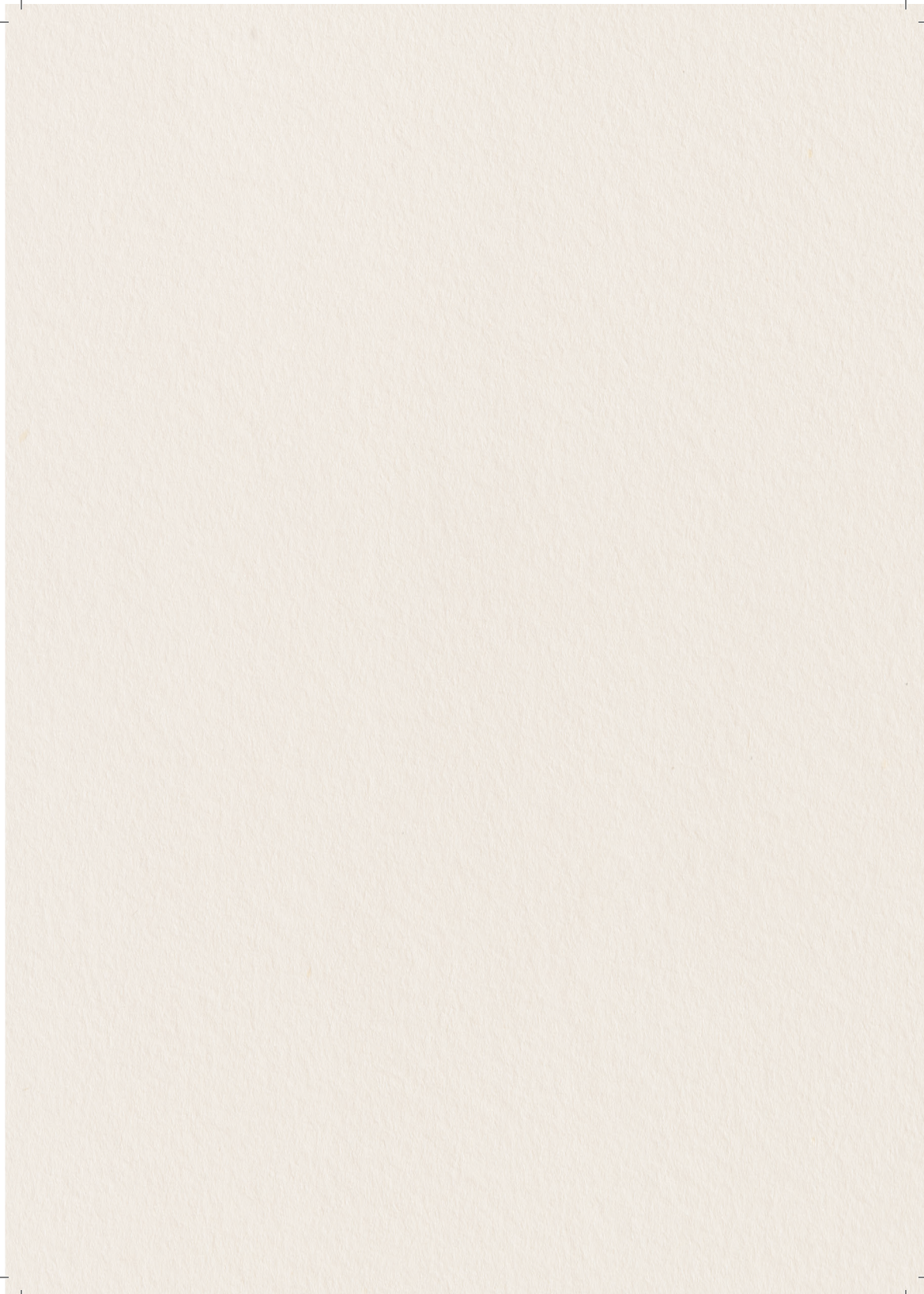


**Clarecastle / Ballyea  
Bereavement Support Group**



# **What Do I Do Now**

**HELPFUL INFORMATION ON DEALING WITH FUNERAL  
ARRANGEMENTS AND THE AFFAIRS OF OUR DEPARTED LOVED ONES**





## *Disclaimer*

This booklet has been compiled to give information to families on how to handle the events after the death of a loved one. While every effort has been made to present accurate information, no responsibility will be taken for any inaccuracy. The information presented is based on fact and also public knowledge. What has been written is done in good faith and respect for all concerned.

Compiled by Clarecastle Ballyea Bereavement Support Group 2018.

Acknowledgement: Our thanks to the HSE for permission to copy information from their booklet "You are not alone"

Thanks to James Brennan for the Layout and Graphic Design.





## *Foreword*

I welcome the publication of this very useful and user friendly booklet aimed to assist people at the time of bereavement. The death of a loved one is always a time of deep emotion - sadness, shock and pain break into the world of the bereaved. This booklet compiled by Clarecastle/Ballyea Bereavement Support Group touches on areas of immediate concern for those who grieve the loss of a loved one. It is compiled out of the experience and sensitivity of people who meet and speak with those who have experienced the death of a loved one. The booklet contains advice and offers assistance to those coping with loss in a practical and straightforward manner that will enable them to identify their present needs, the needs of others who share that bereavement and identify for them where these needs can be met.

I thank the Bereavement Support Group for all the work they undertake in the parish and the gentle caring manner in which they engage in the Pastoral Ministry of the parish by extending the hand of support and assistance on behalf of the Christian Community to all who are grieving.

