of marriage, divorce and civil partnerships on a will

If someone makes a will and then gets married or forms a civil partnership, their will ceases to be valid. However, if they make a will knowing that they were going to be married or form a civil partnership **to a particular person** and the will reflects this intention, the will remains valid.

If someone in a relationship with person of the same sex made a will before 5 December 2005, and then later registered as a civil partnership in England or Wales, their will is still valid.

Generally if someone makes a will and then gets divorced or ends (dissolves) a civil partnership:

- any gift left to their former husband, wife or civil partner, and
- any appointment of their former husband, wife or civil partner as executor

does not take effect unless the will says otherwise.

If a child has died

Child Benefit is a benefit paid to people who are bringing up children. If a child has died, you must tell HM Revenue & Customs within 8 weeks of the child's death.

You will continue to receive Child Benefit for the child who has died for 8 weeks after their death. You can contact HM Revenue & Customs using the details below.

Phone: 0845 302 1444

Textphone: 0845 302 1474

Website: www.hmrc.gov.uk/childbenefit

Help and support for you

If someone in your family dies, it can cause money problems. This may only be for a short time, while you wait for their estate to be distributed, or you may need long-term help.

This section is about benefits and entitlements that might help you after someone dies.

If you are widowed or become a surviving civil partner, there are different kinds of benefits you can get. The benefit you get may depend on your age or the number of children you have living with you.

The type and amount of bereavement benefit you can get is based on your husband, wife or civil partner's National Insurance contributions.

If you can't get a full State Pension because your husband, wife or civil partner did not pay enough National Insurance contributions, and they died because of an accident at work or an industrial disease, The Pension Service will treat your case as if your husband, wife or civil partner had paid full National Insurance contributions.

If you marry someone else, form a civil partnership or live with someone as if they are your husband, wife or civil partner, you will not be able to continue getting bereavement benefits.

Bereavement benefits

The Bereavement Benefit Scheme was introduced on 9 April 2001, and applies to people widowed on or after this date. It also applies to people who became a surviving civil partner on or after 5 December 2005.

You may be able to get a Bereavement Payment and either:

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

To qualify for these bereavement benefits, your husband, wife or civil partner must have paid National Insurance contributions. The contributions you paid do not count for these benefits.

Bereavement Payment

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

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

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

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

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

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

Widowed Parent's Allowance

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

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

If the child is not living with you, but you are paying some of the costs of providing for the child, you may be able to get Widowed Parent's Allowance.

There are special rules when you and a child are living abroad or have recently returned to Great Britain. A Jobcentre Plus adviser can explain if you think this might apply to you.

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

You have to pay tax on Widowed Parent's Allowance and it is made up of a basic allowance and an additional pension if you qualify to receive it.

Bereavement Allowance

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

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

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

- you were divorced from them or your civil partnership had legally ended

- you were living with a new partner as if you were married or in a civil partnership with them, or
- while you were in prison or legal custody.

How to claim bereavement benefits

You do not make a claim for each benefit separately.

You will need the death certificate of your husband, wife or civil partner. If the death has been referred to the coroner and an inquest could take some time, ask the coroner to give you an 'interim certificate of the fact of death' or a letter confirming the person's death.

You must claim bereavement benefits within 3 months of your husband, wife or civil partner's death. However, you can claim for a Bereavement Payment up to 12 months after your husband, wife or civil partner dies.

Entitlements that may have changed

You may find your late husband, wife or civil partner's National Insurance contributions entitle you to new or increased benefits or entitlements.

If you think this may affect other benefits that you already get, you must contact Jobcentre Plus.

State Pension

If you and your late husband, wife or civil partner were getting the basic State Pension when they died, you may be able to use their National Insurance contributions to get an increased amount of basic State Pension.

If you were over State Pension age (currently 60 for a woman born on or before 5 April 1950, and 65 for a man) when your husband, wife or civil partner died, you may be able to get basic State Pension based on your own or their National Insurance contributions, or a combination of both, up to a certain limit (depending on your circumstances).

You may be able to get some or all of your late husband, wife or civil partner's additional State Pension – you may know this as State Earnings-Related Pension (SERPS) or State Second Pension.

If you were both over State Pension age, you can get additional State Pension straightaway. The amount you can get depends on the date your husband, wife or civil partner reached State Pension age and the date they died.

