Needing help after someone has died?
Help in other languages
If you need an interpreter or documents translated for your business with us, we can arrange this for you free of charge.

To speak to the Department of Human Services in languages other than English, call the multilingual call centre on 131 202 for Centrelink services and payments, or the Translating and Interpreting Service on 131 450 for Medicare and Child Support services. For information in languages other than English visit humanservices.gov.au and select the language button.

Call charges apply.

Information in other formats
Some information is available in alternative formats. These formats include audio CD/DVD, large print, Braille and E-text. You can also select the ‘listen’ icon to hear the contents of selected web pages from our website. We can also arrange to provide information products in other formats upon request.

If you are interested in this service call 132 717 or ask at a service centre.

Sign language interpreters
An Auslan interpreter can be arranged if you need to attend an appointment with us. If you have a TTY phone, call Freecall™ 1800 810 586 to request an interpreter, or ask at a service centre before your appointment.

TTY Service
If you are deaf or have a hearing or speech impairment, you can contact us through our TTY service on Freecall™ 1800 810 586. To provide compliments, suggestions or complaints, please call our TTY Customer Relations Line on Freecall™ 1800 000 567. A TTY phone is required to use this service.

National Relay Service
If you are deaf or have a speech or hearing impairment, you can also contact us through the National Relay Service. Call 133 677 and request any of our ‘13’ or ‘1800’ numbers at the back of this booklet. For more information visit relayservice.com.au
## Contents

**Introduction**
- About this booklet

**Types of bereavement assistance**
- If the person who died was your partner
- If the person who died was in your care
- If the person who died was single
- If the person who died was a child
- If the person who died was your carer

**Payments available**
- Bereavement Payment
- Bereavement Allowance
- Pension Bonus Bereavement Payment
- Widow Allowance
- Further income support options
- Family Tax Benefit—Bereavement Payment
- Paid Parental Leave scheme
- Baby Bonus
- Maternity Immunisation Allowance
- Double Orphan Pension
- Child Support payments

**Support for you after someone has died**
- Grieving
- Loneliness
- Health
- Housing
- Financial matters
- Early release of superannuation

**Special help from the department**
- Social workers
- Financial Information Service
- Help from the Department of Veterans’ Affairs

**What to do after someone has died**
- Registering a death
- Organising the funeral
- Insurance policies
- Funeral plans and funeral bonds
- The will
- Who to notify after someone has died
- Removing someone’s name from mailing lists

**Planning ahead**
- Getting others to look after your affairs
- Dealing with third parties
- Getting someone to deal with us for you
- Person Permitted to Enquire
- Nominee arrangements

**Making a claim**

**Your rights and responsibilities**
- You must tell us if things change
- Our Service Commitments
- Reviews and appeals
- How to provide feedback
- Keeping your personal information private

**More information**
- Income Management
- Centrelink
- Rent Deduction Scheme
- Specialist staff
- How to contact us
- Other organisations and useful information
Introduction

The Australian Government Department of Human Services provides access to social, health and other payments and services through Medicare, Centrelink, Child Support and CRS Australia. We started delivering our services as one organisation on 1 July 2011.

We advise customers about relevant payments and service options. We can also refer you to our specialist staff and other departments and agencies.

About this booklet

This booklet is a guide to the payments and services we offer to support you if you need assistance after someone has died. It offers practical suggestions on what you need to do immediately after the death, gives information on a range of situations you may have to deal with and information on preparing for bereavement.

It includes details about:
• payments, services and opportunities
• how to claim payments and use our services
• your rights and responsibilities, and
• how to find out more.

The information complements and should be read in conjunction with The basics booklet. This is available by visiting humanservices.gov.au calling 132 300 or asking at a service centre.
Types of bereavement assistance

The type of bereavement assistance you may be able to receive will depend on your relationship with the person who has died.

If the person who died was your partner
If the person who died was your partner you may be eligible to receive one or more of the following payments or assistance:
- a continuation of your present payment for 14 weeks
- Bereavement Payment
- Bereavement Allowance
- Pension Bonus Bereavement Payment
- Widow Allowance.

Some additional benefits may also be provided by the Department of Veterans’ Affairs if your partner was receiving a payment from them.