I also wish to acknowledge and thank the HSE for their assistance in this project and for their permission to publish many of the facts and statistics in this booklet.

Finally, I offer the sympathy of the Parish community to all who are bereaved and sincerely hope this publication is of assistance to all of you.

***Fr. Pat Malone P.P.  
3rd July 2018***



## *Parish support for the bereaved*

A parish is a faith community committed to supporting those in need – including ‘comforting those who mourn’ (Matthew 5:4). Clarecastle Ballyea Bereavement Support Group is a voluntary parish-based ministry affiliated to Clarecastle and Ballyea Pastoral Councils. Our support is on a non-denominational basis. It consists of parishioners whose aim is to support others on their grieving journey. It is not a counselling or therapy group, but it is a peer group of supportive loving listeners who are committed to ensuring that you have support when you need it, privacy when you crave it, and prayer and love at all times.

To find out about local bereavement support groups, Email  
[bereavementgroup@eircom.net](mailto:bereavementgroup@eircom.net)  
check your parish newsletter/notice board or call the Parish Office.

Clarecastle Ballyea bereavement Support Group.



# Clarecastle / Ballyea Bereavement Support Group

## Sorting out your Affairs after a Death

- *Checklist of things to do following the death of a loved one:*

### *Legal Issues*

- Contact a funeral director to arrange the funeral
- Register the death and obtain a death certificate
- Notify the deceased's solicitor if there is one
- Notify the executors named in the will. If there is no will, decide who to appoint as administrator to administer the estate of the deceased.

### *Financial*

- Notify banks, building society, credit union, post office, companies in which shares are held, etc.
- Cancel Direct Debits/Standing Orders in the deceased's bank or building society
- Cancel subscriptions to clubs/groups/magazines, etc.
- Cancel insurance policies, health insurance etc.
- Contact the Department of Social and Family Affairs if the deceased was receiving a payment
- Contact any hire purchase/loan companies
- Contact the tax office about possible tax refunds/credits.



## *Housing*

- If the deceased held a mortgage, change the name on the mortgage
- Change the name on the house deeds
- If living in rented accommodation, arrange to have the name on the tenancy agreement changed if necessary
- Change the name on household utility bills if necessary.
- Contact An Post to re-direct post to the executor or administrator of the estate.

## *Miscellaneous*

- Notify the deceased's employer if an employee or the school/college if in education
- Contact the Local Health Office of the deceased or voluntary organisation if they were getting community care health services
- Contact the doctor/hospital if the deceased was awaiting any appointments
- Contact the travel agency, hotel, airline etc., if the deceased had made reservations, to enquire about any refunds.



# Money Matters

When a person close to you dies, it can be difficult to deal with the many things that have to be decided and done at a time of such considerable stress. However, there are issues such as possible social welfare entitlements, tax and other money matters that may need to be addressed.

When someone in Ireland dies, it is their personal representative who distributes their money and property according to the law. Occasionally, difficulties can arise where a bereaved person may need to get access to some of the deceased person's money to pay for funeral expenses. It may also transpire for example, that a dependent spouse or children may need to get access for living expenses, at least until a social welfare payment is awarded. It is not easy to get immediate access to the deceased person's money unless it is in a joint account.

There are a range of payments provided by both the Department of Social and Family Affairs and the Health Service Executive (HSE) that are available to help out families during this difficult time.



# Money in the Bank or Building Society

If money in the bank/building society is in the deceased's name only, then you usually cannot get access to it until probate is taken out. If the amount of money is small, the financial institution may release it provided the personal representatives or the next of kin sign an indemnity form. In effect, this is a guarantee that the bank/building society will not be at a loss if there are other claims on the money.

(This section is based on information provided by the Citizens Information Board. While the information in this booklet is up to date at the time of publication, the website [www.citizensinformation.ie](http://www.citizensinformation.ie) is regularly updated and should be consulted for the up to date position.)

If the account is held jointly with a person other than your spouse (e.g. the deceased is a brother, partner or parent) talk to your bank or building society. They may need a statement from the Revenue Commissioners' Capital Taxes Office. This will allow you to transfer money while any possible tax liability, such as Capital Acquisitions Tax (CAT), is being examined.

Spouses are not liable for Capital Acquisition Tax (CAT) on inheritances from each other. You should apply to the Capital Taxes Office of the Revenue Commissioners for a letter of clearance. If you think the deceased person may have had a dormant bank account, you should contact the financial institution at which the account was held. If that financial institution no longer exists and you want to find out where to make your enquiry or claim, you should contact the Irish Bankers' Federation/Irish Mortgage Association.





# Post Office Savings



## FOR ACCOUNTS IN ONE NAME ONLY:

- If the investor had left instructions on a 'nomination form', the proceeds of the savings deposit account or Savings Certificates (i.e. the principal plus accrued interest) will be distributed according to those instructions. There are tax implications if the amount is more than €6,348.69. (Note: An Post Nomination Forms are discontinued but old nomination forms on file are still valid)
- If the investor had made a will, the proceeds will be distributed in accordance with the will.
- If there is no will, the usual rules for inheritance will apply. Whether there is a will or not, you will need to obtain probate or Letters of Administration from the High Court if the proceeds are more than €6,348.69. If the amount involved is less than €6,348.69, you will not have to wait to take out a grant of probate. All you have to do is get a claim form from any post office and send it with the following:

- 1** Death certificate
- 2** Post Office deposit book (keep a record of the number)
- 3** Original will or certified copy of the will (this will be returned by registered post) to the Post Office Savings Bank, Deceased Section. You will be sent a form of indemnity which you will have to sign before a Peace Commissioner or Commissioner for Oaths, or GP, clergyman or member of the Garda Síochána.