To find out more about your entitlement to State Pension, contact The Pension Service.

Phone: 0845 60 60 265

Textphone: 0845 60 60 285

Open Monday to Friday 8am to 8pm.

Website: www.thepensionservice.gov.uk

Employment and Support Allowance

If you are sick and have paid enough National Insurance contributions, you could get Employment and Support Allowance. Any bereavement benefit you get may affect the amount of Employment and Support Allowance you get, so ask Jobcentre Plus to explain this to you.

If you have not paid enough National Insurance contributions to get Employment and Support Allowance and your husband, wife or civil partner has died, you could get special credits to get Employment and Support Allowance.

To get special credits, you must be sick and must have stopped getting certain benefits for your husband, wife or civil partner who has died. You can't get special credits if your bereavement benefit stops because you:

- get married again
- form a new civil partnership, or
- start living with a new partner.

Payments for bereavement in special circumstances

Industrial injuries, accidents and diseases

If your husband, wife or civil partner was disabled as a result of an industrial accident or disease that happened before they died, and was not getting Industrial Injuries Disablement Benefit, you may be able to claim it now for a period before their death.

This includes if your husband, wife or civil partner died as a result of pneumoconiosis, byssinosis or one of certain other diseases which they got from work before 5 July 1948.

Do not put off making your claim or you may lose benefit.

Armed Forces Compensation Scheme

If your husband, wife or civil partner's death was as a result of their service in Her Majesty's Armed Forces, you may qualify for help under the Armed Forces Compensation Scheme.

The scheme provides benefits for illness, injury or death caused by serving in the armed forces on or after 6 April 2005. For a death caused by service, a taxable Survivor's Guaranteed Income Payment will be paid to the surviving partner. They would also get an extra bereavement grant for someone who died in their retirement.

If your husband, wife or civil partner died in service and was a member of the Armed Forces Pension Scheme 2005, you may receive a lump-sum payment.

To find out more, contact the Service Personnel and Veterans Agency.

Phone: [0800 169 2277](tel:08001692277)

Textphone: [0800 169 3458](tel:08001693458)

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

Website: www.veterans-uk.info

Help to bring up a baby or child

Maternity benefits

If you are pregnant, you may be entitled to Statutory Maternity Pay from your employer or Maternity Allowance from Jobcentre Plus. You may be able to get a Sure Start Maternity Grant from the Social Fund.

Child Benefit

If you are a parent you should already be receiving Child Benefit.

If, after someone dies, you become responsible for bringing up their child, you should also be able to get Child Benefit. You should claim Child Benefit as soon as possible after you know you are going to become the child's legal guardian. For more information contact HM Revenue & Customs.

Guardian's Allowance

You may also be able to get Guardian's Allowance if, after someone dies, you become responsible for bringing up their child.

To get Guardian's Allowance, you must be entitled to Child Benefit for the child. Normally, for you to receive Guardian's Allowance both the child's parents must be dead.

HM Revenue & Customs

Phone: 0845 302 1444

Textphone: 0845 302 1474

Website: www.hmrc.gov.uk

But, you may be able to receive it if:

- one parent is dead and the other can't be traced or is serving a long prison sentence
- the child's parents were divorced or their civil partnership was legally ended, and the surviving parent was not awarded custody of the child, or
- the child's mother is dead and the father is not known.

You can claim for Child Benefit and Guardian's Allowance at the same time.

If you have already made a claim for Child Benefit, make your claim for Guardian's Allowance as soon after this as possible.

Help if you do not have enough to live on or are on a low income

If your husband, wife or civil partner dies, you may find that your income is reduced, and you may have difficulty making ends meet. You may become eligible for one or more types of support for people on low incomes.

Tax credits

Working Tax Credit is designed to help people who work but are on a low income. The amount you get depends on a number of things, such as your yearly income and the number of hours you work.

To qualify you need to work over 16 hours a week. You might be able to get extra help if you are:

- disabled
- over 50 and you have recently gone back to work after being on benefit, or
- working more than 30 hours a week.

You don't need to be responsible for children, but if you are you may also get help with some of your childcare costs.

You do not have to pay tax on Working Tax Credit.

Child Tax Credit is an allowance for people who are responsible for a child or young person. You can get it if you are responsible for a child who normally lives with you. You can only make one claim for each child.

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

You claim tax credits from HM Revenue & Customs.

