

Bereavement and how we can help you



Introduction

This factsheet aims to guide you through the steps you need to take following the death of any contributing, pensioner or other member holding benefits in the Environment Agency Pension Fund (EAPF).

Sorting pension matters can be confusing, and we want to make this process easier for you. Our step by step bereavement guide will help you work through the things you need to do, from registering the death to settling any benefits payable by the EAPF.

How do I register a death?

The first thing you'll need to do is get a medical certificate. If the death was expected the GP will issue a medical certificate stating the cause of death. If the death was unexpected, the GP may need to report the death to the coroner; the coroner will give you the documents you need, or they'll send them direct to the registrar.

You'll need to register the death within 5 days in England, Wales and Northern Ireland, unless the coroner is investigating the cause of death. You'll need to phone the register office in the area where the person died, they'll then post the death certificate to you.

You can find your local register office at www.gov.uk/register-offices

Registering a death in Scotland is done through electronic communication and you can find details of the process at www.nrscotland.gov.uk/registration/registering-a-death

When you report a death to your register office, if it is offered, you may be able to use the Tell Us Once service. If this service is offered to you, we strongly recommend that you use it as you won't need to contact us to tell us about the death; we'll receive a notification from Tell Us Once and we will contact the person who registered the death to settle any benefits that may be payable.

What paperwork will I need to send to Capita?

If you're reporting the death of someone who was employed by the:

- Environment Agency
- Natural Resources Wales
- Shared Serviced Connected Limited (SSCL)

Their Human Resources department will help with leading you through what you need to do; however, reading through this guide will help you prepare for what will happen when we settle any benefits that are payable by the EAPF.

If you're reporting the death of a pensioner or a person with benefits in the EAPF and you've used the 'Tell Us Once' service then you don't need to take any further action as we'll write to the person who registered the death telling them what information we need. If you've appointed a solicitor or you want someone else to handle the settlement, you'll need to send an email or letter to Capita informing them who you'd like them to correspond with.

If you haven't used the 'Tell Us Once' service then you'll need to send a copy of the death certificate to Capita. This can be done by taking a colour image of the certificate using any handheld device, such as, a smartphone, digital camera or similar device. You can then send the image by email to info@eapf.org.uk

If you're unable to send Capita an image, then please send the original certificate to Capita at the address at the end of this guide.

Once we're told about the death, we'll look at what benefits might be payable and we'll write to you to ask for more information and documents so we can confirm eligibility and make any necessary payment. For example, we may ask for an image or copy of the Will, if there's a death grant payable or your marriage certificate if you don't use the same surname as your spouse or civil partner.

What benefits might be paid?

There's a range of potential benefits that can be paid which is why we'll ask you to complete an information form and also ask you to provide evidence of your eligibility, such as, a colour image of your driver's licence or passport to prove your identity. This will help us to determine if there is a survivor's pension payable to a spouse, civil partner, eligible cohabiting partner or an eligible child, in addition to any potential death grant.

Death Grants

In this section we'll cover the death grant we'll pay on the death of a contributing member, a pensioner member and any other member who has a benefit in the EAPF.

All death grants are payable free of tax if they're paid within two years of the date we're notified of the death. The death grant payable to beneficiaries of:

- **Contributing members** – is a lump sum of three times assumed pensionable pay (which is roughly twelve times the total of the last three months of regular wages that were paid)
- **Pensioner members** – will depend on when the contributory service ended and how long the pension has been in payment. Pensioners who ended their contributory service:
 - **Before 1 April 2008** – are guaranteed that we'll pay the equivalent of a minimum of five years of pension
 - **After 31 March 2008** – are guaranteed that we'll pay the equivalent of a minimum of ten years of pension

The death grant we'll pay is the balance of any guarantee remaining unpaid at the date of death.

- **Deferred members** – will depend on when the contributory service ended:
 - **Before 1 April 2008** – we'll pay a lump sum equal to three times the deferred pension
 - **After 31 March 2008** – we'll pay a lump sum equal to five times the deferred pension
- **Deferred pensioner members** – we'll pay a lump sum equal to five times the deferred pension less any pension that's already been paid
- **Pension credit members** – we'll pay a lump sum equal to three times the deferred pension
- **Deferred refund members** – we'll pay the deferred refund plus interest

Unfortunately, a death grant isn't payable if the member died after their 75th birthday.

If a death grant is due, we'll ask you to provide a colour image or copy of the Will. We'll also ask anyone we've requested to complete an information form to tell us who they think the member would have wanted to benefit from the death grant. We'll use this information alongside any expression of wish (nomination form) that the member may have made to determine who should receive the death grant that's due.

Please note that if a person had more than one benefit in the LGPS, we'll pay the higher of the death grant from contributory membership or the aggregate of the death grant payable from any other LGPS membership.

Any payments we make to the estate will mean you'll need to send us an image or copy of the 'grant of probate' or 'letters of administration'. Please see the section **What is Probate?** for more information.

Survivors Pensions

In addition to any death grant that may be paid, we'll also pay a survivor's pension to a spouse, civil partner, eligible cohabiting partner or an eligible child. However, if you're the widower of an opposite sex marriage or civil partnership and your wife or civil partner left the EAPF before 6 April 1988, we won't be able to pay you a survivor's pension, although a pension may be paid if you have an eligible child.

