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Funeral Payment

1. Overview

You could get Funeral Payment if you're on a low income and need help to pay for a funeral you're arranging.

How much you get depends on your circumstances and if you're eligible (https://www.gov.uk/funeral-payments/eligibility).

Repayments

You must pay back the Funeral Payment if you receive money from the deceased's estate.

The estate includes any money or property they had but not a house or personal things left to a widow, widower or surviving civil partner.

2. What you'll get

How much you get depends on your circumstances.

Funeral Payment can help pay for:

- · burial fees and exclusive rights to burial in a particular plot
- · cremation fees, including the cost of the doctor's certificate
- up to £700 for funeral expenses, such as funeral director's fees, flowers or the coffin
- travel to arrange or go to the funeral
- the cost of moving the body within the UK, if it's being moved more than 50 miles
- · death certificates or other documents

Check the claim form (https://www.gov.uk/government/publications/funeral-payment-claim-form) for full details of what Funeral Payment covers.

If the deceased had a pre-paid funeral plan, you'll only get help for items not covered by the plan.

How much you get also depends on any other money available, for example from an insurance policy or the deceased person's estate.

How the money is paid

Funeral Payment is paid into your bank, building society or credit union account (https://www.gov.uk/how-to-have-your-benefits-paid) if you've already paid for the funeral.

The money will be paid directly to the organiser of the funeral (for example, the funeral director) if you haven't paid yet.

3. Eligibility

To get Funeral Payment you must:

- be arranging a funeral in the UK, the European Economic Area (<u>EEA</u>) (https://www.gov.uk/eu-eea) or Switzerland
- meet the rules on your relationship with the deceased
- get certain benefits or tax credits

You might be able to get other help to pay for the funeral (https://www.moneyadviceservice.org.uk/en/articles/help-paying-for-a-funeral) if you're not eligible for Funeral Payment.

If the funeral will take place in the EEA or Switzerland

Contact the Social Fund to check if you're eligible.

Social Fund

Telephone: 0345 603 6967 Textphone: 0345 608 8553 Welsh language: 0345 608 8756 Monday to Friday, 8am to 6pm Find out about call charges (https://www.gov.uk/call-charges)

Rules on your relationship with the deceased

You must be one of the following:

- the partner of the deceased when they died
- · a close relative or close friend of the deceased
- the parent of a baby stillborn after 24 weeks of pregnancy
- the parent or person responsible for a deceased child who was under 16 (or under 20 and in approved education or training (https://www.gov.uk/child-benefit-16-19))

Benefits and tax credits you must get

You (or your partner) must get one or more of the following:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit
- Housing Benefit
- the disability or severe disability element of Working Tax Credit
- Child Tax Credit
- Universal Credit

You can still claim Funeral Payment if you've applied for these benefits and you're waiting to hear about your claim.

If you were responsible for a deceased child but you're not their parent, the 'absent' parent must get one or more of these benefits.

If there's a close relative of the deceased who isn't getting one of these benefits, you might not be able to claim Funeral Payment.

4. Make a claim

You must apply within 3 months of the funeral, even if you're waiting for a decision on a qualifying benefit (https://www.gov.uk/funeral-payments/eligibility).

You can make a claim before the funeral if you've got an invoice from the funeral director. You can't make a claim if you've only been given an estimate.

If you get Universal Credit, you won't get a decision on your claim until after your next payment.

There's a different way to claim if you live in Northern Ireland (https://www.nidirect.gov.uk/articles/funeral-payments).

How to claim

Claim by phone by calling the Bereavement Service helpline.

Bereavement Service helpline

Telephone: 0345 606 0265 Welsh language: 0345 606 0275 Textphone: 0345 606 0285 Welsh language: 0345 606 0295 Monday to Friday, 8am to 6pm Find out about call charges (https://www.gov.uk/call-charges)

An adviser will also help you claim any other bereavement benefits you might be entitled to.

You can also claim by post. Download and fill in the claim form (https://www.gov.uk/government/publications/funeral-payment-claim-form), then send it to the address on the form.

Appeal a Funeral Payment decision

You can appeal to the Social Security and Child Support Tribunal (https://www.gov.uk/social-security-child-support-tribunal) if you disagree with a decision about Funeral Payment.