DWP Funeral Expenses Payment Policy

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# 1. Introduction

This document provides a comprehensive overview of the Department for Work and Pensions (DWP) Funeral Expenses Payment policy. It is intended to guide individuals through the eligibility criteria, application process, and legal framework that governs funeral payments in the UK. The policy is designed to support individuals on low income who are responsible for funeral costs. This document includes full guidance notes, legislative extracts, and practical examples.

# 2. Policy Overview

The Funeral Expenses Payment is a benefit provided by the DWP to help cover the costs of a funeral for individuals who are on qualifying benefits. It is part of the Social Fund and is intended to ensure that those with limited financial means can afford a respectful funeral for a loved one. The payment may cover burial or cremation fees, travel costs, and up to £1,000 for other expenses. The policy is governed by specific regulations and eligibility rules.

# 3. Eligibility Criteria

To qualify for a Funeral Expenses Payment, the applicant must be a close relative or friend of the deceased and be receiving a qualifying benefit. The deceased must have been ordinarily resident in the UK. The applicant must be the most appropriate person to take responsibility for the funeral. There are exclusions if other close relatives are not on qualifying benefits. The policy also defines what constitutes a partner or close relative.

# 4. What the Payment Covers

The payment may cover burial or cremation costs, transportation of the body over 50 miles, and up to £1,000 for other funeral expenses. It may also include costs for medical documentation, travel to the funeral, and other necessary expenses. If a prepaid funeral plan exists, only uncovered costs may be paid. The payment is recoverable from the estate of the deceased if funds are available.

# 5. Application Process

Applicants must complete the SF200 form and provide supporting documentation. The application must be submitted within six months of the funeral. Payments may be made directly to the funeral director or to the applicant if the bill has been paid. The process includes verification of eligibility, assessment of the estate, and calculation of the payment amount.

# 10. Full SF200 Notes

## Funeral Expenses Payment for an Adult

We have many ways we can communicate with you. If you would like braille, British Sign Language, email, a hearing loop, translations, large print, audio or something else please call us on 0800 169 0310 or textphone 0800 169 0314 and tell us which you need. If you live in Wales and want these notes and form in Welsh please call us on 0800 328 1744. Calls to 0800 numbers are free from landlines and mobiles.

Before you fill in the claim form, please take a few minutes to read these notes. They contain important information and help explain some of the questions we ask you and why we ask them.

If you live in Scotland you may be able to claim Funeral Support Payment. Go to www.mygov.scot for more information.

Please keep these notes for your information. The information in these notes is only a general guide to claiming a Funeral Expenses Payment. It is possible that some of the information is oversimplified or may have become inaccurate over time, for example because of changes to the law.

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## 1. Can I get help?

These notes are about Social Fund Funeral Expenses for an adult. By adult we mean someone aged 20 or over, or someone aged 16 to 19 who is not in full-time education, non-advanced education, or training.

You can claim a Funeral Expenses Payment if:  
- you live in England or Wales  
- you were the partner of the person who died  
- you were a close relative or close friend of the person who died and it is reasonable for you to accept responsibility for the funeral costs, because you were in close regular contact with the person who has died

For the purposes of claiming a funeral payment we treat someone as your partner if you:  
- lived with them and they were your husband, wife or civil partner or lived with them as if you were a married couple  
- lived with them as if you were a married couple immediately before you or they went to live in a care home  
- were a married couple or civil partners and living in the same care home  
- were living together as if you were a married couple in the same care home before your partner died

By close relative we mean:  
- parent, father-in-law, mother-in-law or step-parent  
- son, son-in-law, step-son or step-son-in-law  
- daughter, daughter-in-law, step-daughter or step-daughter-in-law  
- brother or brother-in-law  
- sister or sister-in-law

You cannot get a payment as a close relative or close friend of the person who has died if:  
- the person who has died had a partner when they died  
- there is a parent, son or daughter of the person who has died who is not getting a qualifying benefit and whose relationship with the person who has died had not broken down, unless that person is:  
 - under 18  
 - a qualifying young person for the purpose of child benefit  
 - aged 18 or over and in full-time education  
 - receiving asylum support from the National Asylum Support Service (NASS)  
 - a fully maintained member of a religious order  
 - in prison or hospital immediately following a period where a qualifying benefit was awarded to that person or their partner  
 - is a person resident in a care establishment, whose expenses are met in whole or part by the Local Authority or Local Government  
 - usually living outside the United Kingdom

## 2. The help you can get

Most people use a funeral director to arrange a funeral. But you can arrange the funeral yourself. If you arrange the funeral yourself, you will need to provide evidence of the money you have spent.

If you use a funeral director, please tell them that you will be claiming a Funeral Expenses Payment.

A Funeral Expenses Payment can usually only meet certain costs and you will be responsible for any difference between the amount of the Funeral Expenses Payment and the final cost of the funeral.