## AN POST – JOINT ACCOUNTS:

If any joint account holder dies, the survivor may not continue to operate that Joint Account but may redeem any remaining funds. The survivor will need to close the existing Joint Account. An Post will require documentary evidence from the survivor that the joint accountholder has died before we close the Joint Account.

# Insurance Policies

If an insurance policy names you as the beneficiary, then you may claim it directly from the insurance company. You need a death certificate. If there is no named beneficiary, then the proceeds form part of the overall estate of the deceased and are distributed with the other assets.







# Credit Union

If the bereaved person was a member of the Credit Union they may have availed of Death Benefit Insurance. It is designed to provide financial assistance following bereavement through the Credit Union's own insurance policy. The deceased member must have joined the Credit Union before the age of 70 and have a minimum of €250 in the account. The amount paid out is €1300.

If the member has left instructions on a Credit Union Nomination Form the proceeds of savings up to €23,000 can be released according to the member's instructions. Talk to your local Credit Union if you are having difficulty financially after bereavement, support may be available through the Death Benefit Insurance or other means.

# Occupational and Personal Pensions

The rules governing occupational and personal pensions vary. If the deceased was a member of a pension scheme, you should contact the employer or former employer or the scheme administrators to find out if there is a pension for the spouse and/or children. Self-employed people may have pension arrangements which involve some of the investments becoming part of the deceased's estate.

Divorced people may have access to some part of the pension scheme depending on whether or not a pension adjustment order was made at the time of the divorce.

The Pensions Board have a series of leaflets on pension matters for scheme members.







# Bills and Loans

You need to make sure that all your essential ongoing bills are changed into your name (if not already so). A phone call is all that is needed for electricity, gas and telephone accounts. If you have a mortgage or other loan that was in joint names, again you will need to inform the lender of the death.

Where personal loans are concerned, you are only liable for those debts that you yourself have signed for. If you are having difficulty making the payments, you should let the company know what has happened and ask for time to work out what you can actually afford given your changed circumstances.

If you are asked to take over the payments on a loan in the sole name of the deceased, you are not legally obliged to do so as this should be paid out of the estate.

# Help with Money Matters

If you are experiencing financial difficulties following a bereavement, it is important to deal with these at an early stage as ignoring the problem will only lead to matters getting worse. You can get advice from your local Money Advice and Budgeting Service (MABS) as to how to go about this. Each MABS is a free, confidential, independent service staffed by trained money advisers. Contact details are available in your local telephone directory or on their website.

Financial Information Service Centres (FISC) provides free confidential advice to people unable to afford the professional services of accountants through part time clinics around the country. Details of clinics are available through your local Citizens Information Centre (CIC). There is a list of CICs in the Golden Pages telephone directory.

Free Legal Advice Centres (FLAC) runs a network of part-time, free, legal advice clinics throughout the country and a telephone information and referral line. Again, details of clinics are available through your local Citizens Information Centre.





# Widowed or Surviving Civil Partner *Grant*

## *Introduction*

The Widowed or Surviving Civil Partner Grant is a once-off payment to widows, widowers or surviving civil partners with dependent children.

This grant is available to widows, widowers or surviving civil partners who have one or more dependent children living with them at the date of death, or a widow or surviving civil partner whose child is born within 10 months of the date of death of her spouse or civil partner.

For the purpose of the Widowed or Surviving Civil Partner Grant, a qualified child is a child up to age 18, who is normally resident in the State and who is living with you. A child aged between 18 and 22 who is normally resident in the State continues to be a qualified child provided they are in full-time education at a recognised school or college.



To be eligible you must also qualify for one of the following payments:

- Widow's, Widower's or Surviving Civil Partner's Contributory Pension
- One-Parent Family Payment
- Death Benefit under the Occupational Injuries Scheme
- A Widow's, Widower's or Surviving Civil Partner's Contributory Pension from another EU state or a country with which Ireland has a bilateral social security agreement
- State Pension (Non-Contributory)

This grant is a once-off payment of €6,000. Payment of the Widowed or Surviving Civil Partner Grant is made by cheque, payable to the widow, widower or surviving civil partner. This is issued immediately following the decision of the Deciding Officer on one of the above payments.

### Where to apply for the grant?

**Widows, Widower's or Surviving Civil Partner's Pension Section**  
**Department of Employment Affairs and Social Protection**  
**Pensions Services Offices**  
**College Road**  
**Sligo**  
**Ireland**  
**Or phone 071 9157100 Lo Call 1890500000**

# *Special Funeral Grant*

If someone dies at work, a special Funeral Grant of €850 is available under the Occupational Injuries Benefit scheme.

To be eligible for this grant, the death must have resulted from:

- An accident at work,
- An accident while travelling directly to or from work
- An occupational disease.

The person must have paid a minimum of one week's PRSI.

This special funeral grant is paid under the Occupational Injuries Benefits scheme instead of the Widowed Person's Bereavement Grant.

To apply you need:

- The original Death Certificate interim Death Certificate
- A copy of the death notice
- A note of the funeral expenses.

