

## Grief and Bereavement Resources

A death that is unexpected, or that comes at a difficult time, can make paying for even the simplest funeral seem impossible. However, we can advise on lower cost funeral choices and sources of support if you are struggling with funeral costs.

### GOVERNMENT SUPPORT WITH FUNERAL COSTS

#### Funeral Expenses Payment ([gov.uk/funeral-payments](https://gov.uk/funeral-payments))

If you or your partner receive benefits — such as Housing Benefit, Universal Credit, Income Support — you might be eligible. The amount available depends on your circumstances. If you are applying for the Funeral Expenses Payment, please let us know as soon as possible.

Payments from the DWP are usually a contribution towards the costs, not the full amount. You are responsible for paying any extra costs, or paying all the costs if your claim is unsuccessful. These costs will need to be paid three working days prior to the funeral.

The Funeral Expenses Payment can help pay some of the costs of:

- Burial fees
- Cremation fees, including the cost of the doctor's certificate
- Travel to meetings at our Tooting HQ or travel to attend the funeral
- The cost of moving the person to our Tooting mortuary (within 50 miles)
- Death certificates or other documents.

You can also get up to £1,000 for other funeral expenses, such as funeral director's fees, flowers or the coffin. However, other costs, such as hearses, limos, orders of service or keepsakes, may not be covered.

#### Bereavement Support Payment ([gov.uk/bereavement-support-payment](https://gov.uk/bereavement-support-payment))

Available if your husband, wife or civil partner died in the last 21 months and you were under pensionable age when they died. This consists of an initial payment, followed by up to 18 monthly payments.

## SUPPORT WITH CHILDREN'S FUNERAL COSTS

[The Children's Funeral Fund for England \(gov.uk/child-funeral-costs\)](https://gov.uk/child-funeral-costs)

Your funeral director can apply on your behalf. This covers some funeral costs for a child under 18 or a baby stillborn after the 24th week of pregnancy. It is not means-tested. This fund can cover burial or cremation fees, the doctor's certificate and a coffin (up to £300).

Charitable funding

- The Child Funeral Charity ([childfuneralcharity.org.uk](https://childfuneralcharity.org.uk))
- React ([reactcharity.org](https://reactcharity.org))

## OTHER SUPPORT WITH FUNERAL COSTS

Down to Earth helpline: 020 8983 5055

([quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth](https://quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth))

A service designed to help people who are struggling with funeral costs to find the right support, including information about available grants.

## ACCESSING BANK ACCOUNTS

The person who died might have left money in their account to pay for their funeral.

However, the bank or building society normally freezes their individual account(s) when they're told of the person's death. You will usually need help from the executor of the estate to access these. You'll need:

- a copy of the death certificate;
- proof of your identity;
- an invoice for the funeral costs with your name on it.

If the person who died has a joint account the joint owner can still access that account.

## LOWER COST CHOICES

These are the lowest funeral costs we're able to offer at Poppy's.

Cremation £3,800

Collection and care of the person, a simple coffin, Poppy's hearse, all fees and an early morning service at Lambeth Crematorium, with the use of a trolley (no bearers).

Simple Cremation (unattended), £2,100

Collection and care of the person, the ability to visit them, and have them dressed in their clothes, a simple coffin, Poppy's hearse and all fees.

Direct Cremation (unattended), £1,850

Collection and care of the person, simple coffin, Poppy's hearse & all fees.