Death in Service Information Sheet

www.cseas.per.gov.ie



The death of a civil servant while employed in the Civil Service is referred to as a Death-in-Service. There are a number of practical issues for next-of-kin to consider in relation to the Death-in-Service process. This information sheet aims to provide practical guidance and to signpost towards other relevant sources of information. Note: This information sheet is only a guide. Specific details should be sought from the relevant bodies.

Tax

The Revenue Commissioners should be contacted - Tax credits and reliefs may be affected and refunds may be due. Further information on tax, tax credits and reliefs after bereavements can be found by visiting the below links:

https://www.revenue.ie/en/life-events-andpersonal-circumstances/death-andbereavement/index.aspx

www.citizensinformation.ie/en/money_and_t ax/tax/income_tax_credits_and_reliefs/income_tax_credits_and_reliefs_following_a_death.html

On-duty EAO available at 0818 008120 Monday - Thursday: 9am - 5.15pm Friday: 9am - 5pm Appointments are available evening and weekends if required

> Email: <u>cseas@per.gov.ie</u> <u>www.cseas.per.gov.ie</u>

Possible Financial Entitlements

The employing department/office should be notified of the officer's death. Any entitlements due will be processed by the Civil Service HR Shared Services Centre, (PeoplePoint). They will contact the next-of-kin with relevant details and documentation requirements.

www.peoplepoint.gov.ie

Occupational Benefits

1) Civil Service Pension Scheme (Pre 2013 staff)

- Pensions In the case of a married officer or civil partner who
 dies in service and who was a member of the Spouses' and
 Children's Contributory Pension Scheme, the surviving
 spouse/partner and eligible children are entitled to a pension.
 (note: the children's parents do not have to be married)
- Pension Entitlements This may include one month's salary for the first month following the death of the officer. Thereafter spouses' and children's pensions will be payable. This/these pension(s) will be based on the deceased officer's potential service to age 65. For further information see the website of The Irish Civil Service Pensions Information Centre www.cspensions.gov.ie
- Death Gratuity On production of a Grant of Probate (where a Will existed) or otherwise Letters of Administration (see overleaf), a death gratuity is payable to the officer's legal personal representative. This is a lump sum calculated on the greater of:
 - 1. One year's pensionable remuneration (at the rate applicable at the officer's death); or
 - 2. the amount of lump sum that would've been payable had the officer retired due to ill-health at the date of death, subject to a maximum of 1 ½ times the officer's pensionable remuneration at the date of death.
- Single Public Service Pension Scheme (2013) Staff recruited from 2013 are members of the Single Public Service Pension Scheme and have different benefit entitlements. Further information on that Scheme can be found at www.singlepensionscheme.gov.ie

State Benefits

- Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension is a social insurance payment made to widows, widowers and surviving civil partners. It is based on the social insurance (PRSI) record of either the claimant or their late spouse or civil partner. It is not means-tested.
 - https://www.gov.ie/en/service/apply-for-widowers-contributory-pension/
- Widow's, Widower's or Surviving Civil Partner's (Non-Contributory) Pension is a means tested social welfare payment
 - https://www.gov.ie/en/service/269fa9-widows-widowersor-surviving-civil-partners-non-contributory-pension/
- The Widowed or Surviving Civil Partner Grant A once-off payment (€6000 as at Sept 2018) to widows, widowers or surviving civil partners with dependent children
 - https://www.gov.ie/en/publication/b54fee-operational-guidelines-widowed-or-surviving-civil-partner-grant/

Death in Service Information Sheet

www.cseas.per.gov.ie

State Benefits continued

 Exceptional Needs Payments - help with the cost of a funeral if you could not reasonably be expected to meet this cost out of your income.

https://www.gov.ie/en/service/4eb45-additional-needs-payment/

Legal Considerations

Grant of Probate* - This is a formal legal process authorising a person to manage a deceased person's estate which may include, land, property, money etc. owned by the deceased at the date of death. A Grant of Probate is extracted where a person dies leaving a Will. The deceased's assets are administered by an Executor.

Letters of Administration are extracted where a person dies 'intestate' (without having made a will). The deceased's assets are dealt with by an Administrator. Application for the Grant of Probate/Letters of Administration can be made through a solicitor or, the Executor/Executrix/Administrator can apply directly themselves.

www.courts.ie

www.citizensinformation.ie/en/death/the deceaseds es tate/dealing with the deceaseds estate

Registering the Death

Follow this link to your local civil registration service www.hse.ie/eng/services/list/1/bdm/contactus/

Other Matters to Consider

- Life assurance policies contact insurers
- Mortgage contact provider
- Bank, Building Society and Post Office Accounts –
 Where accounts are solely in the deceased name they
 will need to be frozen and eventually closed. If they are
 joint accounts, they will need to be changed into a
 single name. Each financial body will advise as to its
 own procedure.
- Car Insurance and Motor Tax relevant bodies need to be informed of the death
- Credit card companies should be notified and cards cancelled
- House insurance policies may need to be updated
- Utility providers need to be contacted to change names on accounts e.g. gas, electricity

Other Considerations

- Trade Union If the deceased officer was a member of a trade union, a mortality benefit may be available.
 Contact the relevant union for further information.
- Private Health Insurance Spouses and civil partners may have the option to stay in the deceased officer's health insurance scheme when receiving their pension. Contact insurance provider for details.
- Credit Union If the officer was a member of a credit union there may be death benefits available. Contact the credit union directly.
- Additional Voluntary Contributions (AVC) Life assurance plans. The deceased officer may have paid in to a private plan which pays out a death benefit.
- Public Service Friendly Society If the deceased officer
 was a member of this benevolent fund there may be
 financial support available if funeral costs would cause
 hardship.
- Payslip If a hardcopy of the deceased's payslip is not available, contact the deceased officer's former employing department.

Other Considerations

- Civil Service Employee Assistance Service
- Citizens Information www.citizensinformation.ie
- Credit Unions
 - 1. Public Service Credit Union
 - www.pscu.ie
 - 2. Cana Credit Union (Revenue staff only) www.canacu.ie
 - 3. local Credit Union
- Irish Hospice Foundation
 hospicefoundation.ie/our-supports-services/bereavement-loss-hub/
- NOSP for those bereaved by suicide <u>www.hse.ie/eng/services/list/4/mental-health-services/nosp/</u>
- Barnardos- Bereavement support for children and young people <u>www.barnardos.ie</u>
- Rainbows Ireland peer support for children <u>www.rainbowsireland.ie</u>
- AnamCara Supporting Parents after Bereavement <u>www.anamcara.ie</u>
- Public Service Friendly Society www.psfs.ie

You will need....

- · PPS numbers for the deceased and yourself
- Copies of the Death Certificate
- Copies of Marriage or Civil Partnership Certificate
- Copies of Birth Certificates
- Recent payslip
- Funeral receipts
- Copies of the Will

Civil Service Employee Assistance Service (HQ)
Department of Public Expenditure and Reform
4th Floor, St. Stephen's Green House,
Earlsfort Terrace,
Dublin 2, DO2 PH42, Ireland

Tel: 0818 008120 Email: <u>cseas@per.gov.ie</u> <u>www.cseas.per.gov.ie</u>