

Practical tasks after your child dies

What you might need to sort
out and how to do it

This booklet has been written using the real experiences of bereaved parents.

CLIC Sargent would like to thank the parents who told us their stories and played a huge part in making this possible.

Other booklets that may be of help include:

- **When your child won't get better:**
Your child's care, emotions, relationships and practicalities at the end of their life
- **Living your life with a terminal diagnosis:**
A guide for young people
- **In our own words:**
Parents talk about life after their child has died of cancer

You can order these booklets for free at clicsargent.org.uk and find online information dealing with all aspects of end of life and grief, including videos from parents and carers talking about their own experiences.

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Contents

Introduction	4
Chapter 1 Who you need to inform immediately	5
Chapter 2 Who you should inform when you are ready	10
Chapter 3 Your child's digital legacy	12
Chapter 4 Dealing with your child's finances and debt	22
Chapter 5 Your child's housing, bills and tenancy	27
Chapter 6 Help with claiming funeral costs	30
Chapter 7 Helpful resources and organisations	37



Introduction

For some people, the activity that comes with sorting out affairs after their child's death can help to take their mind off their grief and sorrow for a little while. For others, it can seem an overwhelming task, or may just feel like a pointless exercise.

This booklet has been written with the help of other bereaved parents. It's designed to help you think about what's important to sort out, when, and how to make a start.

You should never be afraid to ask for help. Your CLIC Sargent Social Worker will do their best to support you emotionally and practically in whatever way they can. You can also contact one of the specialist organisations listed in the back of this booklet.

Chapter 1

Who you need to inform immediately

There are certain agencies that will need to know about your child's death very soon afterwards.

Registering the death

If you haven't done so already, registering the death is a legal process that you're required to do within five days of your child's death, or eight in Scotland. You'll need to make an appointment with the registrar that deals with births, deaths and marriages. It's best to visit the one in the area that your child died, as you should receive the paperwork sooner.

If you don't feel up to going yourself, you can ask a relative or someone present when your child died, to go on your behalf. You or they will need to take the medical certificate of death and details of your child's address and place of birth.

The registrar will give you two documents:

- A Certificate for Burial and Cremation or the 'green form', which you can give to your funeral director
- A Certificate of Registration of Death.

You'll be able to buy extra copies of the death certificate for a small charge. This price goes up if you want more copies at a later date so it's worth buying as many as you'll need at the registrar. They'll be useful for sorting out the practicalities and will save time waiting for the original to be returned each time it needs to be sent somewhere.

Government departments

There are various government departments that you will need to tell so that they can update their records. To save doing this multiple times, ask the registrar about using the Tell Us Once service (or Bereavement Service in Northern Ireland). This will give you the opportunity to report your child's death to several places in one go and stop the benefits your child was receiving.

A number of government departments and agencies will be informed on your behalf, for example: The Passport service, the DVLA, and most offices that were paying benefits to your child.

The service is available in most areas of England, Scotland and Wales via the Department for Work and Pensions (DWP). If it's available in your area, the registrar will give you a unique reference number to use the service online at [gov.uk](https://www.gov.uk), face-to-face or by phone. In Northern Ireland, you can contact the Bereavement Service on [0800 085 2463](tel:08000852463).

If this service isn't available where you live, you will need to contact the following agencies and departments individually:

HMRC	For tax, pension and benefits
	Call on 0300 200 3300
DVLA and insurance company	For cancelling driving licenses, tax and vehicle ownership
	Send a letter to DVLA, Swansea, SA99 1AB – your letter should include your relationship to your child, the date they died, their name, address and date of birth
The Passport Agency	For cancelling a British passport
	Call the advice line on 0300 222 0000
Local authority	For Electoral Register, housing benefit, council tax, buss pass, parking permits, library membership
	You can look up contact details for your council online or at your local library

You can find further instructions about how to do this at [gov.uk/after-a-death](https://www.gov.uk/after-a-death).

Benefits agencies

If your child was receiving benefits via their bank account, the payments may continue and cause problems when you have to pay them back later, so it's important to tell the benefits agency of your child's death.

The Department for Work and Pension (DWP) has a Bereavement Service. This will allow you to inform them that your child has died and manage any benefit payments. This doesn't include any received through HMRC or the local authority.

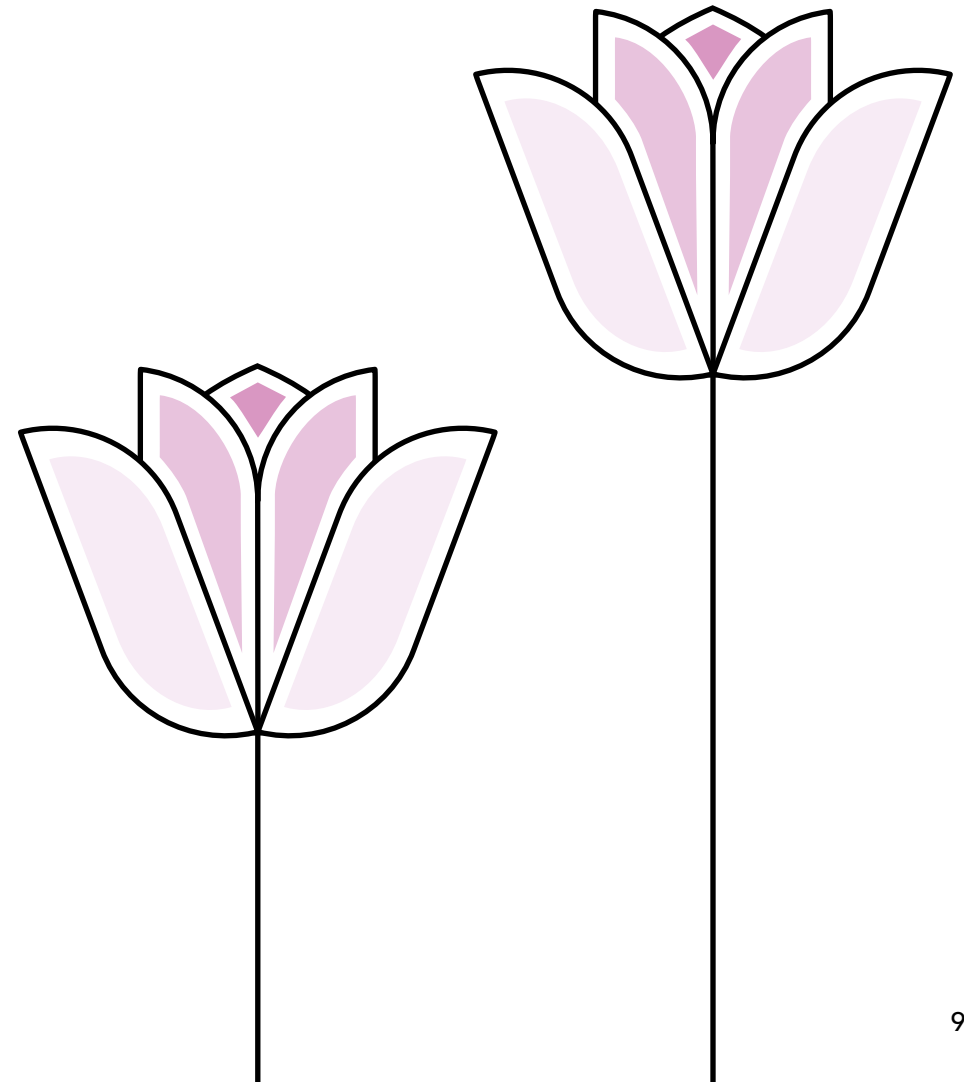
You can contact the Bereavement Service on **0345 606 0265** or text phone **0845 606 0285**.