Where to apply

Department of Employment Affairs and Social Protection

Social Welfare Services Office

Government Buildings

Ballinalee Road

Longford

Ireland

Tel: (043) 334 0000

Locall: 1890 927 770

Homepage: <http://www.welfare.ie>

# *Registering the death*

All deaths must be registered with the Registrar of Deaths in the area where the death occurred (not necessarily where the deceased used to live). There are Registrars of Deaths in every county.

The person responsible for registering the death is the nearest relative present at the death. If the death occurs in a hospital, the hospital authorities normally carry out the registration. If you are registering the death you must get a medical certificate showing the cause of death and this must be signed by a doctor who has treated the deceased in the 28 days before the death (or by the Coroner if applicable). In the case of a Coroner's post-mortem, the Coroner will register the death.

If you are the parent of a stillborn child, there is no legal obligation on you to register the death. However, you may do so within forty-two days of the birth. The doctor who attended the birth or examined the child must provide, free of charge, a signed medical certificate which states the weight and gestational age of the child. You can then register the birth with the local Registrar of Births. If you do not do so, the hospital registers the birth at the end of the forty-two day period, and within 4 months of the birth.



## *Death of a spouse / partner:*

If your spouse/partner dies while getting a social welfare payment, the same rate of payment will continue for six weeks provided your late spouse/partner was getting one of the payments listed below when he/she died, and if this amount included a payment for you.

- Retirement Pension or Old Age (Contributory/Non-Contributory) Pension or Pre-Retirement Allowance
- Supplementary Welfare Allowance
- Unemployment Benefit or Assistance or Farm Assist
- Disability Benefit or Allowance or Invalidity Pension or Blind Pension
- Injury Benefit or Unemployability Supplement
- Back to Work or Back to Work Enterprise Allowance

Alternatively, if you are getting Retirement Pension, Old Age (Contributory) Pension, Old Age (Non-Contributory) Pension, Blind Pension or Carer's Allowance and your spouse/partner was getting one of the payments listed above, you will be paid 6 weeks of whatever payment he/she was receiving plus your own payment.

If you are getting a social welfare payment that included a payment for your late spouse/partner, you will continue to receive the same rate of payment for 6 weeks after his/her death.

From June 2003 the six week payment after death will be extended to most of the remaining social welfare payments. This will include short term payments such as Unemployment Benefit/Assistance as well as long term schemes such as Disability Allowance and Invalidity Pension. The six week payment is normally paid in a lump sum by cheque - the deceased person's pension book should not be cashed, but should be returned to the Department of Social and Family Affairs.



## *Death of a child dependent:*

If your child dies, payment of a Child Dependent Increase on your social welfare payment will usually continue for six weeks if the child was included in your payment. Contact the section of the Department of Social and Family Affairs responsible for your payment.

You should also notify the Child Benefit Section of the death of a child.

## *What happens with the deceased's estate?*

When a person dies, his/her property passes to his/her personal representative. The personal representative then has the duty to distribute the deceased's money and property in accordance with the law, the will - if there is one - or the laws of intestacy if there is no will.

A Testator is a person who has made a will. If you die without making a will, you are said to die intestate. If that happens, your money and property is distributed in accordance with the rules set out in the Succession Act, 1965.

There are some restrictions on what you can do in a will. In general, you may not completely disinherit a spouse and, if you do, your spouse may claim his/her legal right share. You are not obliged to leave any assets to your children but if you do not, they may be able to make a claim on the basis that you have not fulfilled your obligations towards them. Apart from that, you may dispose of your estate (estate is the term used to describe all of your assets, your money, property, etc.) in whatever way you like.

## *The personal representative is either:*

- An executor or executors - this is a person or people appointed by the deceased person in his/her will.
- An administrator(s) - this is usually the next of kin or a lawyer. An administrator is appointed where there is no will, or where no executor is nominated in the will or where the executor has predeceased the testator or is unwilling or unable to act as executor. It is the personal representative's responsibility to distribute the estate in accordance with the will of the deceased and/or the law.

## *The legal right share:*

- If there is a will and the spouse has never renounced his/her rights and is not "unworthy to succeed", then that spouse has a right to what is called a "legal right share" of the deceased's estate.
- If there are no children, the spouse is entitled to one-half of the estate;
- If there are children, the spouse is entitled to one-third of the estate. The children are not necessarily entitled to the rest. If you find that your spouse has made a will that does not recognise your legal right share, you may still claim your right. You do not have to go to court; the executor or administrator is obliged to grant you your share.

## *Rights of children under a will:*

Unlike a spouse, children have no absolute right to inherit their parent's estate if the parent has made a will. However, if a child

considers that he/she has not been adequately provided for, he/she may make an application to court. The child need not be a minor or be dependent in order to use this procedure. The court has to decide if the parent has “failed in his moral duty to make proper provision for the child in accordance with his means”. Each case is decided on its merits and the court looks at the situation from the point of view of a “prudent and just” parent. Anyone considering challenging a will on these grounds should get legal opinion before applying to the court. Children born within or outside marriage have the same rights.