If you're eligible to receive a survivor's pension, we'll tell you the pension you're due to receive once we've received the information form telling us about eligible beneficiaries. If we need extra information, we'll let you know what else is needed at this time.

How do I know if I'm an eligible cohabiting partner?

You're an eligible cohabiting partner if, at the time of your partner's death the following conditions were met:

- Your partner was contributing to the EAPF at some point on or after 1 April 2008
- You'd been cohabiting with your partner for a continuous period of at least 2 years
- You were able to marry, or form a civil partnership with your partner
- You were living together as if you were husband and wife or as if you were civil partners
- Neither you nor your partner lived with a third person as if they were your husband, wife or civil partner
- You were financially dependent on or financially interdependent with your partner

We'll ask you to provide evidence that you met these conditions, such as a copy of any joint mortgage or rent payments or copy of a council tax bill.

How do I know if my child is an eligible child?

An eligible child is any child who is:

- A natural or adopted child of your spouse, civil partner or cohabiting partner ('the member') who was born before, on, or in the case of a natural child, within 12 months of their death; or
- A stepchild or a child accepted as a member of the family (excluding a child sponsored by the member through a registered charity) and who was dependent on the member at the date of death; and
- The child is under age 18; or
- The child is in full time education or vocational training and hasn't reached the age of 23; or
- The child is unable to engage in gainful employment because of physical or mental impairment and either;
 - Hasn't reached the age of 23; or
 - The impairment is in the opinion of an independent registered medical practitioner that we've appointed likely to be permanent and the person was dependent on the member at the date of the member's death because of that physical or mental impairment

We'll ask you to provide an image of your child's original birth certificate, if you're unable to do this you'll need to send in the original certificate. We may also approach your child's school, college or further education institution to ask them to verify your child is in fulltime education with them.

What is Probate?

Applying for the legal right to deal with someone's property, money and possessions (their 'estate') when they die is called 'applying for probate'. If the person left a will, you'll get a 'grant of probate'. If the person did not leave a will, you'll get 'letters of administration'.

If there's a will you can apply for probate using a 'PA1P form' if you're named in the will, or in an update to the will (a 'codicil'), as an 'executor'. If you don't want to apply for probate and there are no other named executors, you should contact your local probate office to find out what to do. You'll need the original will and any updates to apply for probate. These must be original documents, not photocopies.

If there isn't a will, it's the 'administrator' who deals with the estate. You can apply using a PA1PA form to become the estate's administrator if you were the deceased's:

- Spouse (husband or wife) - even if you were separated
- Civil partner
- Child

Whether you're applying for probate or letters of administration you can find the application forms you need and more information about what you need to do by visiting www.gov.uk/applying-for-probate/apply-for-probate

Independent organisations who can provide bereavement help and support

What to do when someone dies: step by step

[Gov.uk](https://www.gov.uk) has a wealth of information on what to do when someone passes away, including a step by step guide to registering a death, paying inheritance tax, and applying for probate.

<https://www.gov.uk/after-a-death>

Help with money management

[The Money Advice Service](https://www.moneyadvice.org.uk) can help you learn how to deal with money after someone passes away, from paying for the funeral to looking after the paperwork and household bills.

<https://www.moneyadvice.org.uk/en/categories/when-someone-dies.html>

Help with getting through your bereavement

[Facing Bereavement](https://www.facingbereavement.co.uk) can help with expert guidance when dealing with the loss of a loved one.

<http://www.facingbereavement.co.uk/>

Help with funeral costs

[Down to Earth](https://www.quakersocialaction.org.uk) is a charity that offers advice and help paying for a funeral to those on low incomes.

<https://quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth>

Help with arranging the funeral

[National Association of Funeral Directors](https://nafd.org.uk) (NAFD) provide funeral advice and a funeral directory service to help you find local firms, endorsed by the NAFD.

<https://nafd.org.uk/>

Other considerations

Although you may not need to contact us because you've used the Tell Us Once service, other organisations may need to be told about the death, so please:

- Contact the deceased's bank, mortgage lender or landlord, insurance companies, other pension providers and utility companies as soon as possible
- It's also a good idea to redirect any post using a special circumstances form from [Royal Mail](#) so you can watch out for anything you might've missed

What if I need to send in documents?

We'll accept clear colour images of any documents we ask you to supply. This can be done by using any handheld device, such as, a smartphone, digital camera or similar device. You can then send the image by email to info@eapf.org.uk

However, if you're unable to send an image, then please send the original certificate or document to Capita at the address shown below. All original documents will be returned by registered post.

Contact details

If you have any questions regarding your pension entitlement you can contact our pension administrator, Capita, by:

 Using the '**Contact the EAPF**' button on the website at www.eapf.org.uk

 Emailing info@eapf.org.uk

 Following on twitter [@EAPensionFund](https://twitter.com/EAPensionFund)

 Calling **0800 121 6593**
+44 114 452 5008 (overseas)

 Sending your query to
Capita
11b Lingfield Point
Darlington, DL1 1AX