Death in Service Information Sheet

Seirbhís Chúnaimh d'Fhostaithe na Státseirbhíse
Civil Service Employee Assistance Service

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-and-personal-circumstances/death-and-bereavement/index.aspx

www.citizensinformation.ie/en/money_and_tax/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: cseas@per.gov.ie
www.cseas.per.gov.ie

Possible Financial Entitlements

The employing department/office should be notified of the officer's death. Any entitlements due will be processed by the National Shared Services Office, (NSSO). They will contact the next-of-kin with relevant details and documentation requirements www.nsso.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-widowers-or-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/

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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/income-supports-following-a-bereavement/#support-towards-funeral-costs

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_estate/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
  www.hse.ie/eng/services/list/4/mental-health-services/nosp/
- Barnardos– Bereavement support for children and young people www.barnardos.ie
- Rainbows Ireland – peer support for children
  www.rainbowsireland.ie
- AnamCara Supporting Parents after Bereavement
  www.anamcara.ie
- 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

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