

Benefits:

Bereavement benefits

no. 13

This leaflet tells you about the financial support which may be available if your husband or wife dies. It includes information on how to claim and frequently asked questions.



States of Guernsey
Social Security

If, after reading this leaflet, you still have unanswered questions, please contact us on **222506**.

This leaflet should be read with Leaflet 50, which contains all the current benefit payments and contribution rates, available from **www.gov.gg/bereavementbenefits**.

This leaflet is for guidance and must not be treated as a complete and authoritative statement of the law.

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General

Bereavement benefits are payable to both men and women if your husband or wife dies. But, in order to qualify, your husband or wife must have met certain contribution conditions.

Different rules apply to people widowed on or after 1 January 2004, before that date only women could claim.

What can I claim?

If your husband or wife dies and they have satisfied the contribution conditions, you may be able to claim:

- A. Bereavement payment; and if you are under pension age, either
- B. Bereavement allowance; or
- C. Widowed parent's allowance

What are the contribution conditions?

There are two contribution conditions that must be met before you can get bereavement benefits. These are based on the contribution record or your late husband or wife.

1. Your husband or wife must have paid at least 156 contributions that count towards benefit at any time in their working life.
2. For bereavement benefits to be paid at the full rate, your husband or wife must have paid or had credited an average of

at least 50 contributions per year, between the age of 20 and their date of death (or pension age).

If the first condition is met but the yearly average for the second condition is less than 50, you may be entitled to a reduced rate.

But, if the yearly average is less than 10, no Bereavement Benefit will be payable unless contributions paid to another country can be used to increase the average.

Bereavement Payment

What is a bereavement payment?

A bereavement payment is a single lump sum paid if your husband or wife dies. It is based on the contribution record of the person who has died.

Who is eligible to claim a bereavement payment?

You can get a bereavement payment if your husband or wife satisfied the contribution conditions or their death was caused through an accident at work.

You can't get a bereavement payment if you:

- A. are divorced from your late husband or wife; or
- B. have married someone else; or
- C. are still married but, when your husband or wife died, you were living (cohabiting) with someone else

Bereavement Allowance

What is a bereavement allowance?

The bereavement allowance is a weekly allowance paid to people under pension age.

The allowance is payable for up to 52 weeks and is based on the contribution record of the person who has died.

Who is eligible to claim a bereavement allowance?

You can get a bereavement allowance if your husband or wife satisfied the contribution conditions or their death was caused through an accident at work.

You can't get a bereavement allowance if you:

- A. are divorced from your late husband or wife; or
- B. have married someone else; or
- C. are still married to your late husband or wife but, you are living (cohabiting) with a new partner

Widowed Parent's Allowance

What is a widowed parent's allowance?

The widowed parent's allowance is a weekly allowance paid if your husband or wife dies and you have a dependent child. It is based on the contribution record of the person who has died.

Who is eligible to claim a widowed parent's allowance?

Widowed parent's allowance is payable to people under pension age if you have a dependent child and you are receiving family allowance for them. Your husband or wife also needs to have satisfied the contribution conditions, unless their death was caused through an accident at work.

You can't get a widowed parent's allowance if you:

- A. are divorced from your late husband or wife; or
- B. have married someone else; or
- C. are still married to your late husband or wife but, you are living (cohabiting) with a new partner

What happens if my child leaves home or stops full-time education?

If you are receiving widowed parent's allowance and your child leaves home, stops full-time education or your family allowance ends, you should contact the Pensions & Allowances helpline on **222506** without delay.

Claiming

How do I claim?

You should make your claim within 3 months of your husband's or wife's date of death. If you don't claim within 3 months you may lose out on benefit.

- A. If you are under pension age** and your husband or wife died locally, a claim form will be sent to you in the post, if we have your current address.

If your husband or wife died while they were away from the Island or for some reason you don't receive the claim form within a few weeks, you should call the Pensions and Allowances helpline on **222506**.

- B. If you are over pension age** you don't need to make a claim for the bereavement payment. You (or someone on your behalf) should call the Pensions & Allowances helpline on **222506** to let us know that your husband or wife has died.

Your claim will then be worked out automatically and, if any benefit is due, we will write to you.

What information do I need to provide?

If you have the original birth certificate (or passport) it would be helpful if you could send them in with your claim form. But, if you or your late husband or wife were born or married in Guernsey or Alderney, we can get your birth or marriage certificates from the Greffe on your behalf. But this might delay your claim. Please give your parents details and where you were married on your claim form.

If either you or your late husband or wife were not born or married in Guernsey or Alderney, we will need to see your original certificates. We are unable to accept photocopies. Please contact the Pensions & Allowances helpline on **222506** if you are unable to provide them.