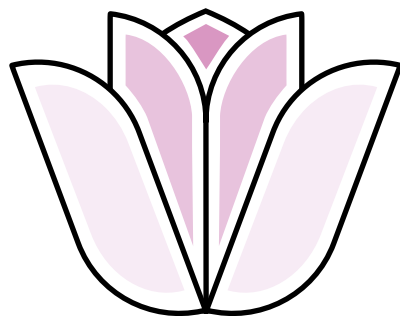
You don't have to use the Bereavement Service if you have already used Tell Us Once, but it can be helpful if you need to make a claim for bereavement benefits. They will check whether your child's partner or next of kin is entitled, and can take claims for bereavement benefits or a Funeral Expenses Payment (find more about this on page 30).

You'll also need to return any order books or cheques to the relevant office, local Jobcentre Plus or Jobs and Benefits Office (Northern Ireland).

A Welsh language service is available on **0345 606 0275** or text phone **0345 606 0295**.

In Northern Ireland, a similar service can be used to inform Social Security. Call **0800 085 2463**.





Chapter 2

Who you should inform when you are ready

Below is a list of people and organisations you might need to tell, aside from loved ones and friends. Try to prioritise any that involve fees or money so you don't end up having to sort out bills or payments further down the line.

- Child bank and saving accounts
- Club memberships and social groups
- Health professionals
- Mobile phone provider
- School, nursery or play groups
- Travel season tickets.

If your child was a teenager or young adult you may also want to think about:

- Banks, savings providers and credit cards
- Buildings and property insurance

- College, university or training provider
- Employer
- Gym membership or sports club season tickets
- Membership organisations such as political parties
- Mortgage provider or landlord, housing association or local authority
- Student Loans Company
- TV and internet providers
- Utility companies (electricity, gas and water).

Returning documents

If your child had a driving licence, passport or any National Insurance paperwork, these will have to be returned. You can ring the contact number of the relevant department to find out how. Some of these are listed on page 7.

Someone also needs to tell any clubs or organisations where your child was a member, and cancel any season tickets, library cards, and so on.

Stopping unwanted mail

You can redirect any post or stop junk mail being sent to your home or where your child lived. To do this you will need to register details of the death with the Bereavement Register on [0800 082 1230](tel:08000821230). You can also get in touch with:

- The Mailing Preference Service (MPS) on [0207 291 3310](tel:02072913310)
- Telephone Preference Service (TPS) on [0345 070 0707](tel:03450700707)
- Baby Mailing Preference Service (Baby MPS) on [020 7291 3310](tel:02072913310)
- The Deceased Preference Service on [0800 068 4433](tel:08000684433)

Chapter 3

Your child's digital legacy

If your child had their own smartphone, tablet or computer, they will have left behind a 'digital legacy' – in other words, information they've left online. Think apps, social media profiles, music, photos, blogs and gaming.

How do I know where to start?

Managing your child's digital legacy could mean closing their email account, getting pictures from their phone or memorialising their social media profile. It could be a big job, or pretty straightforward – it depends how old your child was and how much time they spent online. Some places to start could include your child's:

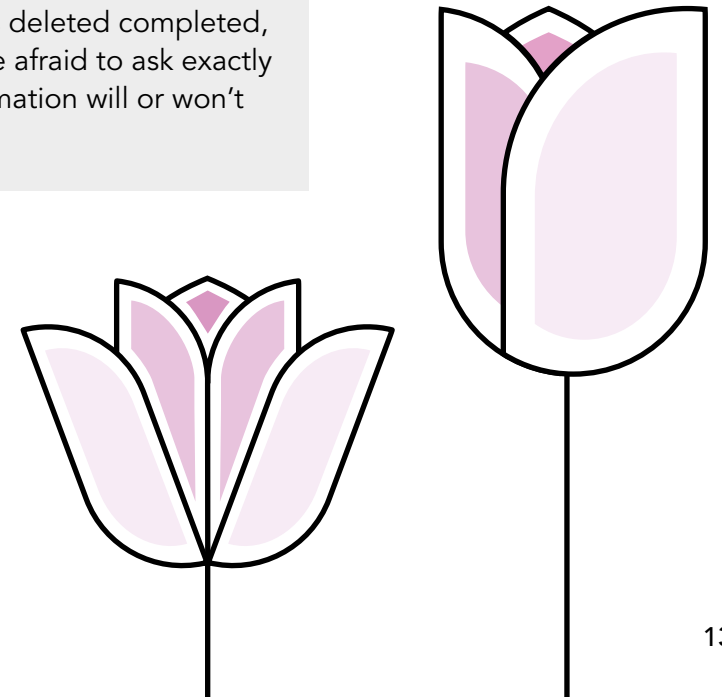
- email address
- social media accounts like Facebook, Instagram or Snapchat
- data stored on their smartphone, tablet or computer
- blog or YouTube channel.

Choosing what to do with all this may not be something you feel you can do straight away. If you decide to close or manage their online accounts, there are various steps to take and documents to provide.

When you're contacting companies to close or manage your child's account, you may need to have these things to hand:

- URL to your child's timeline, profile or account
- The username or handle of your child's account
- The email address associated with the account
- Your child's birth certificate or proof of your relationship
- Their death certificate, or a link to an obituary or relevant news articles
- Proof of authority that you are the lawful representative of your child, or his/her estate.