If the person who died was in your care
If you are receiving Carer Payment and the person in your care has died, you may be eligible for a Bereavement Payment paid as a lump sum. Your Carer Payment may continue for 14 weeks following the death of the person you cared for.

If the person who died was single
If a single person dies their estate may be eligible for a Bereavement Payment in the form of the person’s final income support instalment. Payment will be made into the bank account of the person who died.

If the person who died was a child
Depending on your circumstances, you may be eligible to receive one or more of the following:
- Parental Leave Pay or Baby Bonus
- Maternity Immunisation Allowance
- Bereavement Payment of Family Tax Benefit.

If you were receiving Family Tax Benefit instalments for a child who has died, your Family Tax Benefit will continue for 14 weeks from the date of the child’s death. This can be paid as a lump sum or fortnightly instalments.

If a Family Tax Benefit customer also dies at the same time as the child, a person such as a partner, relative or executor of the estate can make the claim to receive the deceased person’s unclaimed family assistance entitlement. However time limits for claiming Family Tax Benefit, Child Care Benefit, Baby Bonus, Maternity Allowance or Parental Leave Pay apply.

If you were receiving Carer Allowance for a Family Tax Benefit eligible child, you may be eligible for a Bereavement Payment.

If you were receiving Carer Payment or Parenting Payment, you will need to think about the financial support you may be eligible for at the end of the 14-week bereavement period. If you need assistance, you can call 131 794 and ask to speak with a social worker, or visit one at a service centre.

If the person who died was your carer
If your carer has died your payment will continue. However, you or someone on your behalf should contact us about your care options.

If the person who died was single
If a single person dies their estate may be eligible for a Bereavement Payment in the form of the person’s final income support instalment. Payment will be made into the bank account of the person who died.
Payments available

**Bereavement Payment**
Bereavement Payment is paid to make it easier for a partner or carer to adjust to the changed financial circumstances caused by the person’s death. Bereavement Payment is paid as a lump sum.

**Am I eligible?**
You may be eligible for Bereavement Payment if:
- your partner dies and when they died you were both receiving either:
  - a pension from us or the Department of Veterans’ Affairs, or
  - a benefit, such as Newstart Allowance or Parenting Payment, for at least 12 months, or
- you are receiving Carer Payment and the adult or child you were caring for dies, or
- you are the carer or parent of a young child who dies and you were getting, or were qualified to get, Family Tax Benefit, Parental Leave Pay, Baby Bonus or Maternity Immunisation Allowance for the child who died, or
- you are receiving Carer Allowance for a Family Tax Benefit eligible child who dies.

**How does it work?**
**If your partner has died** your regular payment will be adjusted to the rate for a single person. If you are eligible you may receive a lump sum bereavement payment if your new rate is less than the combined amount you received as a couple.

**If you receive Carer Payment, Wife Pension or Partner Allowance** your regular payment will continue for 14 weeks after your partner’s death, allowing you time to seek another income support payment if necessary.

**If you are caring for an adult or a child who dies** and you receive a payment from us, you may continue to receive the payment for seven pay periods after the death of the person you were caring for. You may also be eligible to receive a lump sum Bereavement Payment.

**If you are receiving Carer Allowance for a Family Tax Benefit eligible child who dies** you may receive up to seven instalments of Carer Allowance from the date of the child’s death. This is paid as a lump sum payment.

**If you are receiving Family Tax Benefit for a child who dies** you may receive the equivalent of 14 weeks of Family Tax Benefit from the date of the child’s death. This can be paid as a lump sum or fortnightly instalments.
Needing help after someone has died?

If you have not yet received Family Tax Benefit for a child who dies but you were eligible to receive payment, you may receive a lump sum payment.

If your baby is stillborn or dies shortly after birth, you may still be eligible for Parental Leave Pay or Baby Bonus, and Maternity Immunisation Allowance.

What else should I know?
Different taxation rules may apply depending on the type of income support payment you receive.
For more information visit humanservices.gov.au/bereavementpayment call 132 300 or ask at a service centre.

Bereavement Allowance
Bereavement Allowance is a short-term income support payment. If your partner has recently died, Bereavement Allowance gives you a level of income while you make funeral arrangements, settle financial affairs and find out if you are eligible for a longer-term payment from us.

