



MINISTRY OF DEFENCE

Help and Guidance for Families of Service Personnel who die whilst in Service

Produced by Service Personnel and Veterans Agency
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Introduction

People react to bereavement in many different ways. Grief is a natural response to the pain and loss experienced following the death of a loved one. Many people feel a mixture of emotions, maybe not straight away. Often we have to push our feelings to one side while we deal with practical matters. It is normal to feel sadness, anger, guilt, loneliness, helplessness and shock, all of these and many more are common.

You may find it helpful to share your feelings with others who understand bereavement. Family and friends can obviously help, but there are many organisations offering support and we have included contact details on page 11 of this booklet. There is no time limit for seeking help.

The aim of this booklet is to give you simple straightforward information and guidance during this difficult time. There are several sections covering various topics and a checklist, which details some of the most important practical things you need to do as soon as possible.

One of our Visiting Officers will have delivered this booklet in a folder with claim forms and other important information. The folder is intended to give you somewhere to keep all the papers and information you need in one place. We have included a leaflet containing relevant contact details in the folder. You may also find it useful to file all your official correspondence in one place and keep a record of who you speak to and the date you speak to them.

If any of the terms used in this booklet and other information in the folder are not familiar to you please ask your visiting officer to explain.

The information given in this booklet is for guidance only and is not a definitive statement of the law.

If you have any comments on this Booklet or would like to see other information included please contact Service Personnel and Veterans Agency, details are given on page 11.

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IMMEDIATE MATTERS

Casualty Notifying Officer and Visiting Officer

The Casualty Notifying Officer is the person; usually from your spouse or partner's own Service who tells you about their death.

A Visiting Officer is also appointed from your spouse or partner's own Service (whenever possible) to offer practical help and support during this difficult time and answer any questions you have. If they do not know the answers, they will find out for you.

The Visiting Officer will explain what help is available. You can contact them as often as you need to.

There will be other Service people in touch with you about things like the return of personal effects and funeral arrangements. Your Visiting Officer will tell you what to expect.

Funeral Arrangements

Deciding on funeral arrangements can be very upsetting. Your Visiting Officer will explain the choices. Briefly, these are either a service funeral where the Services arrange and pay for the funeral, or a private funeral, arranged by you where we (the Ministry of Defence - MoD) give a grant to help towards the cost.

More details are on **pages 5 – 6**.

Housing and Accommodation

If you live in Service or Substitute Service Families Accommodation, you can stay until you have decided on your longer-term housing needs.

The Joint Service Housing Advice Office can give information and advice on future housing, their contact details are on **page 11**.

If you own your house or rent privately, you will need to contact your mortgage lender or Landlord and tell them about your change in circumstances.

Money

Your compensation and pension benefits will depend on which Armed Forces Pension Scheme your spouse or partner was a member of and whether their death was as a result of their service.

Pension and compensation rules are complex. We will need some information from you and you will need to complete forms to make a claim. Where possible, we will complete as many details as we can before asking you to check and sign the form, your Visiting Officer will be able to help you complete the rest.

Service Personnel and Veterans Agency (SPVA) deal with the award of service pension and compensation and war pension, they can give you detailed advice relevant to your own circumstances. Please direct all enquiries on these matters to the Free Helpline number given **page 11**. They will make sure your enquiry is directed to the relevant department.

More help

Service Chaplains work in the United Kingdom and overseas and have a unique bereavement support role. Your Visiting Officer can arrange for a Chaplain to visit.

As well as family, friends, and colleagues from the ship, regiment, or unit, there are many ex-Service and other welfare organisations that can also give support if required. They all have high levels of expertise and are there to offer bereaved families support for as long as is necessary.

Your Visiting Officer will make contact with the Veterans Welfare Service (VWS) for you at an appropriate time. The service is run by SPVA, the Welfare Managers can offer you impartial help and advice on any matter, carrying out a full review of your personal entitlements and needs. They will be able to put you in touch with any of the many organisations that exist to help you and your dependants. You will also be able to contact your Welfare Manager at any time in the future and this service is free.

Please see **pages 10 – 11** for contact details of these and other organisations. (A separate leaflet giving more details is also enclosed)

- Joint Casualty and Compassionate Centre (JCCC)
- The Veterans Welfare Service
- Service websites
- Army Inquiries and Aftercare Support Cell (AIASC)

- War Widows Association/Army Widows Association/RAF Widows Association
- Confidential support lines and ex-Service welfare organisations
- Help Information Volunteer Exchange (HIVE)
- SSAFA Forces Help
- Social Workers and Local Community Centres

FUNERALS

When someone dies there are legal procedures to follow before a funeral can take place. This is true in civilian as well as Service cases. The following section is a basic list of the people and procedures involved.