Remember, there can be a difference between an account that has been deactivated and one where all of the content and data is deleted completely, so don't be afraid to ask exactly what information will or won't be stored.

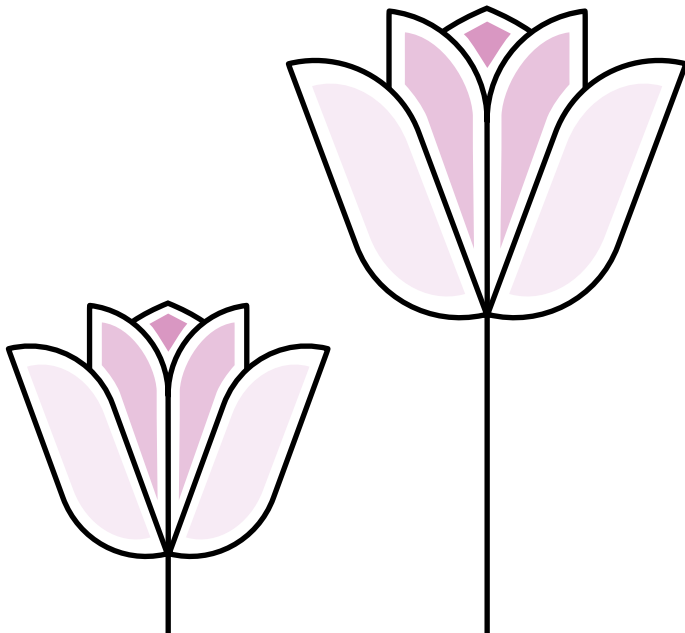


How do I get hold of my child's data from their online accounts?

Dealing with your child's digital legacy is much easier if they gave you their log in details and permission. For example, if your child was a keen vlogger and you can sign in to their YouTube you could easily continue their channel or download the videos they've already posted.

Your child may have given you access to their social media or email accounts before they died but if not, getting hold of their data can be problematic.

Most online platforms have a procedure for deactivating or deleting the account, and you can choose to memorialise some social media profiles, but they will only give you data in exceptional circumstances – with a court order, for example. This is because companies have a responsibility to protect your child's data, even after their death.



How do I access their smartphone, tablet or computer?

If your child had a smartphone, tablet or computer, there will be apps and data on it like music and photos that you may want to get hold of. This can be easily managed if you know the password or passcode. Once you're logged in, apps can usually be uninstalled simply and quickly by deleting them from the device, without needing to contact anyone. Or photos can be downloaded or saved elsewhere.

If the smartphone or tablet is locked, and you don't know the passcode, then there will be little you can do to get access to the content stored on it. The manufacturer may be able to help you unlock the phone, but not without restoring it to factory settings which means deleting whatever data is stored on it.

Sometimes though, photos and videos are automatically uploaded to a 'cloud' storage system when the phone is connected to wifi. If you have access to your child's computer, you may be able to retrieve anything stored to the cloud, if they are logged in.

Unfortunately, there are no simple answers because of data protection. If you're confused, the best bet is to contact the manufacturer directly and see what they can do to help.

What can I do about their social media accounts?

A social networking site or app allows you to connect with friends, colleagues or other users. Users can share photos, videos, other users' posts, articles and updates with their 'audience' – people who follow their account. For many, social media is an important way to communicate and can enable a strong digital identity.

You may well have a good idea of how important, or unimportant, social media was to your child. They may have talked about their followers or posted about their experience of cancer. If they were committed to sharing their story, you might want to consider posting an update to let people know the news, when you feel ready.

Some parents choose to keep their child's channel active so they can continue posting about issues that were important to them. You could also change the account's status to memorialised as a way of remembering them. This means that you can use your child's account to celebrate their life – where friends and family can share memories and photos.

If you'd prefer to delete or deactivate the account, each social media platform has its own policy in place. Some will remain active unless you notify them and others will automatically shut down after a certain length of time.

The majority of companies will not pass on passwords or usernames because of data protection laws. So unless you know your child's log-in details, you will need to contact each company separately.

Facebook

If you memorialise your child's Facebook, 'Remembering' will be shown next to your child's name on their profile, their posts remain visible and you can choose to allow friends to share memories to the timeline. Alternatively, you can choose to remove the account.

If your child appointed a 'legacy contact', this person already has permission to look after the memorialised account by posting on your child's profile, responding to friend requests, updating profile pictures or requesting the removal of the account. Otherwise, for memorialising or deleting your child's account, you will need to send a request by filling in a form called 'Special request for a medically incapacitated or deceased person's account'. This form should appear in the search results if you search for the full name online.

Facebook will need verification that you are an immediate family member or executor for account removals. They might ask for a scan or photo of your child's death certificate, or another form of proof that your child has died.

In rare cases, Facebook will consider requests for content from your child's account, such as photos and posts but you will need to have a court order. You can then fill out a 'Requesting Content From a Deceased Person's Account' form.

If you want to remove your child's account but would like to create a place for people on Facebook to share memories of your loved one, you could create a new private group.

Instagram

Instagram is an app for sharing photos and videos publicly, or privately to approved followers. You can choose to memorialise the account, which will mean that posts and pictures that your child has posted will remain visible.

You can do this by completing a 'Report a deceased person's account for memorialisation on Instagram' form. As with Facebook, you will need to provide proof of death which could be the certificate or an obituary.

If you choose to remove their account, you'll need to complete a 'Removal request for deceased person on Instagram' and provide verification that you're an immediate family member.

Twitter

You can request for a profile to be deactivated. You will need to fill out some information for the request and more details once instructed. Go to help.twitter.com/forms/privacy to get started.

LinkedIn

LinkedIn is a networking site focused on business and employment where members can create a free profile and connect with colleagues or potential recruiters. You can request removal of your child's profile by filling in a request form online.

Snapchat

If you can log in to their account you can delete it via the settings. It will first be deactivated for 30 days. While the account is deactivated, your child's friends will not be able to contact or interact with your child on Snapchat. After 30 days, the account will be permanently deleted and at this stage, you can delete the app off your child's mobile.

If you don't have the log in details, there is no clear policy for deactivating accounts on someone's behalf. However, there are some steps you can take to do this.