Am I eligible?
You may receive Bereavement Allowance if:
- your partner dies
- you have not re-partnered
- your income and assets are below a certain amount
- you are an Australian resident*
- you have been in Australia as an Australian resident* for at least 104 weeks (there are some exceptions), and
- you are in Australia when you claim.

*For more information on residence requirements see The basics booklet.

Australia has international social security agreements with a number of countries. These may help you get Bereavement Allowance even if you are not an Australian resident or do not have the required period of residence. For more information see the factsheets on Australia’s International Social Security Agreements or call 131 673.

You need to lodge a claim for Bereavement Allowance. You can get a form by calling 132 300 or asking at a service centre.

How does it work?
You may receive:
- fortnightly Bereavement Allowance—see the Bereavement Allowance payments rates factsheet for amounts
- a Pensioner Concession Card
- Pension Supplement.

For more information see ‘Extra assistance’ in The basics booklet.

Bereavement Allowance is payable for up to 14 weeks after the death of your partner, providing you claim within 14 weeks of your partner’s death. Your claim may be backdated to the date your partner died if you claim within four weeks of their death. If you are pregnant when your partner dies, you can continue to receive Bereavement Allowance for the duration of the pregnancy.

If you are currently receiving an income support payment from us, you cannot be paid Bereavement Allowance in addition to that payment. However, you may want to consider transferring to Bereavement Allowance (paid under the income and assets test for pensions) during this 14-week period.

For more information visit humanservices.gov.au/bereavementallowance call 132 300 or ask at a service centre.

What else should I know?
You may also receive:
- Rent Assistance
- Remote Area Allowance.

For more information see ‘Extra Assistance’ in The basics booklet.
Pension Bonus Bereavement Payment

If your partner was registered for the Pension Bonus Scheme with us or the Department of Veterans’ Affairs and died before making a successful claim for Age Pension and Pension Bonus, you may be eligible for Pension Bonus Bereavement Payment. The amount payable is based on the amount of Pension Bonus your partner would have been eligible for.

The Pension Bonus Scheme was closed to new entrants from 20 September 2009, but if your partner was a member of the scheme, you may still be able to claim and be paid a Pension Bonus Bereavement Payment.

For more information, see the Pension Bonus Scheme brochure. This is available by visiting humanservices.gov.au/pensionbonusscheme calling 132 300 or asking at a service centre.

Widow Allowance

Widow Allowance provides financial assistance if you have become widowed, separated or divorced later in life and do not have recent workforce experience and no dependant children under 16 years of age. Widow Allowance was phased out from 1 July 2005. New grants for Widow Allowance can only be made to women born on or before 1 July 1955.

Am I eligible?
You may receive Widow Allowance if you are a woman and you:
• were born on or before 1 July 1955, and are not a member of a couple
• have become widowed, divorced or separated (including from an opposite-sex or same-sex registered or de facto partner) since turning 40
• have no recent workforce experience (i.e. have not worked at least 20 hours a week for 13 weeks or more in the 12 months immediately prior to claiming)
• are an Australian resident,*
• have been in Australia as an Australian resident* for at least 104 weeks (there are some exceptions)
• are in Australia when you claim, and
• meet the income and assets test.
*For more information on residence requirements see The basics booklet.

If you are the principal carer of a dependent child under 16 years of age you may be eligible for Parenting Payment or Newstart Allowance.

For more information visit humanservices.gov.au/widow call 132 850 or ask at a service centre.

How does it work?
You may receive:
• a fortnightly Widow Allowance
• a Health Care Card
• a Pensioner Concession Card (if you are over 60 years of age and have been receiving certain payments from us for more than nine months)
• Pension Supplement (if you are of age pension age).

The amount of Widow Allowance you can receive depends on whether your income and assets are below a certain amount. For more information see the Widow Allowance payment rates factsheet. This is available by visiting humanservices.gov.au/widow calling 132 850 or asking at a service centre.

What else should I know?
If you were granted Widow Allowance before 20 September 2003 you will be invited to attend a participation interview to discuss assistance with looking for work or participation in education and training. There is no penalty for not attending. If your payment was granted on or after 20 September 2003 you will be required to attend a participation interview with us at least once every 12 months, however you are not obliged to look for work.

