

Remembering those left behind

A brief guide to making wills,
considering funeral arrangements
and finding other sources of help



Remembering Those Left Behind

This booklet is intended for:

Those who are preparing in the event of their death.

Those who have recently been bereaved and are looking for guidance.

Thinking about a funeral can be distressing but planning for your own can give you peace of mind and will ensure that those left behind will be able to manage better at the time and are looked after in the way you would want.

In this leaflet the **Merchant Navy Welfare Board (MNWB)** and **Seafarers' Advice and Information Line (SAIL)** will give you some practical ways to help ensure that those you care about will be better able to cope when you are no longer here. Much of the content is also intended for those faced with making the arrangements after the death of a family member or partner. The contents of this publication are based on information available to the **MNWB** and **SAIL** the time of publication. The information cannot be guaranteed to be error-free and neither organisation accepts any liability for any errors or omissions in the content.

This leaflet offers some basic advice on:

- making wills
- considering funeral arrangements
- finding other sources of help

WHAT TO DO WHEN SOMEONE DIES

The **Bereavement Centre** offers expert advice on their website ➔ bereavementadvice.org



They offer a step by step checklist outlining what needs to be done from the day your loved one passes away to the day the estate administration is complete.

➔ bereavementadvice.org/topics/what-to-do-when-someone-dies/



UNDERSTANDING WILLS

Making a will ensures that your wishes are carried out. If you do not do this, then your money and possessions (your estate) might not be given out as you would have wanted. This is called dying intestate. For example, an unmarried partner will not be entitled to any of your money, or possessions, if you die intestate (without a will). In some circumstances, where there are no obvious beneficiaries, the entire estate will be passed to the state.



Making a will

If your estate is straightforward then it is possible to make a will yourself by using a pack that is available in many high street stores or downloading a **Free Will Template** from the internet. You may also use a charity will writing service. [↗ freewillsmoth.org.uk](http://freewillsmoth.org.uk)

Or you could have one drawn up by a solicitor for you. This service has a charge so check the cost of several solicitors first. The solicitor will then normally store the will free-of-charge for you. You may like to consider who you should appoint as executors. Executors are the people who will be responsible for carrying out the wishes in your will. A solicitor, or bank, appointed as an executor will normally make a charge for such a service against the estate. Close family members or friends should be consulted before they are appointed, although there is no need to declare to them the content of the will.

If you leave a gift to a charity in your will, its value will be deducted from your estate (your money, possessions, and property) before Inheritance Tax is calculated. Such gifts, made before your death, may also qualify for exemption. Further advice is contained on the HMRC website.

A list of maritime charities can be obtained from [↗ seafarerssupport.org.uk](http://seafarerssupport.org.uk)

You can find a solicitor close to you by using the government's web site [↗ www.gov.uk/find-legal-advice](http://www.gov.uk/find-legal-advice), by recommendation, or by speaking to **SAIL**.

A will should contain your wishes for the giving out of your money and possessions. You should also include any special instructions for your funeral. Do you want to be buried or cremated? What sort of service would you like? Where do you want to be buried or have your ashes scattered? These are important issues for those you leave behind.

When you make a will, make sure you tell your family and close ones where it is kept and consider leaving a copy with the person you are closest to.

Other things to consider at this time:

Organ donation

Organ donation in England has changed to an opt out system. You still have a choice whether you want to become an organ donor. The NHS will always ask your family to support your decision. So, whatever you choose, it is important that you let them know.

You can find all the details at [➔ **organdonation.nhs.uk**](https://www.organdonation.nhs.uk)

How the opt out system works

The opt out system means that all adults agree to become organ donors when they die, unless they have made it known that they do not wish to donate. If you have not recorded an organ donation decision and you are not in one of the excluded groups, it will be considered that you agree to donate your organs when you die. You may hear this system referred to as the opt out system, deemed consent, presumed consent. You can still choose whether you want to be an organ donor when you die by registering your decision and telling your family. Your faith, beliefs and culture will continue to be respected.

Life insurance and occupational pensions

Some life insurance schemes, and private or occupational pensions pay a lump sum when someone dies. This lump sum is paid to a named person (or people) not necessarily to the beneficiaries named in your will. Contact your insurance or pension provider for more details on this.

Pre-paying for the funeral

There are three different ways to pre-pay your funeral:

- funeral insurance schemes, where you pay premiums and, on your death, a lump sum is payable for funeral expenses.
- whole life assurance policies, where your life insurance includes an amount for funeral expenses.
- guaranteed pre-paid funeral plans, where you pay a fixed amount or monthly payments to a funeral provider for them to do the funeral after your death.



Remember to check out whether lump sums increase with inflation, as the cost of funerals has risen very quickly.

For pre-paid funeral plans it's worth checking what's included in the funeral and whether the funeral provider is a member of the **Funeral Planning Authority** [➔ **funeralplanningauthority.co.uk**](https://www.funeralplanningauthority.co.uk) or Telephone: **0345 601 9619**

It is worth remembering that your funeral can be paid from your estate. Many banks will release these funds when presented with an itemised funeral bill and a death certificate.