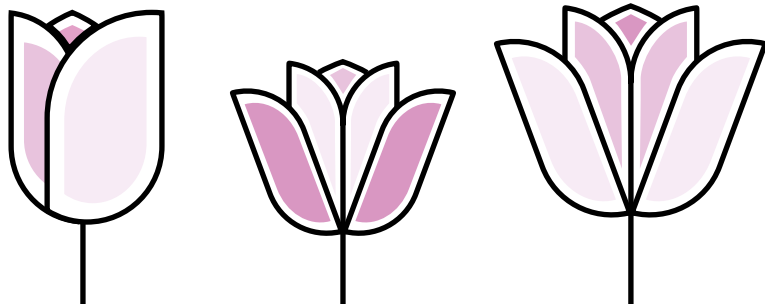
Go to spr.ly/help where you will need to do the following:

1. Select 'Report a safety concern'
2. Select 'Another Snapchatter's Story'
3. Click 'Yes' next to the 'Still need help' box
4. Fill in the form, attach a copy of your child's death certificate in the 'Attachment' section and write your request in the 'What information should we know?' box.

You can also make contact with @snapchatsupport on Twitter where they will respond to you with a direct message.

YouTube and Google

YouTube is part of Google. This means closing a Google account will also remove your child's YouTube account. You can do this via an online form called 'Submit a request regarding a deceased user's account'. Again, if you search for the name, the form should appear in your results.



Pinterest

Pinterest will deactivate an account on your behalf as long as you provide certain information. You will need to email care@pinterest.com with:

1. Your full name
2. The full name and email address on your child's account
3. A link to their Pinterest account (eg pinterest.com/USERNAME). If you don't know this, try searching for it on <https://pinterest.com/all/>
4. Documentation of their death (eg death certificate, obituary, news article)
5. Your relationship to the person with documentation to verify it, like your child's birth certificate.

How do I close their email account?

Most email providers will allow you to close somebody else's account. However, they have a responsibility to honour the privacy of their users, even in the event of their death, so will not give out log in details. Some state that if there is a 'compelling need' to access the account or if you have legal permission then you can request access or the release of content – this is something you'll need to check with the provider directly.

Most email providers have online guidance, forms or contact details which should allow you to request the deletion of your child's account. Or you can visit clicsargent.org.uk for links to this information.

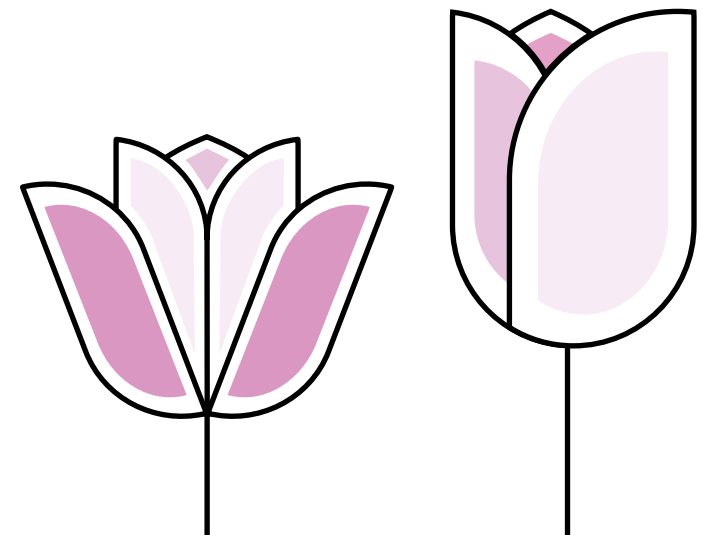
What about online bank accounts?

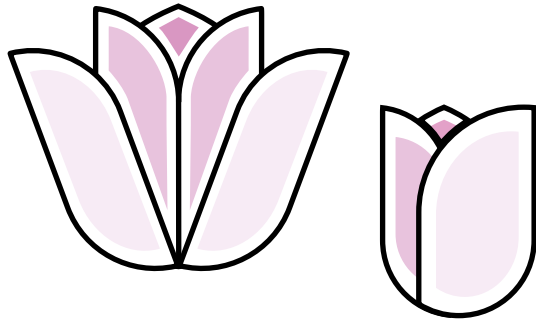
Your child's online bank account will usually be automatically closed along with their main account. You can find out more information about closing a bank or building account in the next chapter.

How do I close other online accounts?

It might be that your child had other online accounts, such as an Amazon, eBay or PayPal membership. Your best bet is to search for a direct contact on the website and ask how to close the account. This can be time consuming and involve lengthy conversations so make sure you prioritise the ones that are most important – paid subscriptions for example – and take the time you need, as well as getting support if you can.

Direct debits will be stopped when your child's bank account is closed, but if there is any outstanding debt it's worth contacting the company directly and explaining the situation – they may be able to simply close the account and waive any fees.





Chapter 4

Dealing with your child's finances and debt

Everything that belonged to your child is now known as their 'estate'. Any money left in their bank account becomes part of that estate.

What happens to their bank account

No more money can be withdrawn from your child's account unless it was a joint account with someone else. However, money can still be paid into the account. For example, if your child was receiving state benefit via their bank account, the payments may continue and cause problems when you have to pay them back later. So it's important to tell the benefits agency of your child's death. Chapter 1 will give you information on how to do this.

If there is very little money in the account, the bank or building society may be able to release it into the estate immediately. Otherwise, they will need to see a letter of administration or probate, or letters of confirmation if the account is held in Scotland.

How to close a bank or building society account

To close the account you will need to make an appointment to go into the branch and take in the relevant documents (you can request a private room for this), or in some cases you may be able to do it over the phone by emailing scanned copies of any requested documentation.

Most high street or online banks will have a process in place for dealing with the loss of a family member. You will usually find useful information on their website about how to deal with a bereavement and steps to take when closing an account.

You will normally have to provide the following information, but there may be more documentation required depending on the circumstances.

- Original/certified copy of the death certificate
- Proof of your identity, for example a UK passport or UK full or provisional photo driving licence
- Confirmation that the estate is not the subject of a dispute.

Interest-earning accounts

If your child opened an interest-earning account (for example, a building society savings account), it will continue to earn interest until the account is closed.

Overdrafts

If the account is overdrawn, the overdraft and any interest will have a claim on the estate. The account will be frozen so that no direct debits or standing orders are paid.

Joint accounts

In England, Wales and Northern Ireland, if a joint account holder dies the balance is automatically transferred to the other account holder/s, who will then be able to withdraw it from the account. In order to make this change your bank will ask to see the death certificate. In Scotland the money does not automatically pass to the other account holder, it will depend on the terms of the mandate.