You don't need to send in a death certificate unless we ask you to.

How much will I get?

The amount of benefit payable depends on the contribution record of the person who has died. The rates of benefit are set out in Leaflet 50.

How will my benefit be paid?

Bereavement payment is a one off payment which will be paid into your bank account.

Bereavement allowance and widowed parent's allowance are payable from the first Monday following the death of your husband or wife. These are paid into your bank account weekly in advance. But, if you are living abroad you will be paid in arrears.

What if my husband or wife had worked in another country?

If your husband or wife has paid contributions in another country (which has a reciprocal agreement with Guernsey) these contributions may be used to help your claim. A list of current reciprocal agreements can be found on the website under www.gov.gg/bereavementbenefits.

You may also be entitled to a benefit from that country. In either case we will contact you to find out what you are entitled to or help you get in touch with the country concerned.

How are claims decided?

In law, the Administrator of Social Security is responsible for deciding claims. You will be told of the decision in writing. If you are not satisfied with the Administrator's decision, you may appeal to an independent Tribunal within 28 days. The Tribunal consists of an independent chairman and two other members.

Other information

What if I don't claim at the right time?

If your claim is received more than 3 months after the date your husband or wife died, it will be treated as a late claim.

This means that you may lose some of your entitlement.

What happens about my contribution record?

If you are working for an employer or are self-employed you will continue to pay contributions based on your earnings. If you are not working, your contribution liability will be based on your total income.

To find out more about your contribution liability please call the Contributions helpline on **222504**.

Can I work while getting bereavement benefits?

Yes, you can continue working while you receive bereavement benefits. Your earnings will not affect the amount of benefit you receive.

Can I claim other benefits at the same time?

Bereavement benefits can normally be paid at the same time as some other benefits, such as sickness benefit and unemployment benefit. But you can't get bereavement allowance and widowed parent's allowance at the same time.

When we decide your claim we will let you know if any other benefit is affected.

What if I change my address?

It is important that we always have your current address, so please let us know straight away if you move.

What if I change my bank account?

If you want your benefit paid into a different account you will need to write into us with the new details.

We cannot make any bank changes without your signature.

What happens if I leave the Island?

If you intend to go abroad for more than 3 months you should tell us without delay. This is because we need to update our records and we may need to change the way your benefit is paid.

What if I begin a new relationship?

You can't continue receiving bereavement allowance or widowed parent's allowance if you remarry or live (cohabit) with a new partner.

Please note, if you were a married woman on or before 31 December 2003 and, you remarry before you reach pension age, your pension entitlement may be affected.

It's important that you contact the Pensions & Allowances helpline on **222506** to discuss your claim and any changes in your circumstances.

What if I don't have enough money to live on?

If you are having difficulty managing on your income, you may be able to get help from income support.

Income support is a means-tested benefit. To find out more please call the income support helpline on **222508**.

Do I need to declare my benefits to Income Tax?

Bereavement allowance and widowed parent's allowance are treated as income for tax purposes. These should be declared on your annual income tax return. Bereavement payment is not taxable.

For further information

If you're unsure of the meaning of any particular point in this leaflet, please contact Social Security, or the Alderney States Office, where staff

will be pleased to help you, and from where copies of other leaflets may be obtained.

More information is also available on the States website here:

www.gov.gg/bereavementbenefits.

If you are a parent or carer of a child with a disability or a disabled adult and would like information about support, services and activities in Guernsey you may find this website useful: www.signpost.gg

If you are writing to Social Security, please quote your social insurance number, if known.

What to do if you have a complaint

If you're dissatisfied with any aspect of our services please let a member of staff know at the time so that we can try to resolve the issue immediately. If you wish to make a formal complaint to Social Security, please contact us for a complaints leaflet and return the completed complaints form to **Social Security, Edward T. Wheadon House, Le Truchot, St Peter Port, GY1 3WH**.

You can also request more information by email and return your complaint form to socialsecuritycomplaints@gov.gg or send your complaint or a compliment to us online at the States website, by visiting www.gov.gg/ccs and completing the electronic form.



How we collect and use information

Social Security processes personal information for social security purposes in order to carry out functions relating to the relevant social security and associated legislation that it administers. The information collected will depend on your business with us, but will be no more than is required for that purpose. We may get information about you from others for any of our purposes if the law allows us to do so. We may also share information with certain other organisations if the law allows us to. Any personal information you give to us will be processed in accordance with the Data Protection (Bailiwick of Guernsey) Law, 2001. If you wish to know more about the information we have about you, or about the way we use it, you can ask at the Office of the Committee *for* Employment & Social Security or by emailing **employmentandsocialsecurity@gov.gg**

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