TRACE A FUNERAL PLAN

If a loved one passes away and you think they might have purchased a funeral plan, but you cannot find any of the information, **The Funeral Planning Authority** may be able to help.

There is no central database for all funeral plans, and this means that the **FPA** cannot search directly for a missing plan on your behalf. However, their form allows you to ask their registered providers whether they have a funeral plan in place for your relative or loved one. Follow the link for assistance:



➤ funeralplanningauthority.co.uk/trace-a-plan/

THINKING ABOUT THE FUNERAL

Good funeral directors should be members of one of their trade associations.

- **National Association of Funeral Directors** ➤ nafd.org.uk or **0121 711 1343**
- **National Society of Allied and Independent Funeral Directors**
➤ saif.org.uk

Funeral directors that are members of these trade associations will have a proper complaints procedure if things go wrong.

MEETING THE COSTS

Funeral Grants & Benefits

(based on information available at the time of publication in April 2022)

You may be able to get **Bereavement Support Payment (BSP)** if your husband, wife, or civil partner died in the last 21 months. You cannot claim **BSP** if you are in prison.

You must claim within 3 months of your partner's death to get the full amount. You can claim up to 21 months after their death, but you will get fewer monthly payments.

You could be eligible if your partner either:

- paid National Insurance contributions for at least 25 weeks in one tax year since 6 April 1975.
- died because of an accident at work or a disease caused by work.

When they died you must have been under **State Pension** age and living in the UK or a country that pays bereavement benefits.

➤ gov.uk/claim-benefits-abroad/bereavement-benefits

In Scotland this is called a **Funeral Support Payment**

➤ mygov.scot/funeral-support-payment

What you will get

You will get a first payment and then up to 18 monthly payments. There are 2 rates:



<i>Higher rate</i>	<i>Lower rate</i>
1st payment £3500	1st payment £2500
Monthly payment £350	Monthly payment £100

If you get **Child Benefit** (or if you do not get it but are entitled to it), you will get the higher rate.

If you do not get **Child Benefit**, you will get the lower rate unless you were pregnant when your husband, wife or civil partner died.

How to claim

The quickest way to apply is by phone. You can also apply using a paper form.

Bereavement Service helpline

Telephone: **0800 731 0469** - Welsh language: **0800 731 0453**

Textphone: **0800 731 0464** - Welsh language: **0800 731 0456**

Relay UK (if you cannot hear or speak): **18001** then **0800 731 0469**.

Video relay service for British Sign Language (BSL) users

Apply using a paper form

To get a form, you can either:

- download a **Bereavement Support Payment form** (BSP1)
- contact your nearest Jobcentre Plus to get one through the post.



Fill in the claim form and send it to:

**Bereavement Support Payment
Mail Handling Site A
Wolverhampton
WV98 2BS**

Get help with funeral costs



Eligibility

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

- you get certain benefits or tax credits
- you meet the rules on your relationship with the deceased
- you are arranging a funeral in the UK, the European Economic Area (EEA) or Switzerland

You might be able to get other help to pay for the funeral if you are not eligible for Funeral Expenses Payment.

Benefits and tax credits you must be in receipt of

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.

You can still claim **Funeral Expenses Payment** if you have applied for these benefits and you are waiting to hear about your claim.

If you were responsible for a deceased child but you are not their parent, the non-resident parent must get one or more of these benefits.

If there is a close relative of the deceased who is not getting one of these benefits, you might not be able to claim **Funeral Expenses Payment**.

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)

Funeral Expense Payment eligibility continued overleaf

You might not get a **Funeral Expenses Payment** if another close relative of the deceased (such as a sibling or parent) is in work.

You may be eligible for a **Funeral Payment** if you get certain benefits.

Eligibility

You (or your partner) must be in receipt of one 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
- One of the extra elements of Child Tax Credit
- Universal Credit

You usually must pay back any money you get from the deceased person's estate (if they have one).

For further information visit [↗ gov.uk/funeral-payments/overview](https://www.gov.uk/funeral-payments/overview)

If there is an estate

Money and assets from the estate will be used to pay for the funeral.



What if there's not enough money?

It is very important to stress that the person who discusses and agrees the funeral arrangements with the funeral director can legally become the person who is liable for the costs. In cases where that person is not an executor of the estate, a beneficiary under the will, or if there is believed to be no estate, this needs careful consideration as it might not be possible to reclaim this cost. In such cases seek advice from **SAIL** in the first instance.

If there is not enough money for the funeral, or if there are no friends or relatives to organise it, the local authority or health authority will arrange a simple funeral (a State Funded Funeral). In Northern Ireland, the local Health and Social Services board will do this. These public authorities will then try to recover any costs from the estate. Such funerals are dignified and sensitive.