The Funeral Expenses Payment may cover:  
- the cost of reopening a grave and burial costs  
- the cost of opening a new grave and burial costs, including any exclusive right of burial fee  
- in the case of a cremation:  
 - the cost of the cremation  
 - the cost of removing a pacemaker or other medical device  
- obtaining any medical reference, report or other documentation  
- the cost of any documents needed to release the money, savings and property of the person who has died  
- when it is necessary to move the body over 50 miles within the UK, the reasonable cost of that part of the journey which is over 50 miles  
- the cost of transporting the coffin, bearers and one additional vehicle for that part of the journey which is over 50 miles  
- subject to certain restrictions, the necessary cost of a return journey for you to either arrange or attend the funeral  
- up to £1,000 for any other funeral expenses

## 3. Prepaid funeral plans

We need to know if the person who has died had:  
- a prepaid funeral plan  
- a funeral bond  
- any other prepaid arrangement

We cannot help with any items and services already fully covered by a prepaid plan. But we may be able to pay for:  
- the cost of any items not covered by the plan  
- the part-cost of any items only partly covered by the plan  
- up to £120 for any other funeral expenses

Please send us:  
- a copy of the original plan  
- any documents from the plan provider showing the items and services provided  
- if the plan was not paid in full, documents showing the amount to be repaid

## 4. About any money you may be able to use for the funeral

We will take into account any money available to help pay for the funeral, including:  
- money from the estate of the person who has died  
- money in a bank, building society or Post Office account  
- money from insurance policies  
- money from an occupational pension scheme  
- money from a burial club  
- any savings or cash of the person who has died

We will not take into account:  
- arrears of benefit  
- lump sum Bereavement Payment  
- contributions from charities, friends or relatives

## 5. About any money you have already paid to the funeral director

Tell us how much you have paid, who paid, where the money came from and when it was paid.

## 6. How we will pay you

If the funeral director’s bill has not been paid, we will usually pay directly into their bank account. If it has been paid in full or you have not used a funeral director, we will pay you directly.

## 7. Paying back a Funeral Expenses Payment

A Funeral Expenses Payment must be repaid from the estate of the person who has died, if possible. Funeral expenses must be paid before anything else from the estate.

By estate we mean:  
- any assets such as property, land, stocks and shares, savings and other money  
- any money that comes into the estate after the person dies

We do not count:  
- the home occupied by the partner of the person who has died  
- personal possessions left to relatives

## 8. Help and advice

Contact Jobcentre Plus or visit www.gov.uk for more information. If you live in Scotland, you may be able to claim Funeral Support Payment at www.mygov.scot.

# 11. Legislative Extract: Social Fund Maternity and Funeral Expenses Regulations 2005 - Part III

Part III of the Social Fund Maternity and Funeral Expenses (General) Regulations 2005 outlines the conditions under which funeral payments may be made from the Social Fund.

Key Definitions:

- 'Funeral payment' refers to a social fund payment to meet funeral expenses.

- 'Responsible person' is the individual who accepts responsibility for the funeral costs.

Eligibility Conditions:

1. The responsible person or their partner must be receiving a qualifying benefit.

2. The deceased must have been ordinarily resident in the UK.

3. The claim must be made within the prescribed time limits.

4. The responsible person must be considered the most appropriate person.

5. The funeral must take place in the UK or EEA.

Payment Details:

- Covers burial or cremation fees, transportation, and up to £1,000 for other expenses.

- Recoverable from the estate if funds are available.

- May be paid directly to the funeral director.

# 11. Legislative Extract: Social Security Contributions and Benefits Act 1992 - Section 138

Section 138 of the Social Security Contributions and Benefits Act 1992 governs payments from the Social Fund.

Key Provisions:

1. Payments may be made for maternity and funeral expenses.

2. Additional payments may be made to meet other needs.

3. Payments for heating expenses during cold weather may also be made.

4. Payments can be made to third parties to provide goods or services.

Purpose:

This section provides the legal foundation for discretionary and regulated payments from the Social Fund, including funeral expenses. It empowers the Secretary of State to define eligibility, amounts, and methods of payment through regulations.

# 12. Eligibility Examples

Example 1:

Jane, who receives Income Support, arranges the funeral of her brother who lived in the UK. She qualifies for a Funeral Expenses Payment as she is a close relative and on a qualifying benefit.

Example 2:

Ahmed, who receives Universal Credit, arranges the funeral of his father. However, his sister, who is not on a qualifying benefit, is also a close relative. The DWP may assess whether Ahmed is the most appropriate person to claim.

Example 3:

Maria arranges the funeral of a friend. She was in close regular contact and receives Pension Credit. She may qualify if no close relatives are available or eligible.

# 13. Conclusion

The DWP Funeral Expenses Payment policy provides essential financial support to individuals on low income who are responsible for funeral costs. This document has outlined the eligibility criteria, application process, and legal framework. By understanding the policy and preparing the necessary documentation, applicants can ensure a smoother process during a difficult time.