### *Intestacy:*

If a person dies without having made a will or if the will is invalid for whatever reason, that person is said to have died “intestate”. If there is a valid will, but part of it is invalid, then that part is dealt with as if there was an intestacy. The rules for division of property on intestacy are as set out below:

### *If the deceased is survived by:*

- Spouse but no children - spouse gets entire estate
- Spouse and children - spouse gets two-thirds, one-third is divided equally between children (if a child has already died his/her children take a share)
- Parents, no spouse or children - divided equally or entirely to one parent if only one survives.
- Children, no spouse - divided equally between children (as above)
- Brothers and sisters only - shared equally, the children of a deceased brother or sister take the share
- Nieces and nephews only - divided equally between those surviving I other relatives - divided equally between nearest equal relationship
- No relatives - the state



## *Dealing with the Deceased Person's Estate in Ireland:*

If there is a will and an executor has been appointed, then the executor deals with the estate. This means that they make sure that the spouse is aware of the right to a legal right share and distributes the estate in accordance with the will and the law.

If there is no will, or, if there is a will but there is no executor, an administrator is appointed - usually the next of kin or a solicitor.

In order to get authority to administer the estate a legal document called a Grant of Representation is required of which there are three types. If there is a will, then the executor needs to take out probate. If there is no will, or, if no executor has been appointed or the appointed person cannot act, an administrator may be appointed and he/she takes out a Letter of Administration (or a Letter of Administration with Will Annexed if there is a will).

The duties of the executor and administrator are broadly the same. If the estate is complex, it may be advisable to appoint a solicitor to do the job. He/she will be paid out of the estate. If matters are fairly straightforward, the executor/administrator may decide to make a personal application.

### *Taking out probate:*

Taking out probate basically means having the Probate Office or the appropriate District Probate Registry certify that the will is valid and that all legal, financial and tax matters are in order so that the executor or administrator can be allowed to get on with the job of distributing the estate.

"Proving" the will is the process by which the Probate Office accepts that the will is valid and may be put into effect. The Office may carry out some enquiries, e.g., it may ask to see the witnesses to the will but this does not always happen.

## *Appointing an administrator:*

If you don't make a will, an administrator must be appointed. An administrator is also appointed where an executor is not named in the will, dies before the testator or is unwilling or unable to act. The next of kin may apply for a grant of administration. Priority is given in the following order:

- The spouse,
- Child,
- Parent,
- Brother or sister,
- More distant relative.

If there is doubt about who is entitled to be the administrator, the issue will be decided by the Probate Registrar. Usually, an administrator is required to give an administration bond to the Probate Office - this is a sort of guarantee that you will carry out your duties properly.

## *Duties of the Executor / administrators:*

Generally, you are obliged to distribute the assets as soon as possible after the death (within a year if possible - you may be sued by the beneficiaries if you do not distribute the estate within a year). This may not be possible if there are legal issues to be decided. You are under a duty to preserve the assets of the deceased until they are distributed and to protect the assets from devaluation. For example, you should make sure that all assets required to be insured are insured for their market value.

### **You have power to:**

- Deal with the estate (for example, to sell it to pay debts or distribute amongst beneficiaries)

- Represent the deceased in legal actions and to settle legal actions against the deceased's estate.

**You must:**

- Gather together and protect all the deceased's assets (money, shares, property, etc.) and find out their combined value
- Call in any outstanding funds due (money owing to the deceased)
- Pay any debts or taxes owed
- Pay the funeral expenses
- Make sure that the spouse and children know about their legal right share
- Make sure the entitled beneficiaries or next of kin get what they are entitled to, and that ownership of property is passed on correctly.

## *Social welfare recipients:*

If the deceased was receiving a social welfare payment, you must inform the Minister for Social and Family Affairs of the death before distributing the estate. This is to allow the Minister to reclaim any overpayment of pension that may have been made. The Department has 6 months to decide whether or not an overpayment was made. If you fail to do this, you may be made personally liable to repay the overpaid amounts.

## *Transferring land:*

You transfer land by way of an "Assent" to the beneficiary under the will or under the Succession Act. An assent must be in writing. If you are the beneficiary, it is not absolutely necessary for you to vest the property in yourself by way of an assent (as technically the property already vests in you). However, it is recommended practice that you do so in order to facilitate any future selling of that land.



It is the executor/administrator's responsibility to pay the Probate Tax from the estate (if the deceased died before 6 December 2000). Even though the Capital Acquisitions Tax (CAT) is due from the beneficiaries, the executor/administrator will be held legally liable if they (the beneficiaries) do not pay it. Therefore, if you are the executor/administrator, it is very much in your interest to deduct and pay CAT before passing on the bequest. You are also responsible for paying any income or capital gains tax on income from the estate during the administration period. The Revenue Commissioners can give you advice on this complex area and there is a comprehensive and well-laid-out explanatory booklet available.

### *If the deceased dies in debt:*

If the deceased dies insolvent or there isn't enough money to meet the bequests made, payments from the estate are prioritised in the following order:

- Funeral, testamentary and administration expenses
- Creditors who have security against the property of the deceased in the form of a mortgage, charge or lien (these are different ways of securing loans)
- Rates and taxes due at the testator's death, wages and salary for work done for the deceased within four months of death and sums payable by the estate in respect of contributions payable by the deceased in the twelve months prior to death under social welfare legislation (his/her own PRSI contributions as well as PRSI contributions for employees)
- All other creditors.

Where the deceased dies in debt, creditors can only bring a claim against the estate of the deceased. Even if there is not enough money in the estate to meet all the debts, the relatives of the deceased are not personally responsible or liable for the deceased's debts, unless they had guaranteed them.

# Getting Help for you and your Family

You are not alone when coping with the loss of a loved one. Friends, family and the wider community may offer you support. There are also many support services and groups that understand what you are going through and can help you cope

Many people experiencing loss through death find comfort and additional support by sharing their story with others. Often, people feel better if they can talk to somebody outside the immediate family, while others may benefit from formal counselling or peer support.