Credit cards

If your child had any credit cards, the companies will continue to send statements and charge interest on any outstanding balances. If there is a joint card holder, they will still be liable for the money owing.

Any money in the estate should be used to pay off the card balance/s otherwise the credit card companies may seek payment through the courts. However, if there is not enough money in the estate to cover the outstanding balances, the companies will write them off.

If there is an additional card holder on the credit card account (this is not the same as a joint card holder), they are not liable for the debt. The credit card company will freeze the account and ask for the card to be returned.

Outstanding credit or hire purchase payments

If your child had an outstanding credit or hire purchase agreement, you are not responsible for the repayments. No one else is liable unless the agreement was taken out in joint names. However, if your child left any money, or any possessions with value (which are now counted as part of their estate), these will

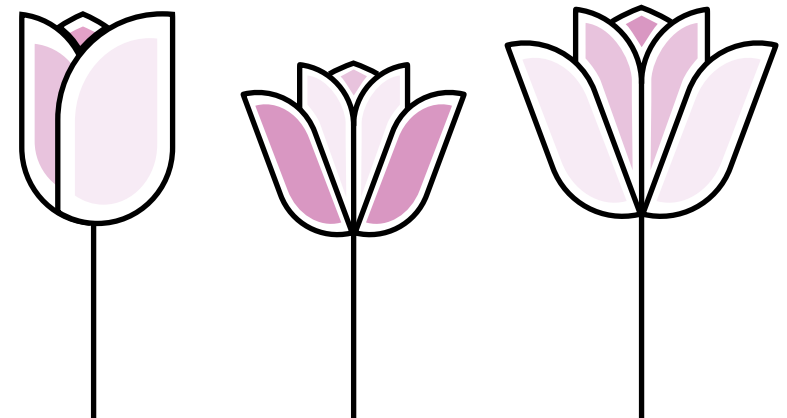
be used to pay off the outstanding credit or debt. If there is not enough money in the estate to cover these loan repayments or bills, the companies will write them off.

Other debts and credit agreements (student loan or car loan)

If your child left any debts or outstanding credit agreements, no one else should be liable for them unless the debt was taken on jointly or someone acted as a guarantor. If the estate does not cover the debt it will be written off.

The only exceptions to this are certain household debts such as council tax or water charges, for which someone else may be liable if they were your child's partner or shared accommodation with them.

The Student Loans Company will automatically write off any outstanding student loan, as long as you provide the original death certificate or a coroner's interim certificate.



How do I pay off my child's debt?

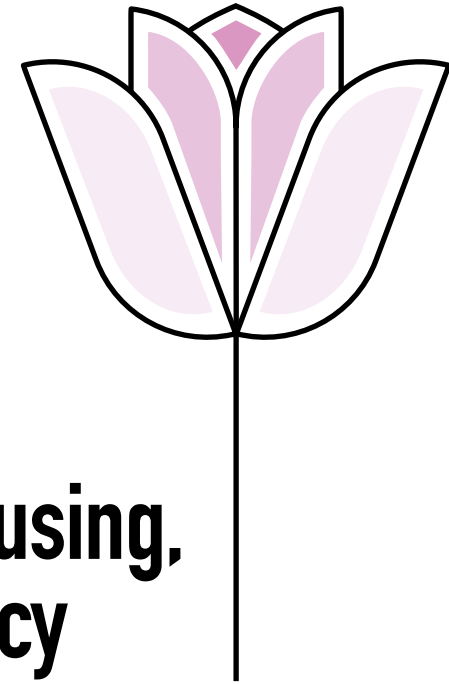
If there isn't enough money in your child's estate (their current and savings account, and property) to cover all of their debts, outstanding bills and bequests, there are steps you can take. Firstly, the expenses and debts must be paid in a specific order:

1. Funeral expenses and 'testamentary' expenses (the costs of dealing with their will)
2. Any debt secured by a mortgage on your child's home
3. Any money (tax) due to HM Revenue and Customs (HMRC). The registrar's office usually notifies HMRC of a death
4. Any money due to the Department for Work and Pensions (DWP), which deals with social security (so you may have to refund any over-payment of benefits)
5. Any unpaid pension contributions or wages.

If all the debts can be paid, but there isn't enough money left to pay everything set out in your child's will, the legacies (those where a specific amount is mentioned) will be paid first, and the other people mentioned will get what is left over (the 'residue').

If there is not enough to pay all the legacies, the people entitled to the legacies will get a proportion of what they have been left, depending on how much money is available. The other people mentioned in the will, who are supposed to get the residue, will not receive anything.

There is no inheritance tax to pay if your child's estate is valued at less than £325,000 (figure for 2018 to 2019).



Chapter 5 Your child's housing, bills and tenancy

You may need to deal with issues surrounding your child's housing such as tenancy agreements, rent, bills and housing benefit.

What happens to a tenancy

If you have been living with your child, you may have a right to take over the tenancy, depending on what kind of tenancy it is. You can check the type of tenancy with the landlord or at your local Citizens Advice Bureau, or you can search online at: citizensadvice.org.uk/index/getadvice

England and Wales

If you are a joint tenant the tenancy will continue under the 'right of survivorship'. However, if you are not officially a joint tenant you will only have basic protection and may be asked to leave your home.

Northern Ireland

If no one is eligible to take over the tenancy, it can be ended easily. If you think this applies to you, you should seek specialist advice as soon as possible.

Scotland

You may be able to take over the tenancy, but this depends on the original tenancy agreement.

Paying rent

If you take over a tenancy you will become liable for the rent. You are not liable for any arrears incurred by your child; however, the council may require you to take on the rent arrears as a condition for granting tenancy.

Council Tax

If your child was in arrears with their Council Tax, the local authority may use their discretion and write the debt off.

However, if you, or someone else, have been jointly liable with your child, the local authority can pursue the debt. You may be able to persuade them that the debt is not recoverable or uneconomical to collect; try to get expert advice about this.

If the local authority does not agree to write off the arrears and there is no one jointly liable, they will take the outstanding amount from the estate. If there are not enough funds in the estate they will have to write the debt off.

Housing Benefit and Council Tax Reduction

If your child was claiming Housing Benefit or Council Tax Reduction, you need to contact the local authority as soon as possible and tell them what's happened.

If your child was also claiming on behalf of someone else, that person may be able to continue claiming in her/his own right.

