



*In time of need*



Please complete:

**My Pension Provider is**

.....

**My N/I Number is**

.....

**My Pension Number is**

.....

**My NARPO Branch Number is**

.....

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We are so sorry to learn of your sad loss and take this opportunity to offer you our condolences and sympathies at this very difficult time.

You will, no doubt, be experiencing feelings of shock and sometimes of helplessness even loneliness. This is a normal reaction to what is a very emotional situation, but the help and support of a friend, neighbour or family member can prove invaluable now and in the coming weeks.

Inevitably there are many things that will need to be done and the purpose of this booklet is to help and guide you through many of them. Some will need to be dealt with immediately, while others may be dealt with later and some, especially those surrounding the estate, may take weeks, even months.

Do not be worried by this or by the many legal terms and number of things that will need to be done. All will come right in time. Remember, you are not alone.

If you use a computer you should be able to find even more information to assist and, if you are having difficulties, your local **NARPO** representatives are there to offer any additional support and advice that they are able to give.

In the meantime, we hope that this booklet will help you through the coming days and weeks.

As always, if you are unsure or in doubt, always take independent advice from someone you trust.

## IMPORTANT MATTERS THAT NEED TO BE DEALT WITHOUT DELAY

### ● POLICE PENSION

If your partner was in receipt of a Police pension, you **MUST** inform the pension provider without delay.

Please be aware that the pension will immediately be stopped, and any over-payments re-claimed in due course. However, this allows The Provider to set up a pension that you may be entitled to, either a widow(er)'s or partner's pension.

[Please see the later Section on PENSIONS]

### ● MAKE AN APPOINTMENT AT THE REGISTER OFFICE

The death needs to be registered, normally by you or a relative, within 5 days unless there are good reasons. You will need the medical certificate showing cause of death, signed by a doctor.

If possible, take the person's

- birth certificate
- NHS medical card or number
- marriage or civil partnership certificate
- driving licence
- proof of their address.

You will have to tell the registrar:

- the person's full name (and any other names they had, such as a maiden name)
- the person's date and place of birth
- their date and place of death
- their usual address

- their most recent occupation
- whether or not they were receiving any benefits, including State Pension
- the name, occupation, and date of birth of their spouse or civil partner.

### **When you provide the required information, the registrar will give you:**

A certificate of burial or cremation known as the Green form A and a certificate of registration of death (form BD8) which you should fill in and return if the person was receiving a State Pension or Benefits, you will be given a prepaid envelope.

If available in your area, the Registrar will give you details of the TELL US ONCE service and give you a reference number to help you notify a number of Government Departments. [See TELL US ONCE, later]

### **Is there a charge for a death certificate?**

There is no charge for the death certificate.

You can buy extra death certificates as quite often you will require them as banks and life insurance companies will require an original and not a copy. They are inexpensive so It's best to get several extra copies at the time as requesting them later may have an extra charge.

## ● **BANK ACCOUNTS**

When you have the Death Certificate, you should notify the Bank or Building Society where your partner holds any accounts. If you hold a joint account you will normally be allowed to continue to use that account. But if the account is in sole name, it will be frozen and Direct Debits and Standing Orders stopped although you will usually be able to access it to pay for funeral costs.

It could be that you have not been involved in dealing with the family finances before, but there is always someone to help you. A bank or Building Society will assist you in setting up a new account to enable you to set up Direct Debits and Standing Orders and help you to handle your finances.

## ● **IS THERE A WILL?**

The person who died may have left a Will setting out their wishes for their estate and may include wishes regarding their funeral. The Will is an important legal document and should be kept safe. [See PROBATE]

## ● **UNDERTAKER**

You do not have to but you may wish to appoint an undertaker. They will help and advise you with arrangements and through some of your immediate needs.

## **MATTERS WHICH WILL ALSO REQUIRE YOUR URGENT ATTENTION**

### ● **PLANNING THE FUNERAL**

The person who died may have left funeral instructions in their will or a letter about their wishes. If there are not any clear wishes, the executor or nearest relative will usually decide whether cremation or burial and what type of funeral will take place.