You may also receive:
• Carer Allowance
• Community Development Employment Project Participation Supplement
• Crisis Payment
• Education Entry Payment
• Mobility Allowance
• Pensioner Education Supplement (in some circumstances)
• Pharmaceutical Allowance
• Pension Supplement if you are of age pension age
• Remote Area Allowance
• Rent Assistance
Further income support options

Depending on your circumstances, you can apply for another payment if you continue to need income support.

You may be eligible for:
- Newstart Allowance
- Parenting Payment
- Youth Allowance.

The above payments may require you to take part in the workforce. You may be eligible for an exemption from these requirements for a period of time.

Information on these payments and the requirements can be found in The basics booklet and Are you a parent or guardian? booklet.

Family assistance payments

Family Tax Benefit—Bereavement Payment

Am I eligible?
You may receive a Bereavement Payment of Family Tax Benefit if:
- you were receiving Family Tax Benefit for a child who died, or
- you were eligible to receive Family Tax Benefit at the time of the child’s death.

How does it work?
If you were receiving fortnightly payments of Family Tax Benefit:
- you will keep receiving Family Tax Benefit for another 14 weeks after the child’s death, or
- you have the option of receiving this Bereavement Payment in a lump sum.

If you are going to claim Family Tax Benefit as a lump sum after the end of the financial year, you can:
- receive your Bereavement Payment with your lump sum, or
- lodge a bereavement claim with us.

If you were receiving Carer Allowance, Carer Payment or Double Orphan Pension for a child in your care, you may also get a Bereavement Payment if your child dies and you meet certain criteria. The amount is usually equal to 14 weeks of payment.

Paid Parental Leave scheme

The Paid Parental Leave scheme provides Parental Leave Pay for working parents. It helps parents to stay at home and care for their children full-time, following birth or adoption.

Am I eligible?
Information about Parental Leave Pay can be found at humanservices.gov.au/paidparentalleave or by calling 136 150.

How does it work?
Eligible working parents may be entitled to get government-funded Parental Leave Pay for a maximum period of 18 weeks. This is a taxable payment.

Parental Leave Pay must be fully paid within 52 weeks of your child’s birth or adoption. To receive the full 18 weeks of Parental Leave Pay, your nominated start date for your Paid Parental Leave period needs to be within 34 weeks of the birth or adoption of your child.
In the event of a stillbirth or infant death, you may return to work before the end of your Paid Parental Leave period and continue to receive Parental Leave Pay. In these cases you may choose whether to receive your Parental Leave Pay through your employer or directly from us. Parental Leave Pay will continue to be paid in instalments for the 18 week Paid Parental Leave period.

Information about Parental Leave Pay can be found at humanservices.gov.au or by calling 136 150.

**Baby Bonus**

**How does it work?**
You need to lodge a claim for Baby Bonus no later than 52 weeks from the day after the birth of your child (or 52 weeks from the day after the child entered your care as part of an adoption process).

If your baby is stillborn or dies shortly after birth, you may still receive Baby Bonus or Parental Leave Pay. However you cannot receive Baby Bonus and Parental Leave Pay for the same child.

Further information about Baby Bonus can be found at humanservices.gov.au/babybonus or by calling 136 150.

**Maternity Immunisation Allowance**

Maternity Immunisation Allowance is a non income tested payment for young children who are fully immunised or have an approved exemption from immunisation.

**How does it work?**
The allowance is generally paid in two separate instalments. The first is paid when your child is between 18 and 24 months. The second is paid when your child is between four and five years of age.

Maternity Immunisation Allowance can be paid as a lump sum if you claim for a child who is stillborn or who dies before five years of age.

**Am I eligible?**
You may receive Maternity Immunisation Allowance if you lodge your claim on or before your child’s fifth birthday or in the case of bereavement, within two years of your child’s death—whichever is later. If your child was adopted from overseas, special rules apply. Please contact us if this applies to you.

For more information visit humanservices.gov.au/immunisationallowance or calling us on 136 150.

**Double Orphan Pension**

Double Orphan Pension is a non means tested payment which helps you meet the costs of caring for children who are unable to be cared for by their parents in certain circumstances.