Throughout Ireland there are a number of support services available to families who are bereaved. These include (suicide) bereavement support groups, voluntary listening and support services, local parish support groups, child and adolescence support programmes/groups, and professional counselling services. If you are unsure of what type of support might best suit you or your family, discuss your needs with your local doctor who will be able to advise you.

Mental health services provided by the HSE are organised on a geographical basis divided into different areas called sectors. Within each consultant-led sector, a multi-disciplinary team provides assessment, treatment, and follow-up care for referred persons. Services offered include adult mental health care for 18 year olds and over; child psychological and psychiatric services, psychiatry of older age and social work services. Referral to these free services is through your local general practitioner or family doctor.

If you are in a supporting role it is important to be extremely sensitive to the needs of the bereaved person. It is also important to know that if you are in a supportive role, there may come a time when you find that you can no longer offer the level or standard of support that is needed.

# Frequently Asked Questions



*This section deals briefly with  
some of your more immediate concerns*

## **Q. Who should I inform of the death?**

**A.** The next of kin, GP and the Registrar of Births, Deaths and Marriages should be informed immediately. Most people die of natural causes, however if the death is sudden and unexpected, the Gardaí and the Coroner may need to be informed. At a later stage you will need to inform the Department of Social and Family Affairs, if the person who died was getting a social welfare payment, or was a dependent on another person's payment. You should also inform relevant insurance companies.

## **Q. Who has to register the death?**

**A.** If the death occurred at home, the next of kin or nearest relative present at the death must register the death by bringing a Medical Certificate of cause of death to the appropriate Registrar of Births, Deaths and Marriages, usually within 5 days. The appropriate Registrar is determined by where the death took place, not where the deceased lived. The deceased's family doctor (GP) normally issues the medical certificate, but it can be any doctor. The hospital usually registers the death if the death happened in hospital. Deaths referred to the County or City Coroner are registered when the Registrar receives a certificate of the post-mortem examination or inquest from the Coroner.



**Q. Where can I get a copy of the Death Certificate?**

A. The Death Certificate can be obtained from the local Registrar of Births, Deaths and Marriages for the district where the person died. If you are registering the death, it is useful to get several copies of the Death Certificate at the same time.

**Q. What is the role of the funeral director/undertaker?**

A. They will deal with all arrangements regarding the burial or cremation, including organising the burial plot, newspaper notices and religious services, if you wish. They can also organise transport of the deceased and mourners, help with arrangements for the church service, liaising with those involved in these arrangements, e.g. florists etc. They will also assist you to obtain any documentation necessary both before and after the funeral.

**Q. What is a post mortem?**

A. A post mortem (sometimes called an autopsy) is an examination carried out by a pathologist after a death where it is necessary to establish the medical cause of death. The majority of deaths do not require any post mortem because the medical cause of death can be certified by a doctor who has been treating the deceased in the months prior to the death, i.e. a GP or hospital doctor.

**Q. Is there any help available towards the funeral costs?**

A. If the death happened because of an accident at work or while travelling to or from work or as a result of a prescribed disease, you may be entitled to a Funeral Grant under the Occupational Injuries Scheme.

**Q. How do I claim a Funeral Grant?**

A. You can get the application forms by phoning 043 3340000 or LoCall 1890 927770 or you can get one at your Social Welfare Local Office, The forms can also be downloaded from the internet at [www.welfare.ie](http://www.welfare.ie).

**Q. What if I don't qualify for a Grant?**

A. If you do not qualify for a Grant you may get assistance towards the funeral expenses under the Supplementary Welfare Allowance (SWA) scheme, which is operated by the Health Boards. No social insurance contributions are required as payment is based on the means of the person responsible for

paying the funeral bill. You should apply to your local Community Welfare Officer at your local Health Centre before you pay the funeral bill, as the cheque will be issued to the undertaker/funeral director. The SWA scheme also provides for Exceptional Needs Payments in particular situations.

**Q. If there is money in a joint account can I draw out this money?**

**A.** Yes, if the money is held jointly with your spouse. If the account is held jointly with a person other than your spouse (e.g. the deceased is a brother, parent or partner), talk to your bank or building society. They may need a statement from the Revenue Commissioners, Capital Taxes Office, Dublin Castle, Dublin 2, LoCall 1890 201 104. This will allow you to transfer the money while any possible tax liability, such as Capital Acquisitions Tax (CAT), is being checked out. If money in the bank/building society is in the deceased's name only, then you usually cannot get access to it until probate is taken out. If the amount of money is small, the financial institution may release it in certain circumstances.

**Q. Can I cash Social Welfare cheques or pension orders after death?**

**A.** No. In the case of a pension, return the deceased person's pension book or cheque to the relevant section of the Department, as soon as possible after the last payment before the date of death. You should include a note about the death and the Death Certificate or Death Notice from the newspapers. (Keep a note of the pension claim number). If the deceased person's Social Welfare payment was paid into a Bank/Building Society Account by electronic transfer you should advise the relevant section of the Department to stop the payment. In most cases the deceased person's social welfare payment is paid for six weeks after death if you were the dependent spouse, partner or carer of the deceased. This is normally paid by cheque, issued when the payment book is returned or the electronic transfer is stopped.