Death Certificate

When someone dies in the United Kingdom, Scotland or Northern Ireland, the death must be registered with the Registrar of the District where they died, who will then issue a Death Certificate. You may find it useful to get additional copies as most banks and financial institutions will need to see an original copy, these are available on payment of a fee. You will find the appropriate telephone numbers in your local phone directory.

When someone dies overseas (whilst on official duties), the Ministry of Defence will usually send a certificate to you. If this is not possible your Visiting Officer will explain in more detail.

If there is to be an inquest, the Coroner will issue a burial order or cremation certificate so the funeral can take place before the inquest is complete.

The Coroner

A Coroner (Procurator Fiscal In Scotland) looks into sudden or unnatural deaths to decide the medical cause of death. Coroners are independent judicial officers, usually lawyers or doctors. Coroners liaise with bereaved families, the police, doctors and Visiting Officers on all issues about inquest and post mortems. The Coroners Office will inform you of the date of the inquest and you may attend personally or be represented by someone else.

Inquests

A Coroner's Inquest is separate from any MoD or other inquiry. An inquest is an inquiry into who has died and how. There may be delays if there are outstanding police enquiries, a Service Inquiry or other investigations

Post- Mortem Examinations

A Pathologist, for the Coroner or other authority, carries out a medical examination to decide the cause of any sudden or unexpected death. This is a condition of the law and is independent of the MoD. Copies of the post-mortem report are normally available to the next of kin.

Service Inquiry

A Service Inquiry is an internal inquiry carried out by the Services to find out the facts and draw lessons from an incident. The Visiting Officer (or other person appointed to help) will tell you if such an Inquiry is due to take place and advise you on it's progress. An Inquiry may take many months to complete. When the Inquiry is complete a declassified copy of the report will be available to the next of kin.

Funeral Choices

Your Visiting Officer will go through the options with you. The choice of funeral arrangements is a matter for you and your family to decide unless any special instruction is given in the Will. The funeral can take place at any location in the UK or in the country where the death occurred, subject to overriding local conditions. For Foreign and Commonwealth personnel the funeral may be arranged in the Country of Origin or in the Country where the next of kin is normally resident.

The Services will arrange and pay for the repatriation of the body of a loved one from overseas and for the provision of a coffin and delivery to the undertakers. After this, you may choose to have either;

- a Service Funeral at public expense where it will be arranged and paid for by the Services in accordance with Queens Regulations. A hearse and one family car will be provided. The burial plot will be purchased by the MoD and a Service pattern headstone will be provided and maintained. Should you choose to have a private memorial erected then this would be your responsibility. The Services will pay for a cremation and either an Urn Plot Marker or an entry in the Book of Remembrance, unfortunately, we cannot pay on-going maintenance costs for Urn Plot Markers.
- or you may choose to have a private burial or cremation and we will pay a funeral grant to help you.

PENSIONS AND BENEFITS

Death not due to Service

Neither the War Pension Scheme nor the Armed Forces Compensation Scheme pay benefits where death is not due to service.

Dependants Benefits for Regulars

All Armed Forces Personnel are members of the Armed Forces Pension Scheme (AFPS). There are two schemes either AFPS 1975 or 2005. SPVA deals with both schemes, which provide pensions on retirement and discharge from the Services because of ill health or death. The booklet "Family Pension Benefits" explains how much you will get depending which pension scheme your spouse or partner was a member of and whether you have dependant children. Your Visiting Officer will be able to get details for you.

Compensation for death due to service from the 6 April 2005 may also be paid through the Armed Forces Compensation Scheme (AFCS). Benefit for death due to service before 6 April 2005 is paid under the War Pension Scheme. SPVA also administers these schemes.

Dependants Benefits for Reservists

Where death is due to service before 6 April 2005, benefits may be available from the Reserve Forces (Attributable Benefits) Scheme and War Pension Scheme.

For all deaths in service from 6 April 2005, either caused by service or not, you will be eligible for benefits from the Reserved Forces Pension Scheme 2005 (RFPS). This is providing your spouse or partner was a member of this scheme for at least 2 years before their death.

For spouses and partners of personnel who stayed in the AFPS 1975, payment will depend on whether their death was due to service.

Additionally, SPVA may pay compensation for death due to service on or after 6 April 2005 through the Armed Forces Compensation Scheme.

Private Pension

An individual may have made private pension arrangements. Pensions and compensation can be complex to understand. If you are in the least concerned please have a word with your Visiting Officer who will act as your contact point

with both the MoD Agencies dealing with pension and compensation arrangements.

Department for Work and Pensions Benefits

The Department for Work and Pensions pay a range of Bereavement benefits, pensions and Allowances.

You can claim this as well as any Armed Forces Pension Scheme or War Pensions Scheme pensions.

