



Needing help after someone close to you has died?

This factsheet lets you know about payments and help available after someone close to you dies. You will find information about who you may need to contact and how you can get help.

Let us know

It is important to tell us as soon as someone close to you dies, so we can update their Centrelink, Medicare and Child Support records. You may be able to get payments and services to help you. You can let us know, by:

- calling us on **132 300** and saying **bereavement**. This phone line is open Monday to Friday 8 am to 5 pm
- going to **servicesaustralia.gov.au/sa116** to print and complete the **Advice of Death** form in English
- visiting a service centre.

You can let us know if you need an interpreter when you call or visit us. We will arrange one for free.

Payments you may be eligible for

You may be able to get a payment from us depending on your situation and the situation of the person who died.

Bereavement Payment

Bereavement Payment helps people after the death of their partner, child or the person they were caring for. The type of Bereavement Payment you may get will depend on the Centrelink payment you are getting and your relationship with the person who has died.

For more information in English, go to **servicesaustralia.gov.au/bereavement**

Pension Bonus Bereavement Payment

The Pension Bonus Bereavement Payment is a tax-free lump sum paid to the surviving partner of a person who died who was part of the Pension Bonus Scheme. You may be eligible for this payment if your partner did not claim their Age Pension and Pension Bonus before they died.

For more information in English, go to **servicesaustralia.gov.au/pensionbonusscheme**

Bereavement assistance for carers

If the person you care for has died, your Carer Payment may continue for 14 weeks. Carer Allowance does not continue when the person dies.

For more information in English, go to **servicesaustralia.gov.au/bereavement**

Help when a child has died

If there is a stillbirth or a child dies, financial help may be available.

If you were eligible for or getting Parental Leave Pay, Dad and Partner Pay or Family Tax Benefit, you may still get one or more of these payments.

If you are not eligible for Parental Leave Pay, you may be eligible for the Stillborn Baby Payment.

For more information in English, go to servicesaustralia.gov.au/bereavement

Double Orphan Pension

Double Orphan Pension helps with the costs of caring for children who are orphans or cannot be cared for by their parents in certain circumstances.

For more information in English, go to servicesaustralia.gov.au/orphanpension

More income support options

Depending on your circumstances, you may be eligible for an income support payment.

For more information about these payments and their requirements in English, go to servicesaustralia.gov.au/paymentfinder

Child support payments

If you pay or get child support for a child who has died, call us on **131 272**. Let us know if you need an interpreter and we will arrange one for free. You should also call us if you are looking after the affairs of a person who has died and they paid or received child support.

Other support from Services Australia

Social workers

Our social workers can provide short-term counselling, support and information to help you through this difficult time. Social workers can also tell you about other support and services to help you. You can ask to speak to a social worker by calling **132 850**. Let us know if you need an interpreter and we will arrange one for free.

Financial Information Service

Following the death of a loved one, you may need to understand more about their investments or other assets they owned.

Our Financial Information Service officers can provide free and independent information to help you make informed decisions about finances and assets.

For more information in English, go to servicesaustralia.gov.au/fis or call **132 300** to book an appointment with a Financial Information Service Officer. Let us know if you need an interpreter and we will arrange one for free.

What to do after someone has died

Registering the death

When someone dies, a doctor must sign a certificate confirming the death. Funeral arrangements cannot be completed until the doctor has signed and issued this certificate (generally called a *Doctor's Certificate of Cause of Death*). The funeral company can then take the person who died into their care.

The funeral director in charge of the funeral arrangements will collect all the information needed for registering the death and send it to the relevant state or territory government office. The funeral

director may also help with things such as newspaper notices, flowers and religious services. If you do not know who to contact, the Australian Funeral Directors Association can help you.

If a funeral director is not involved with the funeral arrangements, the person who manages the final arrangements for the person who died is responsible for registering the death.

Notifying organisations

When someone dies, you need to tell a number of people and organisations. It is important you tell us when someone has died. Before you start making these contacts, it might be useful to check if the person who died had any personal records or documents. These records could contain important reference numbers that people or organisations may need.

The Australian Death Notification Service is a free government service to help people to contact multiple organisations. Go to **deathnotification.gov.au** for more information in English and other languages.

Funeral plans and funeral bonds

Some people plan and pay for their funerals before they die. This can include pre-purchasing a burial plot, pre-paying funeral expenses or investing in funeral bonds.

Insurance policies

Sometimes private health, sickness, accident or life insurance policies may help to pay for the funeral and other expenses. If the person who died had insurance, call the company and ask if help is available.

The will

A will is a legal document that states how the belongings of the person who died are to be distributed after their death. These belongings are sometimes called an estate. The executor of the will is responsible for distributing the person's assets to the people named in the will. This happens after any debts are paid.

If the person has not left a will, the law determines the distribution of the estate. If there are no close relatives, the estate may be paid to a state or territory government.

Payment of funeral costs from banks

Sometimes a bank will repay funeral expenses from the bank account of the person who has died. They may do this while the executor of the will is still preparing the rest of the estate. The executor will need to contact the bank and ask about this service and the options available.

Early release of superannuation

Sometimes you can get your superannuation early on compassionate grounds to cover expenses for a partner or child's funeral.

The Australian Taxation Office manages early release of superannuation on compassionate grounds.

For more information in English, go to **ato.gov.au/early-release** or call **131 020**.

Removing someone's name from mailing lists

If you want to have the name of the person who died removed from mailing lists, you can ask The Australian Bereavement Register to do this for you. To register the details go to tabr.com.au or call **1300 887 914**.

Support for you after someone has died

Financial matters

You should tell us about any changes to your income and assets caused by inheriting assets from an estate. This includes assets that were held in joint names but are now in your name only. The value of assets may affect the payment you get from us or become eligible for. You can talk to one of our Financial Information Service Officers about how your decisions can affect the payment you are eligible for. If you give assets away to children or other family members and friends this may affect the payment you get.

You should check if the person who died was in the defence force or a partner of a veteran. If they were, the defence force may help with some of the costs or arrange the funeral services. Check the following websites to see if they can help:

- dva.gov.au
- rslaustralia.org

Go to servicessaustralia.gov.au/manageyourmoney for more information about managing your money in English and other languages.

Family in prison

People in prison may be eligible for Compassionate Leave to attend the funeral of a family member or an extended family member.

Outstanding debts

Relatives and friends do not have to pay the debts of the person who has died unless the debts are in joint names. Debts can be paid from the estate.

Getting someone to deal with us on your behalf

If you would prefer to have someone else handle your Centrelink, Medicare or Child Support business, you can authorise a person or organisation to deal with us on your behalf.

For more information in English, go to servicessaustralia.gov.au/nominees

Information and help from other organisations

Other government and community organisations provide support services and useful information in English. For a list of these organisations and their contact details go to servicessaustralia.gov.au/bereavement

For more information

- go to servicessaustralia.gov.au/bereavement for more information in English
- go to servicessaustralia.gov.au/yourlanguage where you can read, listen to or watch videos with information in your language
- call **131 202** to speak with us in your language about Centrelink payments and services

- call **132 011** for Medicare and **131 272** for Child Support. Let us know if you need an interpreter, and we will arrange one for free
- visit a service centre.

Note: calls from your home phone to '13' numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to '1800' numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

Disclaimer

The information contained in this publication is intended only as a guide to payments and services. It's your responsibility to decide if you wish to apply for a payment and to make an application with regard to your particular circumstances.