Water and sewerage charges (England and Wales)

If you have been sharing a home with your child, you will still be liable for water and sewerage charges even if your name isn't on the bill. This means you are now responsible for both ongoing charges and any arrears.

Gas and electricity

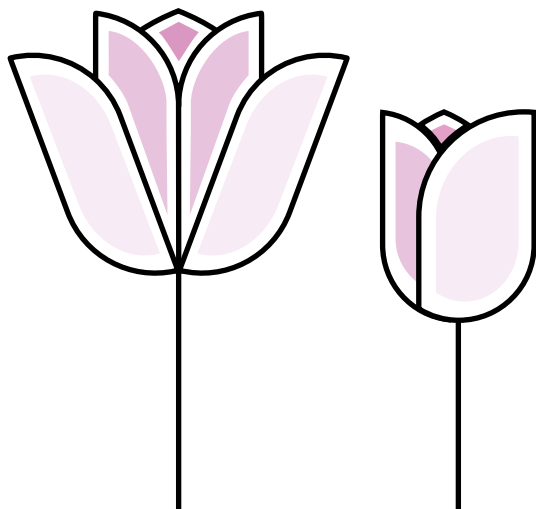
You should get in touch with the gas and/or electricity companies that provide fuel for your child's home as soon as possible. The agreement with your child will then end and the supply will be stopped if there is no longer anyone living on the premises.

If you are going to continue living at the address, and you need gas and electricity supplies to continue, let the fuel companies know that you want to take over the accounts.

Chapter 6

Help with claiming funeral costs

Depending on where you live, you may not have to pay for burial or cremation if your child was aged under 18. If this is not the case for you, or you still need financial help to meet other costs of the funeral, you can apply to the Social Fund for a Funeral Expenses Payment.



What is the situation where I live?

England and Scotland

In 2018, the Prime Minister announced a Children's Funeral Fund for England for parents who have lost their child under the age of 18. The Scottish government also agreed to remove local authority charges for under-18s. At the time that this booklet was written, these changes had not yet come into force. This means that parents may still need to meet these costs, or apply to the Social Fund for a Funeral Expenses Payment. Please check clicsargent.org.uk for the latest information and updates.

Wales

In Wales, burial and cremation fees were scrapped in 2017. Local authorities, cemeteries and crematoriums should provide these services free of charge.

Northern Ireland

Although many councils make exemptions for children's funerals, you may still need to meet these costs. Parents in Northern Ireland can apply for a Funeral Payment from the Social Fund.

If your child was aged 18 or over then you will need to meet these costs, or apply to the Social Fund for a Funeral Expenses Payment. You might still want to apply for a payment if do not have to pay for burial or cremation, but are struggling to meet other 'reasonable' costs.

What is the Social Fund?

The Social Fund is a government scheme to help people who are on a low income with different kinds of expenses. One of these is a funeral payment. You'll need to be getting certain benefits to apply (see more about this on page 34).

What exactly can I claim for?

- the cost of a new burial site
- cemetery fees including a private grave digger's fee
- cremation fees, including the cost of a doctor's certificate
- the cost of a medical reference, medical practitioner's certificate and removing any medical device
- transport costs to the funeral director's or place of rest within the UK, if it's more than 50 miles away
- reasonable costs for transporting the coffin, bearers and one additional car from the funeral director's premises or place of rest, to the funeral
- travel costs for a return journey within the UK to arrange or attend the funeral
- up to £700 for other funeral expenses, which can include flowers, coffin and the minister's fee
- the cost of any documents needed to release money which could help with funeral expenses.

We can't give full details and exclusions here, so please don't take it for granted that you will get everything listed above. The Social Fund can only help with 'necessary' or 'reasonable' costs.

What it doesn't cover

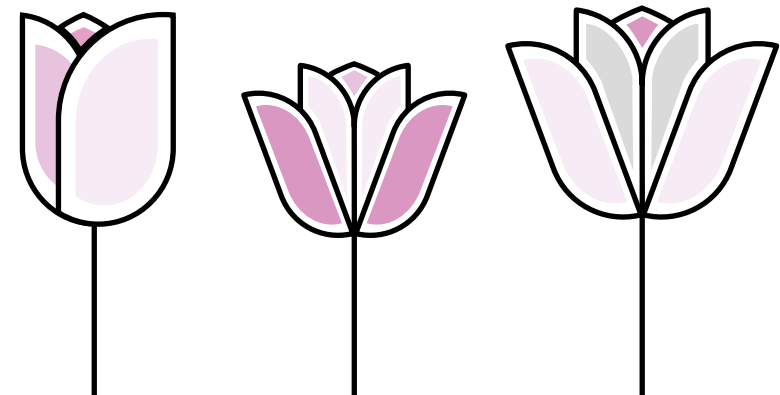
Many people find that the Funeral Expenses Payment doesn't cover all the costs of a funeral.

If your child was old enough to have a pre-paid funeral plan, you can only get up to £120 to pay for expenses not covered by their plan. It can also be reduced by the value of some of your child's estate (though not a home or any personal possessions they have left to relatives).

What kind of funeral will the Social Fund help with?

The Social Fund can only help with the cost of a funeral if:

- it is taking place in the UK, or in certain circumstances a country elsewhere in the European Economic Area (EEA)
- the child or young person who has died was living in the UK when they died
- you have accepted responsibility for the funeral expenses
- the local benefits office has agreed that it's reasonable for you to take responsibility for the expenses.



Qualifying for the Funeral Payment

You may be able to receive help with funeral costs if you or your partner currently receives any of the following benefits:

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

If you're not claiming any of these benefits at the time of the funeral but start claiming them after the funeral, you can still apply for help with funeral costs. Make sure you do this as soon as you register for the benefits. If you wait until you actually receive them, you may have gone past the six-month limit for claiming funeral costs.