For more information contact Jobcentreplus on:

Tel: 0800 055 66 88 (8am - 6pm Monday-Friday)

Website: www.jobcentreplus.gov.uk

If you live in the Republic of Ireland, you should contact the British Department for Work and Pensions at the following address:

The Pension Service
International Pension Centre
Tyneview Park
Newcastle upon Tyne
NE98 1BA

Tel: + 44 191 218 77 77

MISCELLANEOUS

Probate

Probate is the legal procedure used to manage the Estate following the wishes expressed in a Will. By Estate we mean property, possessions and money. Without a Will the law dictates how to settle the Estate.

You do not have to use solicitors to get Probate, you can apply by completing forms obtained from the Probate Office (details in telephone directory) and it is a simple procedure.

Probate can take up to six weeks to approve. We recommend you get several official copies of the final approved probate. This will help you to get access to your spouse or partner's estate and will make it easier to deal with banks and other financial institutions.

Personal Possessions

We will hold any personal items in safekeeping, including money, which were on MoD property when death occurred. This does not include items that were in Service Families or substitute Service Families accommodation. We can only release personal items and outstanding salary and allowances to the person legally approved to deal with the Estate. The staff in the Joint Casualty and Compassionate Centre are responsible for handling these issues. Their contact details are at [page 11](#).

Resettlement Advice

Resettlement advice and training is available to help Service Personnel preparing for lifestyle changes. Spouses and partners of Service Personnel who die in service can also take advantage of resettlement support. The range of support is dependent on the number of years your spouse or partner served. Applicants have to demonstrate a need for resettlement training to qualify for resettlement grants and travel and subsistence warrants which, you can claim for up to two years following your spouse or partner's death. Resettlement Centres can be found at military bases throughout the country. Your Visiting Officer will have the details and will be able to contact them on your behalf.

Forces Railcards

Under age 60

The Royal British Legion issue Forces Family Railcards to widows/widowers receiving either War Widow/Widowers Pension or Armed Forces Compensation Scheme payments from SPVA.

If you contact the Royal British Legion they will give you up to date details about cost and the information you need to send.

Their telephone number is **0845 772 57 25** (ask for the Pensions Department)

Over age 60

A discounted Senior Citizens Rail Card is available to widow/widowers receiving either War Widows/Widowers Pension or Armed Forces Compensation Scheme payments from SPVA.

Please telephone One Railway Customer Service Centre on **0845 600 72 45** for details.

MINISTRY OF DEFENCE AGENCIES AND DEPARTMENTS (see page 11 for contact details)

Service Personnel and Veterans Agency

SPVA is responsible for the 2 Armed Forces Pension Scheme; AFPS 75, AFPS 05 and the Reserved Forces Pension Scheme (RFPS 05), plus, the Armed Forces Compensation Scheme (AFCS), which provides payments to spouses, partners and dependants to compensate for death caused by service from 6 April 2005. It also runs the War Pension Scheme, which pays pensions to widows/widowers and dependant children for death caused by service before 6 April 2005. The Agency is also responsible for the Veterans Welfare Service, a National service that you can access in relation to any problem on which you would like help or advice.

SPVA believe it is important to treat Bereaved Families with dignity, making sure they get the financial help they need quickly.

Joint Casualty and Compassionate Centre

The Joint Casualty and Compassionate Centre provide a single point of contact for the Royal Navy, Army and RAF. They co-ordinate procedures to make sure the early Bereavement information is issued via the Visiting Officer right through to arranging for the release of personal effects and payment of outstanding money.

Contact details are on [page 11](#).

HOUSING MATTERS

The Joint Service Housing Advice Office (JSHAO)

JSHAO gives information and advice on housing matters for families of Service personnel.

SSAFA Forces Help - Housing Advisory Service

The SSAFA Forces Help Housing Advisory Scheme works alongside the JSHAO to support ex-Service personnel, their families and Dependants on housing matters.

Contact Details

Service Personnel and Veterans Agency

Joint Casualty and Compassionate Centre (JCCC) 01452 51951 (24 hours)

Veterans UK Helpline 0800 169 22 77 – or write to:

**Service Personnel and Veterans Agency
Tomlinson House
Norcross
Thornton Cleveleys
Lancashire, FY5 3WP**

Veterans Welfare Service (VWS) 0800 169 22 77

Army Inquiries and Aftercare Support Cell (AIASC) – 01980 615 567

Joint Service Housing Advice Office – 01722 436 575

SSAFA Forces Help Housing Advisory Service - 01722 436 400

War Widows Association – 0870 241 13 05

Army Widows Association – 01935 872 983

RAF Widows Association – 0870 514 39 01

Naval Families Federation – 02392 654 374

SSAFA Forces Help – 0207 403 87 83

The Samaritans – 08457 909 090

Cruse – 0870 167 16 77

Winston's Wish – 0845 203 04 05

Bereavement Register (Complete their Freepost Leaflet to register the death on their database to stop junk mail and cold calling). Write to:

**Bereavement Register
Freepost SEA8240
Sevenoaks, TN13 1YR - Tel: 0870 600 72 72**