Ask funeral directors for quotations to help you decide which company to use. Ask for an itemised quote which includes: the funeral director's services

- a coffin
- transfer of the deceased person from the place of death, and care of them before the funeral
- a hearse to the nearest crematorium or cemetery
- all necessary arrangements and paperwork.
- There may be extra charges for third parties such as the crematorium, clergy and doctors. Funeral directors may ask for these fees to be paid upfront.

### **Arranging a funeral without a funeral director**

You don't have to use a funeral director – you can have a 'do-it-yourself' funeral.

DIY funerals can be less expensive, more environmentally friendly as well as more personal and intimate. It's your choice.

This type of funeral often takes place when someone makes their wishes clear before their death and plans for it themselves, as it can involve more advance planning.

Contact your local council if you want to arrange a funeral in your local cemetery or crematorium.

### **Paying for a funeral**

Arranging a funeral can not only be stressful - it can also be expensive.

If you are paying for the funeral, think carefully about what you can afford.

## **The funeral can be paid for by:**

- you or other family members or friends
- a lump sum from a life insurance policy or pension scheme the person paid into
- a pre-paid funeral plan the person took out
- the person's estate (any money, property or assets they left). Funeral costs take precedence over other debts
- money the person had in a bank or building society, although they do not always release the money until probate (the legal process of distributing the money, property and possessions of the person who's died) is granted. If there is a delay, you may need to pay the costs in the meantime.

## **Help with funeral costs**

- You may be able to get a Funeral Payment from the Social Fund if you're on a low income and meet the criteria.
- There are strict rules about who can get help and how much you will receive.
- You must be claiming Pension Credit or certain other means-tested benefits and had a close relationship with the person who died – for example, you may have been their partner.
- If you do not qualify for a Funeral Payment - or it doesn't cover the full costs of the funeral - you may be able to get a Budgeting Loan from the Social Fund. These are interest-free loans of between £100 and £1500 that you repay from your benefits.

## ● TELL US ONCE

The Tell Us Once service can be used to report a death to several services and government departments in one go. The service is offered by most local authorities. You can arrange for an appointment to take place when you register the death, or you can access the service online or over the phone.

You will need to get a Tell Us Once reference number from the registrar or from the internet or by telephone.

**When someone dies, you must get in touch with certain organisations to let them know as soon as possible. If you do not use the Tell Us Once service, you will still need to let the other organisations know.**

The government departments that can be contacted in one go include:

- local services such as libraries
- electoral services
- council tax services
- the tax office
- Driver and Vehicle Licensing Agency (DVLA) – you will need to cancel a licence and change car owner. (Note: Road tax is not transferable).
- UK Passport Agency – you will need to return this to HM Passport Office
- HMRC for tax purposes.
- The Department of Work and Pensions

- Remember, if your local authority does not offer the Tell Us Once service, you'll need to contact these departments yourself.

You may also need to contact other organisations such as:

- pension scheme provider (see section on PENSIONS, later)
  - insurance companies - inform your Insurance company for home, health, motor, travel & life. If your property is to be left unattended you **MUST** inform the insurance company to maintain cover for your home and contents.
  - bank and building society
  - employer
  - mortgage provider, housing association or council housing office
  - social services – if necessary
  - utility companies – gas, electric, water
  - GP, dentist, optician and anyone else providing medical care
  - any charities, organisations, or magazine subscriptions the deceased person made regular payments to; and
  - the Bereavement Register, which removes their details from mailing lists and stops most advertising mail.
- (This is not an exhaustive list but includes the most usual notifications).