Phone: **0845 300 3900**

Textphone: **0845 300 3909**

Open 8am to 8pm every day

Website: **www.hmrc.gov.uk**

Income Support

If you cannot work over 16 hours a week and do not have enough money to live on, you may get Income Support. You must:

- be under 60
- have less than £16,000 in savings, and
- work less than 16 hours a week.

You may have to talk to a job adviser to see if work is an option, before you can get Income Support. For more information contact Jobcentre Plus or visit our website at **www.jobcentreplus.gov.uk**

Jobseeker's Allowance

Jobseeker's Allowance is the main benefit for people who are out of work. If you are eligible, it is paid when you don't have a job and you are looking for work.

There are 2 types of Jobseeker's Allowance.

- The first is based on how much National Insurance you have paid in the last 2 tax years. We can pay you this for up to 182 days. It is called 'contribution-based Jobseeker's Allowance'.
- The other is based on your income and savings. This is called 'income-based Jobseeker's Allowance'.

For more information contact Jobcentre Plus or visit www.jobcentreplus.gov.uk

Pension Credit

If you are aged 60 or over, you may be able to get Pension Credit to top up a low income, even if you have a small amount of savings or investments.

You can apply for Pension Credit by contacting The Pension Service.

Phone: [0800 99 1234](tel:0800991234)

Textphone: [0800 169 0133](tel:08001690133)

Open Monday to Friday 8am to 8pm.

Website: www.thepensionservice.gov.uk

Housing Benefit

Housing Benefit is money to help pay some of your rent and some service charges. You may be able to get it if you are on a low income and do not have a lot of savings.

Whether you pay rent to a private landlord, a housing association, your local council or a hostel or guest house, you may still be able to get some Housing Benefit.

Housing Benefit does not pay for interest on your mortgage, fuel costs (gas and electricity) and some service charges (depending on your circumstances).

You are not likely to get Housing Benefit if you live with a member of your close family.

Council Tax Benefit

This is benefit that helps you pay your council tax. You may be able to claim it if you are on a low income and do not have a lot of savings.

Council tax is the way that you pay for the local services your council provides. How much you pay depends on the value of your home. Usually, the person (or people) who own or rent the home are responsible for paying council tax.

If you only want to claim Housing Benefit and Council Tax Benefit, you need to contact your local council. Their number will be in the phone book.

If you are also claiming other benefits, you may need to make your claim through Jobcentre Plus or The Pension Service.

Help with health costs

If you are over State Pension age or you are getting certain benefits (for example, Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, or tax credits), when your income is below a certain level you may be able to get help with health costs.

To find out more about help from the NHS, visit the website for the area where you live.

- England www.nhs.uk/healthcosts
- Wales www.nhsdirect.wales.nhs.uk/healthinformation
- Scotland www.scotland.gov.uk/publications

Call charges

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

As at September 2008, calls to 0845 numbers from BT land lines should cost no more than 4p a minute with a 7p call set-up charge. You may have to pay more if you use another phone company, a mobile phone, or if you call from abroad.

Calls to 0300 numbers from land lines and mobile phones are charged at your phone company's national rate.

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

Textphones

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

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure the leaflet is correct as of January 2009.

Some of the information may be oversimplified, or may become inaccurate over time, for example because of changes to the law.

**This leaflet is also available in Welsh.
Mae'r daflen hon hefyd ar gael yn Gymraeg.**

www.jobcentreplus.gov.uk

Jobcentre Plus is committed to applying the principles of equal opportunities in its programmes and services.

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We would like your views on this leaflet.

Please answer the questions below, tear off this slip and return it to the freepost address over the page. Your answers are completely confidential and will be used to improve the leaflet.

How helpful was this leaflet in answering your questions?

very quite not very not at all

How easy was it to find the information you required?

very quite not very not at all

Are there any pages of this leaflet you would improve in any way?
If so, which pages and how?

Do you think you will refer to this leaflet again in the future?

yes no

Do you have any other comments about this leaflet?

You do not have to fill in this part, but it helps us to understand more about our customers.

Are you: male female

What is your age? _____

What is your postcode? _____

This form should only be used to comment on the leaflet. Replies go to a company that provides us with reports about the forms they get, and we only use them to get a better idea of how to improve. The Department for Work and Pensions cannot answer individual questions regarding benefits or allowances asked on this form.

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