

15th January 2021

Government Support for Funeral Expenses

Waheguru ji ka Khalsa, Waheguru ji ki Fateh

Sikh Assembly is aware that many families are suffering financial hardships in addition to the loss of loved ones during the COVID-19 crisis. We wish to advise you that you may be eligible for Government funds available to support families with the costs of funeral expenses.

The 3 main options include the following:

1. Funeral Expenses Payment
2. Bereavement Payment
3. Budgeting Loan

1. Funeral Expenses Payment

Financial support is available for people in England and Wales who [claim certain benefits](#) to help pay for a funeral. If you live in Scotland you can apply for a [Funeral Support Payment](#).

Eligibility:

You can get a Funeral Expenses Payment if all the following 3 points apply:

- (1) 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 might also be eligible if you are getting a Support for Mortgage Interest loan).

- (2) You must be the spouse, surviving child (or other applicable relative) of the deceased.
- (3) You are arranging a funeral in the UK.

What can you claim:

Funeral Expenses Payment may be available to help with some of the costs up to:

- £700 if the person died before 8 April 2020
- £1,000 if the person died on or after 8 April 2020

You may be entitled to funeral expenses including the following:

- Cremation/ burial fees, including the cost of the death certificate
- Travel to arrange or go to the funeral
- The cost of moving the body within the UK, if it is being moved more than 50 miles
- Funeral director's fees
- Coffin/ flowers etc

The payment will not usually cover all the costs of the funeral and will be dependent on your circumstances, including other money available, for example from an insurance policy or the deceased person's estate.

If the deceased had a pre-paid funeral plan, you only get up to £120 to help pay for items not covered by their plan.

For full details of what Funeral Expenses Payment covers please refer to the Government [claim form notes](#).

The easiest way to claim Funeral Expenses Payment is by phone, call the Bereavement Service Helpline on [0800 731 0469](tel:08007310469) (select option 2). Alternatively, a Funeral Expenses Payment claim form (SF200) may be [downloaded here](#).

2. Bereavement Support Payment

Help is available in England, Wales and Scotland if your husband, wife or civil partner died on or after 6 April 2017.

Eligibility:

You can claim this payment if at the time of death:

- You are under state pension age
- You were married to or in a civil partnership with the person who has died
- The person who has died paid income tax for 6 months between 1975 and the date of death
- The person died because of an accident at work or a disease caused by work

What can you claim:

The payment available is £2,500 lumpsum onetime payment from the government plus a monthly payment of £100 per month for 18 months.

If you have children under 18 and receive child benefit this amount increases to £3,500 and the 18 monthly payments increase to £350

A Bereavement Support Payment pack (form BSP1) may be [downloaded here](#).

The easiest way to claim Funeral Expenses Payment is by phone, call the Bereavement Service Helpline on [0800 731 0139](tel:08007310139) (option 3).

3. Budgeting Loan

This is an interest-free loan for those on income related benefits, to help towards funeral costs. The repayments will be taken directly from your benefits and you only pay back what you have borrowed.

Eligibility:

You may be eligible for a [Budgeting Loan](#) if you, your husband, wife or civil partner have been receiving one of the below benefits for at least 26 weeks:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit

What can you claim:

The maximum amount you can receive is £812, if you are eligible and have children (the amount also depends on your ability to pay the loan back).

Sikh Assembly continue to support the Sikh community of the UK in their spirit of Chardi Kala, as our collective Ardas remains for all to endure the current crisis with the Guru's Beant Kirpa.

Community Resources Team

[Sikh Assembly](#)