## ● PENSIONS

### POLICE PENSION

**Who is entitled to a pension if a police pensioner dies?**

**(Note: The below is only a guide for what you may be entitled, but better and more accurate personal information can be obtained online at [www.narpo.org](http://www.narpo.org), from the NARPO office or from your pension provider – see below for contact details).**

- Adult survivors under the 1987 Police Pension Scheme include widows, widowers and civil partners but not cohabitees who were not married in a civil partnership. (Recent schemes may have different benefits).
- Widow(er)s are normally entitled to 13 weeks of the full pension that was payable before the death. Civil partners may be entitled to less.
- The widow(er) or civil partner will get a proportion, of his or her partner's pension based on the Pensionable Pay usually about half or a little more but, in some circumstances, it could be less.
- You must check, as many officers commuted part of their pension to receive a lump sum, that is received a large cash payment in return for a reduced pension

**REMEMBER – The PENSION AUTHORITY** is the Chief Officer. **PENSION PROVIDERS** are listed on page 17

## ● STATE PENSION

If you are old enough you may be entitled to a state pension or allowance. If you and your partner were previously in receipt of a married persons pension this will cease but you may be entitled to a state pension in your own right.

This is very complicated.

If you are of State Pension age you may be entitled to a pension or to a Widow's Allowance. This largely depends on any National Insurance contributions you and possibly your partner made over the years. Each assessment is individual and personal to you.

You **MUST** inform the Department of Works and Pensions at once and they will advise you of your pension and any benefit entitlements. You can contact them by telephone or download a form from their internet site which will help you to make a claim

**Remember** - A widow(er) or partner can still be a member of a NARPO branch.

Contact your local branch for information.



## **DEALING WITH THE ESTATE (Finances)**

### **What is Probate**

Probate is a legal document often, but not always drawn up by a solicitor or bank. The use of a solicitor or bank is not a requirement and it can prove to be very costly.

Probate is the judicial process whereby a will is “proved” in a court of law and accepted as a valid public document; that is the true last testament of the deceased, or whereby the estate is settled.

Grant of Probate is a formal document the court issues to the executors confirming their authority to deal with the estate.

Probate is a lengthy subject, should it be the case that probate is an area you may have to deal with we would suggest you go to a website that can give you more information. In short, it is a process of dealing with a deceased's estate, the actual process depends on whether or not the deceased left a Will.

## **What is an executor?**

Executors are appointed in the Will. They have various duties to administer the estate of a deceased in accordance with the Will. Any willing and able adult can be an executor (including beneficiaries and executors).

NOTE: The use of a Solicitor or Bank can be expensive.

But Executors don't have to act. They can either renounce their executorship permanently or they can reserve power. Reserving power allows the Executor to act in future if needed. It is often used when the Executor is based abroad, and it is difficult for them to sign documents.

## **What is Power of Attorney**

A **power of attorney** is a legal document that allows someone to make decisions for you, or act on your behalf, if you're no longer able to or if you no longer want to make your own decisions.

**Finally, you should now consider making or amending your own Will together with Powers of Attorney.**

Narpo hope that this booklet has helped you when you needed it.



## **Pension Provider List**

<b>Pension Provider Name</b>	<b>Police Force</b>	<b>Telephone No.</b>
XPS Administration	Bedfordshire, Cambridgeshire, Cheshire Cleveland, Cumbria, Derbyshire, Devon & Cornwall, Dorset, Gloucestershire, Greater Manchester, Hertfordshire, Humberside, Leicestershire, Lincolnshire, Merseyside, Norfolk, North Wales, North Yorkshire, Northamptonshire, Staffordshire, Suffolk, Thames Valley, Warwickshire, West Mercia, West Yorkshire, Wiltshire, Nottinghamshire	<b>0330 0545486</b>
Equiniti Pensions	London Metropolitan, Surrey, Sussex	0300 1230828 01293 604994 0333 2075967
Capita	Gwent, South Wales	03450 702702
Pensions Section Dyfed	Dyfed Pows	01267 226389
Police Pensions	City of London	0207 3321132
Your Pension Service	Lancashire	0300 323 0260
Northumbria Police Payroll	Northumbria	0191 4373985
South Yorkshire Police Pension	South Yorkshire	0114 252 3121/3812
West Midlands Police	West Midlands	0121 626 5100
Kent County Council	Kent	03000 414733
Durham Police Finance Dept	Durham	0191 3752218
Hampshire Police Finance Dept	Hampshire	01962 845588
Devon County Council	Avon & Somerset	01392 383000
Essex County Council	Essex	01245 431666
Police Mutual	<a href="http://www.policemutual.co.uk">www.policemutual.co.uk</a>	0800 0281708







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