**Q. How do I claim this six week payment?**

**A.** You should contact the office that paid the Social Welfare payment for more information, e.g. the Pension Services Office in Sligo for old age pensions or the Social Welfare Local Office if it was Unemployment Benefit or Assistance. A cheque will be sent to you for this payment within a short space of time.

**Q. Is there a pension for Widows and Widowers?**

**A.** Social welfare pensions are available to widowed men and women. A Widow/Widower's (Contributory) Pension is based on the social insurance contributions of you or your late spouse. However, both social insurance records cannot be combined. This payment is not affected by any other income you may have. It includes an increase for any dependent children.

**Q. What happens if I do not have enough PRSI paid to qualify for a Widow/Widower's Contributory Pension?**

**A.** If you do not qualify for a Widow/Widower's (Contributory) Pension you may qualify for one of the following means-tested payments instead: One-Parent Family Payment - if you have dependent children. Widow/Widower's (Non-Contributory) Pension - if you do not have dependent children.

**Q. How do I apply for a Widow/Widower's Pension?**

**A.** Application forms are available by phoning LoCall 1890 20 23 25 or LoCall 1890 500 000 or you can get one at your Social Welfare Local Office, local Post Office or Citizens Information Centre. They are also available on the internet at [www.welfare.ie](http://www.welfare.ie). You should send it to the address shown on the form, as soon as possible after the death. If you don't have the necessary certificates, you can forward them later with a covering letter. If you have any queries about Widow/Widower's Pensions or One-Parent Family Allowance, you can also contact: Pensions Service Office Department of Social and Family Affairs College Road Sligo. LoCall 1890 500 000

**Q. Does other income or earnings affect a Widow/Widower's Pension?**

**A.** Widow/Widower's (Contributory) Pension is not affected by income from any other source. The Widow/Widower's (Non-Contributory) Pension and the One-Parent Family Payment are means-tested payments. Therefore, any other income you may have e.g. earnings, savings etc. can affect the rate of payment.

**Q. Is the Widow/Widower's Pension taxable?**

**A.** All social welfare pensions are taxable. However, if your income is below a certain limit you will be exempt from tax.



**Q. Are Widow/Widower's Pension recipients entitled to the free schemes?**

**A.** Everyone over the age of 66 who is resident in the State is entitled to Free Travel and some people under age 66 on specified payments also qualify. You will qualify for the other free schemes, i.e. electricity or gas allowance, telephone rental allowance and free TV licence if you are over 70 or if you are receiving Carer's Allowance. You may also qualify for these allowances if you are age 66 or over or getting a long term disability payment and satisfy other qualifying conditions. The free schemes were amalgamated into a new Household Benefits Package in May 2002, now, if you are eligible for one of the benefits you are eligible for them all.

**Q. The deceased had a Medical Card - what should I do with it?**

**A.** You should return it to the Health Board which issued it. If you are the spouse of a medical card holder, you may be entitled to a card in your own right.

**Q. Who deals with the will?**

**A.** Generally, the person named in a will as executor has the job of dealing with the terms of the will and taking out probate. There may be more than one executor. If no executor has been appointed, or if the named executor does not wish to act, an administrator may be appointed.

**Q. What is the procedure if the deceased didn't make a will?**

**A.** If there is no will the next of kin can apply to the Probate Office for a grant of representation.

**Q. How do I take out a Grant of Probate?**


**A.** If you are the executor or have been appointed an administrator and the estate is not complicated, you can make a personal application to the Probate Personal Application Section in the Probate Office, First Floor, 15-24 Phoenix St. North, Smithfield, Dublin 7. Tel. (01) 888 6174, or to one of the 14 District Probate Offices. Enquire about these at your local Courthouse. If the estate is complex, you should consult a solicitor.

**Q. What happens to the family home after the death of a spouse?**

**A.** If the two of you jointly own the house, then you automatically become the owner. If your spouse was the legal owner then you may require that

it be given to you as part of your share of your spouse's estate. If the family home is worth more than this share, then you may have to pay the difference. However, you may apply to the court to have the house given to you either without paying the difference or by paying an amount that the court thinks reasonable. The court may make such an order if it thinks that hardship would otherwise be caused either to you or to a dependent child.




A soft-focus background image of a woman with long brown hair, seen from the side, holding a baby in her arms. They are outdoors, with a beach and ocean visible in the background. The lighting is warm and gentle.

## *Suggestions for the bereaved*

- ❖ 1. Know you can survive. You may not think so but you can.
- ❖ 2. Struggle with “why” it happened until you no longer need to know “why” or until you are satisfied with partial answers.
- ❖ 3. Know that you may feel overwhelmed by the intensity of your feelings but all your feelings are normal.
- ❖ 4. Anger, guilt, confusion and forgetfulness are common responses. You are not crazy: you are in mourning.
- ❖ 5. Be aware you may feel inappropriate anger at the person, at the world, at God, at yourself. It’s okay to express it.
- ❖ 6. You may feel guilty for what you think you did or did not do. Guilt can turn into regret through forgiveness.
- ❖ 7. Remember to take one moment or one day at a time.
- ❖ 8. Find a good listener with whom to share. Call someone if you need to talk.
- ❖ 9. Don’t be afraid to cry. Tears are healing.
- ❖ 10. Give yourself time to heal.
- ❖ 11. Expect setbacks. Emotions can return like a tidal wave but you may only be experiencing a remnant of grief, an unfinished piece.
- ❖ 12. Try to put off major decisions.
- ❖ 13. Give yourself permission to get professional help.
- ❖ 14. Be aware of the pain of family and friends.
- ❖ 15. Be patient with yourself and with others who may not understand.
- ❖ 16. Set your own limits and learn to say no.
- ❖ 17. Steer clear of people who want to tell you what or how to feel.