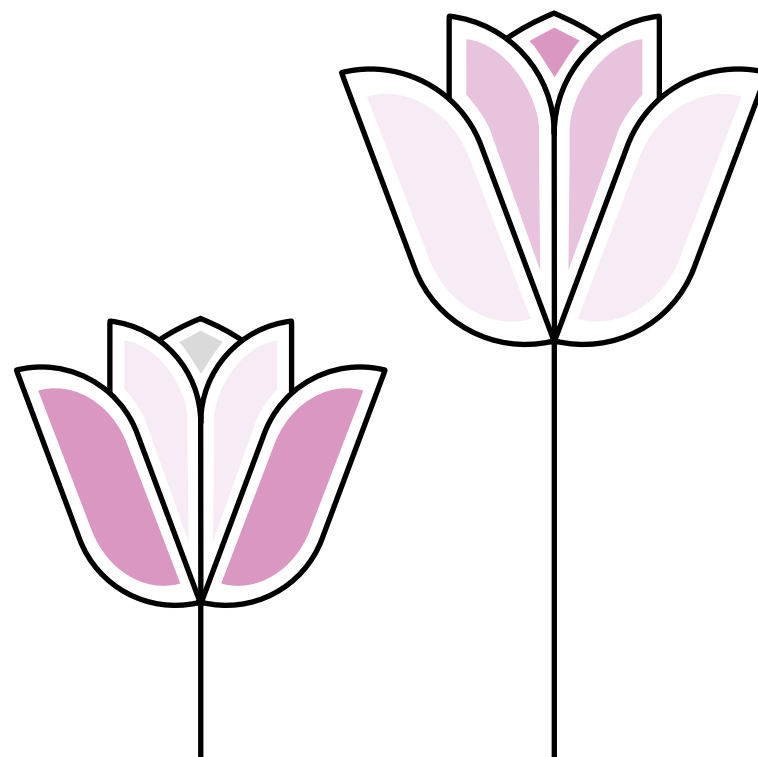
If you have an undecided benefit claim when you apply for a Funeral Expenses Payment, the Social Fund may wait for the decision on that claim before deciding whether to help you with funeral costs.

Although the Social Fund is changing following the introduction of Universal Credit in some parts of the UK, the Funeral Payment will continue to be available to people claiming Universal Credit. It is likely that the payment will need to be paid back from your child's estate.

I am living in the UK but originally from another European country. Can I still make a claim?

In some cases, if you come from one of the countries in the European Economic Area (EEA) you may be entitled to apply to the Social Fund for help with a funeral in the UK.

To find out if you are eligible, talk to our welfare advice team for free support and advice. Contact **0800 915 4439** or welfareadvice@clicsargent.org.uk



How do I make a claim?

You can make a claim before the funeral if you have an invoice from the funeral director, or within six months of the funeral.

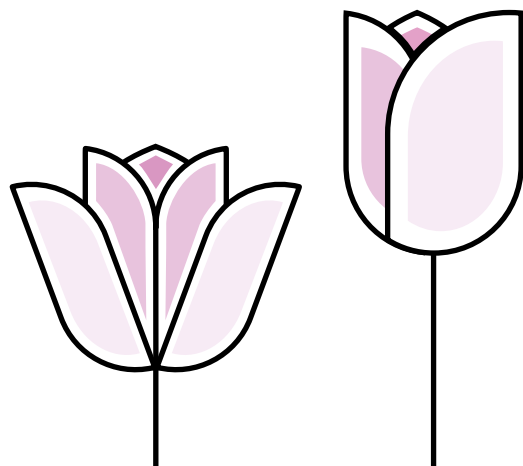
To claim, call the Bereavement Service helpline from 8am to 6pm, Monday to Friday on [0800 731 0469](tel:08007310469). You can also call [0800 731 0453](tel:08007310453) (Welsh language) or [0800 731 0464](tel:08007310464) (textphone). Or claim by post by downloading the claim form from gov.uk and sending it to the address on the form. You can also contact your local Jobcentre Plus for guidance.

If you live in Northern Ireland you can contact the Bereavement Service on [0800 085 2463](tel:08000852463). Or fill in the application form and hand it in at your nearest Social Security or Jobs and Benefits office. You can ask for a Funeral Payment application form from a Social Security or Jobs and Benefits office, or download it from indirect.gov.uk.

The money will be paid into your account if you've already paid for the funeral, or can be paid directly to the organiser of the funeral if you haven't paid yet.

CLIC Sargent grant

We offer a compassionate grant to families where a child has died, to help towards funeral costs. Your CLIC Sargent worker can apply for this on your behalf.



Chapter 7

Helpful resources and organisations

CLIC Sargent's Welfare Advice Service

We work in partnership with Citizens Advice to offer free advice about benefits, housing issues, utilities, debt, employer advice, as well as family, relationship and legal advice. Our welfare advisers will help you access the financial support and advice you're entitled to.

[0800 915 4439](tel:08009154439)

Monday to Friday, 10am-4pm

welfareadvice@clicsargent.org.uk

GOV.UK

Government services and information about benefits, payments, bereavement services and wills

gov.uk

nidirect

Government services and information in Northern Ireland

nidirect.gov.uk

Citizens Advice

Free, independent and impartial advice about benefits, work, debt, money, family, housing, law, health and more.

citizensadvice.org.uk

[03444 111 444](tel:03444111444) (England) or [03444 77 20 20](tel:03444772020) (Wales)

Bereavement Advice Centre

Free helpline and online information about practical issues after the death of someone close

bereavementadvice.org

0800 634 9494

Monday to Friday, 9am-5pm

The Money Advice Service

Information and a free helpline for advice about debt, homes, budgeting, benefits and work. The website also includes a section on what to do when someone dies.

