

Funeral Grant

When and How to Claim

An approved *Funeral Grant* claim form (FG1) should be completed and submitted to the Social Security Office no later than six (6) months after the date of death of the deceased.

Each claim must be supported by a death certificate and other evidence as the Director may require in support of entitlement to the benefit. This evidence may include:

- (a) invoice or receipt for funeral expenses
- (b) birth certificate of the deceased
- (c) marriage certificate (where the uninsured spouse of an insured person is the deceased)

Other Important Matters

Any receipts or invoices **must** be in the name of the claimant or the authorized representative of such claimant.

Whenever you are submitting supporting documents with any claim, please be sure to submit original documents.



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St. Christopher and Nevis Social Security Board

Prepared by the Social Security Office

Head Office:

Robert L. Bradshaw Building
Bay Rd., Basseterre
Tel: (869) 465-2535 Fax: (869) 465-5051

Branch Office:

Ivor Stevens Building
Chapel St., Charlestown
Tel: (869) 469-5245 Fax: (869) 469-1046

What is Funeral Grant?

Funeral Grant is a benefit payable towards the cost of funeral expenses in the event of the death of:

- (a) an insured person, including a person who had received Age or Invalidity Benefit;
- (b) the spouse of an insured person;
- (c) a dependent child of an insured person (i.e. under the age of 16; or under the age of 25 if attending school or university full-time; or an invalid)

Who is Covered?

The benefit may be paid to any person who:

- (a) has met the funeral expenses of the deceased person; or
- (b) has given an undertaking in writing to the Director of the Social Security Board to meet the funeral expenses of the deceased.

If a claimant gives such an undertaking and then fails to meet the expenses, the grant must be repaid to the Social Security Board.

Qualifying Conditions:

An insured person's eligibility depends on two conditions. In order to make a claim for receipt of a funeral grant, the insured person:

- (a) must have been a member of the Social Security Fund for at least twenty-six (26) contribution weeks; and
- (b) must have actually paid twenty-six (26) contributions into the Social Security Fund.

Payment of Benefit

The maximum benefit receivable for a funeral grant is \$2500.00 for an insured person or the spouse of an insured person. Where death was as a result of an injury related to the insured person's employment, the maximum benefit thus payable is \$4000.00.

On the death of a dependent child, the grant is payable on the following scale:

Age at Death	Amount
Under 3	\$400
3	\$550
4	\$700
5	\$850
6	\$1000
7	\$1150
8	\$1300
9	\$1450
10+	\$1600

Circumstances which may affect Benefit:

There are very few circumstances that may cause someone to be unable to receive a funeral grant. These include:

- **non-qualification of insured person**, that is, the insured person did not have the qualifying number of contributions to be eligible for the benefit.
- **the late submission of a claim** - a Funeral Grant claim form should be completed and submitted to the Social Security Office no later than six (6) months after the date of death of the deceased.
- **fraudulent misrepresentation** - where the claimant knowingly and intentionally misled, or withdrew specific information necessary for the determination of the claim by the Social Security Board.