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- A person with long hair is sitting on a beach, looking out at the ocean. They are wearing a light-colored t-shirt and shorts. The background shows the ocean and a clear sky.
- ❖ 18. Knowing that there are support groups that can be helpful such as Samaritans, Console or Living Links. Check also for groups in your area in the Directory of Bereavement Services, published separately by the HSE.
  - ❖ 19. Call on your personal faith to help you through.
  - ❖ 20. It is common to experience physical reactions to your grief, e.g. headaches, loss of appetite, inability to sleep.
  - ❖ 21. The willingness to laugh with others and at yourself is healing.
  - ❖ 22. Wear out your questions, anger, guilt, or other feelings until you can let them go. Letting go doesn't mean forgetting.
  - ❖ 23. Know that you will never be the same again, but you can survive and even go beyond just surviving.
  - ❖ 24. Be kind and gentle with yourself.



# Useful Websites:

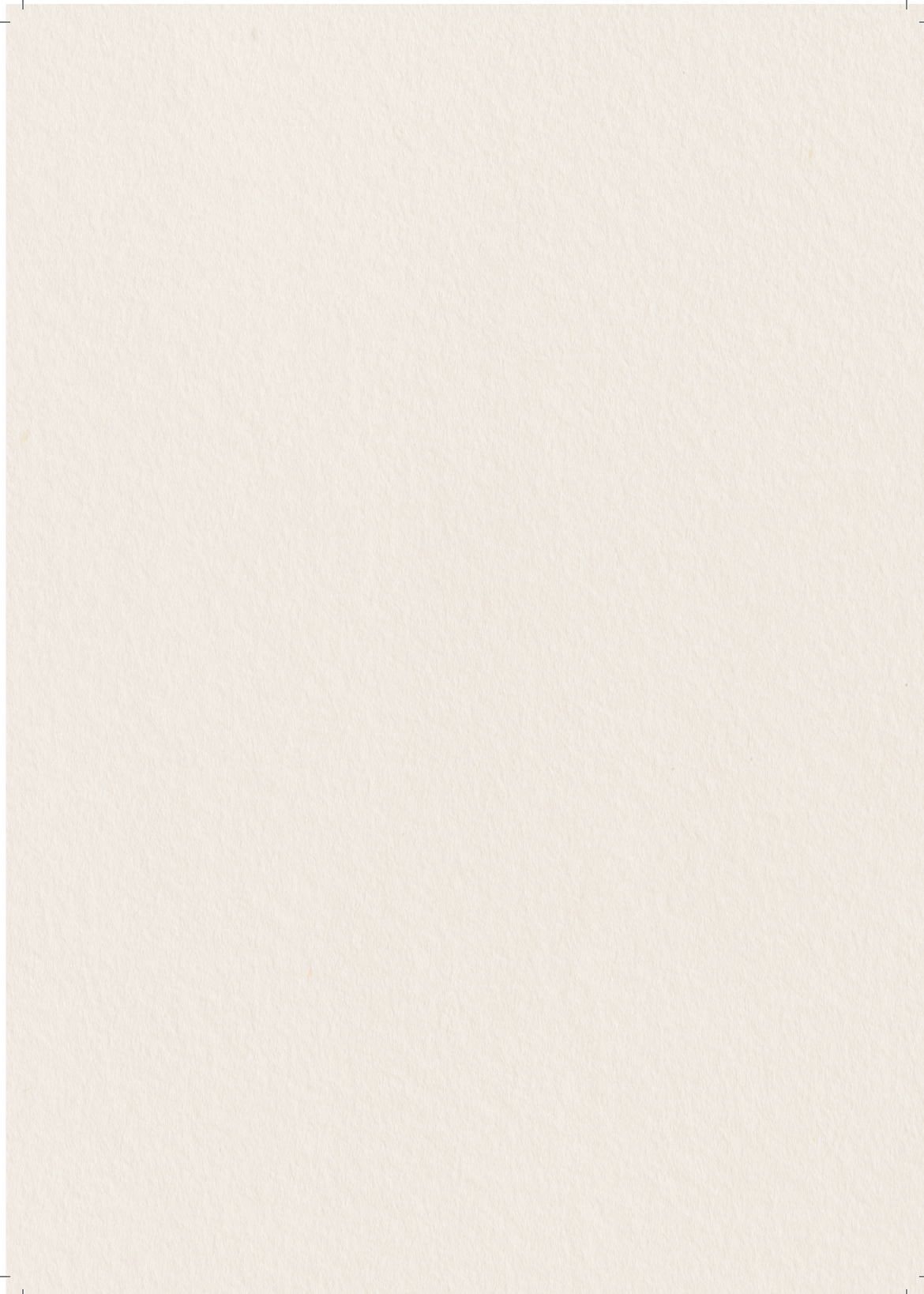
[www.citizensinformation.ie](http://www.citizensinformation.ie)

[www.welfare.ie](http://www.welfare.ie) [www.mabs.ie](http://www.mabs.ie)

This aims to provide general information concerning financial and legal matters.

The Citizens Information Centres in each county provide a free and confidential information service regarding all such matters. Further details and clarification can be obtained from the local Citizens Information Centres. These are listed in your local telephone directory.









St. John the Baptist Church, Ballyea