There are limited sources of financial support for people arranging a funeral.

- Funeral grants from the Social Fund, available usually to only those on Income Support/Universal Credit, Pension Credit, or a similar benefit
- Grants from charities – these are usually very small and may be restricted to spouses or legal partners.

Contact **Seafarers' Advice and Information Line 0800 160 1842** or visit [↗ sailine.org.uk](https://www.sailine.org.uk) or **Seafarer Support 0800 121 4765** for assistance.

WHAT IS INCLUDED IN THE FUNERAL?

A basic funeral is likely to include:

- A plain coffin
- Transport of the body to the funeral director's building
- Care of the body until the funeral
- Providing a hearse to take the body to the nearest crematorium or burial ground
- Providing people to carry the coffin
- Administrative duties e.g., getting required forms



Additional costs

These need careful consideration, particularly when funds are tight.

There are other services the funeral directors can provide.

- A more expensive coffin
- Flowers
- Extra cars
- Embalming
- Reception for the mourners - After most funerals it is customary to invite the mourners to a reception. Many pubs and hotels will be happy to arrange this. If funds are tight simply ask the guests to pay for their own refreshments. Alternatively arrange with the landlord to provide light refreshments and let the guests buy their own drinks from behind the bar.
- Fees for religious services
- Catering arrangements
- Stationery
- Newspaper Announcements

Types of alternative funerals

- Family-led funerals. One of the most common reasons families look for alternative funeral options is to arrange a family-led funeral, with a service that truly reflects their loved one
- Direct cremation
- Humanist funerals
- Woodland burial
- DIY funerals
- Maritime funeral

A maritime chaplain



It is worth remembering that there are several faith-based maritime charities that can provide someone to conduct the funeral service. These are primarily **Stella Maris** (Catholic); **Mission to Seafarers** (Anglican); or **Sailors Society** (Free Church). For more information on these, please contact **Seafarer Support** on **0800 121 4765** (free call) or [↗ seafarersupport.org](https://seafarersupport.org)

A Red Ensign

It is often customary for the coffin of a merchant seafarer or fisherman to be draped in a Merchant Navy flag, traditionally known as the Red Ensign. These can be borrowed, free of charge, from the **Merchant Navy Welfare Board** on **02380 337799** or email enquiries@mnwb.org.uk

Scattering of ashes at sea

The scattering of ashes in inshore waters, such as port approaches, is comparatively easy to arrange, especially in ports where there is a chaplain from one of the societies listed above. For more information on this please contact **Seafarer Support** on **0800 121 4765** (free call) or [↗ seafarersupport.org](https://seafarersupport.org)



Burial at sea

A burial at sea is possible, although this is more complicated and expensive (although not greatly so) and can only be undertaken in a few places around the coast. The non-government organisation responsible for regulating and licensing burial at sea is the **Marine Management Organisation** on **0300 123 1032**

Dealing with the estate

Jointly owned property doesn't usually form part of the estate (though property owned as tenants in common will). Any debts of the deceased person will not transfer, but only be payable from any money in the estate.

If you are the executor, you can seek help. A good place to start is the Government website. [↗ gov.uk/guidance/manage-your-estates-details](https://gov.uk/guidance/manage-your-estates-details)

MORE ADVICE AND SUPPORT



- **Seafarers' Advice and Information Line (SAIL)** for free advice on benefits, charity grants and money issues
➤ sailine.org.uk or **0800 160 1842** (free phone)
- **Seafarers Support** for free advice on assistance from a maritime charity ➤ seafarerssupport.org or **0800 121 4765** (free phone)
- **AgeUK** for free advice for older people
➤ ageuk.org.uk or **0800 678 1602** Free to call 8am - 7pm, 365 days a year
- **Money Advice Service** for free advice
➤ moneyadviceservice.org.uk or **0800 915 4622**
- **Citizens Advice Guide** for free advice on wills and funerals, and to find your local Citizens Advice Bureau ➤ www.citizensadvice.org.uk
- **Tell Us Once** which gives you the chance to register the death with most government departments in one go (available in most areas of the UK)
gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once or call your local authority
- **DWP Bereavement Service** (if Tell Us Once does not operate in your area)
0800 151 2012 (local rate call)
- **Cruse Bereavement Care** which offers support and counselling
➤ crusebereavementcare.org.uk or **0808 808 1677**

Grants

Funeral Grants are regularly awarded by the following maritime charities.

- **Seafarers Hospital Society**
admin@seahospital.org.uk or call **020 8858 3696**
- **Shipwrecked Mariners' Society**
grants@shipwreckedmariners.org.uk or call **01243 787761**

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Merchant Navy Welfare Board

8 Cumberland Place, Southampton
Hampshire, SO15 2BH

Tel: 02380 337799

mnwb.org

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Seafarers Advice & Information Line (SAIL)

30 King William Walk,
Greenwich
SE10 9HU

Tel: 0800 160 1842

sailine.org.uk

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