**Am I eligible?**
You may be eligible to receive Double Orphan Pension for a child in your care if:

- you and the child meet eligibility criteria for Family Tax Benefit (with the exception of the income test), and
- the child is under 21 years of age (if aged between 16 to 21 years of age the child must be a full time student who does not receive Youth Allowance), and
- the child’s parents or adoptive parents have died, or
- where one of the child’s parents has died and the other parent is unable to care for them as:
  - they have been convicted or sentenced and will be in custody for a term of at least 10 years, or they are on remand for an offence that is punishable by imprisonment for a term of at least 10 years, or
  - they are a patient in a psychiatric institution or nursing home indefinitely, or
  - their whereabouts are unknown.

Under certain circumstances, Double Orphan Pension may be paid for a child who is a refugee.

For more information about family payments and services you may be eligible for, see *Are you a parent or guardian?* Get this booklet by:
- visiting humanservices.gov.au
- calling us on 136 150, or
- asking at any service centre.

**Child Support payments**

If you pay or receive Child Support for a child who has died, you or your representative should contact us by calling 131 272. We use one rule to work out the care percentage for family assistance and child support.

There are a range of services to help you deal with loss and bereavement. The Family Relationship Advice Line and other services are available to guardians in times of need.
Support for you after someone has died

There is assistance available to help you adjust to life after you have lost someone close.

Your Citizens Advice Bureau or local community information service can put you in touch with support groups. Members of the Australian Funeral Directors Association also have helpful information.

Grieving

Grieving is a natural part of losing someone close to you, so adjusting to your new circumstances may take time. Counsellors can often assist people who are grieving. Our social workers can refer you to grief counselling. Counsellors can also be contacted through organisations such as:

- community health centres
- the National Association for Loss and Grief
- the Solace Association, and
- Lifeline.

Religious advisers and funeral directors can also help you cope with grief.

Loneliness

It may seem difficult at first to take part in social groups and activities. You may or may not want people around you. With time, the company of others may help you develop new interests. Your local council, community health centre or our social workers can put you in touch with organisations such as Rotary, Apex or local Senior Citizens. These organisations would value your assistance as a volunteer and you can join their activities and outings.

Health

Taking care with your diet and regular exercise can assist you re-establish a routine. We can arrange for visits by a community nurse if necessary. Community groups or local councils may arrange services to help care for your house or garden. Some of these services are free and some may be provided only after your needs have been assessed.

Housing

You may want to stay in your family home. However, if this is difficult, think about all the options carefully before you decide on a change. Moving too quickly may not be the best solution.

You can talk to one of our Financial Information Service Officers who will give you information about how any decisions you make could affect the payments you receive.

For more information or to arrange an appointment call **132 300**.

Financial matters

If you would like assistance in working out a budget or managing your financial affairs, you can speak to a financial counsellor by contacting any of the following:

- the Community Information and Referral Service
- a welfare rights centre
- rural financial counselling services.

If you are in financial trouble, financial counsellors can give you advice and help to stop the situation becoming more difficult. They can also talk to creditors on your behalf.

Your bank manager, or the bank manager of the person who died, can also advise you if you have worries about financial matters.

Outstanding debts

Relatives and friends do not have to pay the debts of the person who has died unless the debts are in joint names. Debts can be paid from the estate—see ‘The will’ on page 14.

For more information call your state Public Trustee. Phone numbers can be found in the **White Pages**.

Changes to your financial circumstances

Following the death of a loved one, you may need to understand more about investments or other assets you own. When a member of a couple dies their partner usually inherits assets previously held in joint names. You may also be eligible for a superannuation payment.

You need to contact the relevant superannuation organisation and find out if you could be eligible for any payments.

You should advise us of any changes to your income and/or assets as they may have an effect on any Centrelink payment you receive or become eligible for.

You should also consider the implications of passing on assets to family members and friends, as this can affect your asset position and may result in changed payment rates.

The Department of Families, Housing, Community Services and Indigenous Affairs has two booklets on investments called *Investing for your retirement* and *Retirement Income Streams*. You can get a copy by visiting [fahcsia.gov.au](http://fahcsia.gov.au) or from one of our Financial Information Service Officers.
Early release of superannuation

In Australia, superannuation cannot generally be accessed before you reach your preservation age. However, in some specific circumstances, the law does allow you to access your superannuation early. These limited circumstances for which the Department of Human Services has a role include specified compassionate grounds and severe financial hardship.