moneyadviceservice.org.uk

0800 138 7777

Monday to Friday, 8am-8pm or
Saturday 9am-1pm

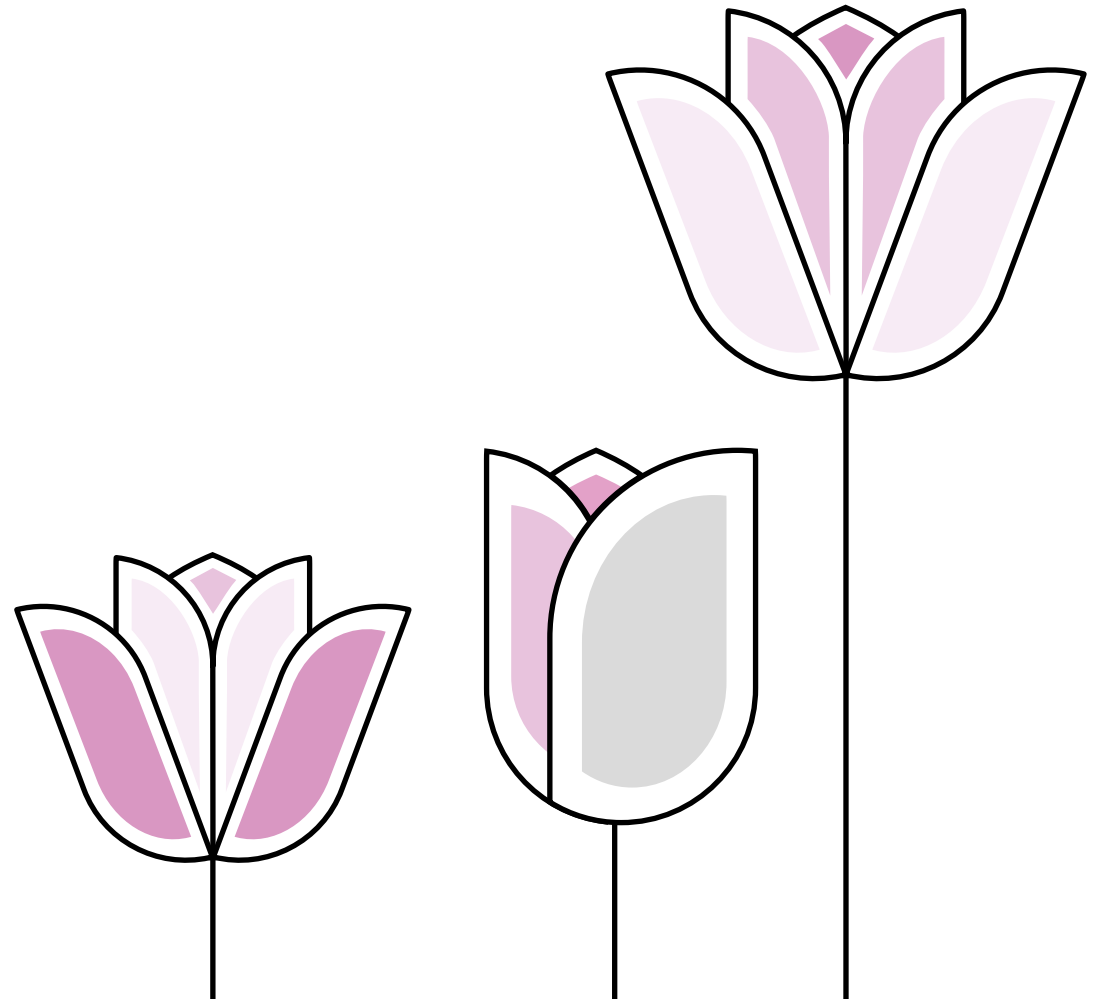
MoneySavingExpert

A website for consumers with information about cards, loans, utilities, banking and insurance, as well as funeral costs and dealing with the estate.

moneysavingexpert.com

Please note, everyone's experience will be different and may not follow the order outlined in this publication. Services will differ across the UK. CLIC Sargent does not accept any responsibility for information and services provided by third parties, including those referred to in this publication.

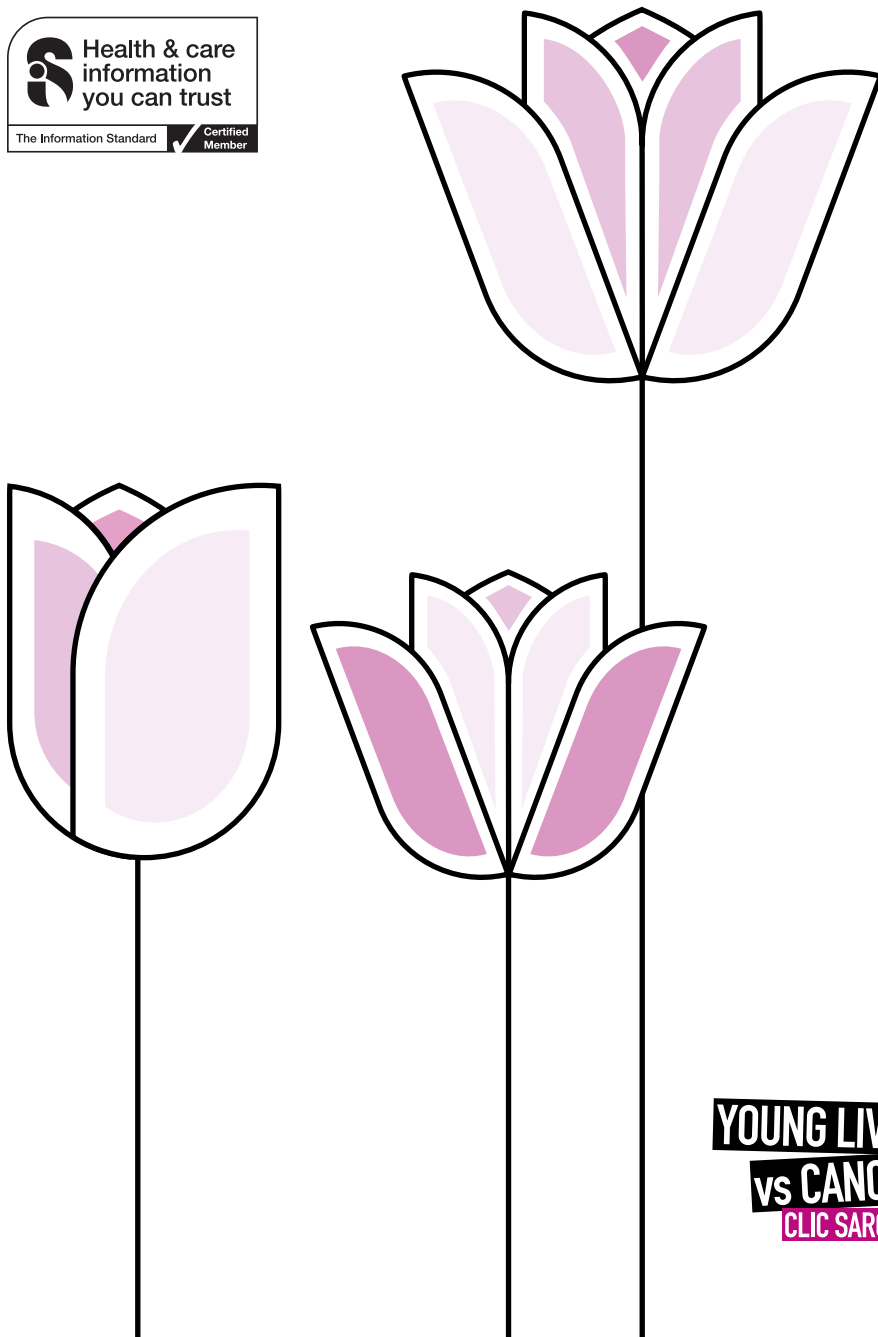
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