Am I eligible?

Early release of superannuation on specified compassionate grounds

You may be eligible if:
• you meet the specific requirements of the legislation regarding early release of superannuation on compassionate grounds as defined in the Superannuation Industry (Supervision) regulations 1994
• your superannuation fund obtains approval from us before they can release benefits to you.

You may be eligible for early release of superannuation on specified compassionate grounds for funeral expenses for a dependant. Early release of superannuation on specified grounds to pay for your own funeral is not permitted.

We are responsible for assessing applications on compassionate grounds.

For more information on early release of superannuation on compassionate grounds visit humanservices.gov.au/earlysuper call 1300 131 060 or +61 3 6222 2189 — TTY 1800 552 152 (hearing and speech impaired — call charges apply) — TIS 131 450 (Translating and Interpreting service — call charges apply from mobile and pay phones only).

Early release of superannuation on severe financial hardship

You may be eligible if:
• you have been receiving an eligible Centrelink payment for at least 26 weeks
• your superannuation fund has determined that your circumstances are severe financial hardship and agrees to the early release of your superannuation benefits.

The role of the department is to confirm your income payment status to your superannuation fund; we have no involvement in determining financial hardship. This will be determined by your superannuation fund.

For more information on early release of superannuation on severe financial hardship contact your superannuation fund.

What else should I know?

There are other circumstances where superannuation benefits may be released early. We do not process or approve applications under these other grounds.

For terminal illness, permanent incapacity or balance of $200 or less, contact your superannuation fund.

For permanent departure from Australia contact the Australian Tax Office on 131 020 or visit ato.gov.au/super.

For more information call 1300 131 060 or +61 3 6222 2189 — TTY 1800 552 152 (hearing and speech impaired — call charges apply) — TIS 131 450 (Translating and Interpreting service — call charges apply from mobile and pay phones only).
Special help from the department

Social workers
Our social workers can assist if you need someone to talk to or there are issues you need to deal with after the death of someone close to you. Social workers can assist with personal counselling, support, information and referrals to other services and programs such as housing, health, emergency relief and legal support.

For a referral to a social worker, contact your local service centre or call 131 794. You can also bring a family member or friend with you when you see a social worker. If you need an interpreter, let us know and we can arrange one for you.

Financial Information Service
Anyone of any age can receive the confidential, free, independent and expert information provided by our Financial Information Service. It can help you make informed decisions about investment and financial issues for your current and future needs.

Financial Information Service Officers can give you expert financial information so that you can understand and be confident dealing with your financial affairs. They also alert you to risk levels associated with different financial products.

Financial Information Service Officers do not provide financial advice or counselling, recommend particular investments or products or tell you how to invest your money. They cannot tell you exactly how much of a payment you may receive from us or the Department of Veterans’ Affairs, but they can give you an estimate.

What else should I know?
For more information or to arrange an appointment with a Financial Information Service Officer visit humanservices.gov.au/fis or call 132 300. Financial Information Service Officers also conduct regular information seminars on a range of financial topics, such as Understanding Superannuation, Managing Your Money, and Investing with Safety. For more information about a seminar near you or to make a booking call 136 357.

Help from the Department of Veterans’ Affairs
The Department of Veterans’ Affairs may also be able to assist veterans and their families in times of bereavement. This help may include:

- income support
- special allowances
- bereavement payments
- funeral benefits
- information on continuing financial assistance
- housing assistance
- commemorative plaques for eligible deceased veterans.

For more information call the Department of Veterans’ Affairs on 133 254. You can also ask for the Planning ahead—a guide to putting your affairs in order information package. A number of ex-service organisations also provide assistance to members and their families.

“Our Social Workers can assist if you need someone to talk to”
What to do after someone has died

When someone dies, a doctor must sign a certificate that confirms the death. Funeral arrangements cannot be completed until the doctor has signed and issued this certificate (generally called a Doctor's Certificate of Cause of Death). The funeral company can then take the deceased into their care.

Registering a death
The funeral director in charge of the funeral arrangements will collect all the information required for registering the death and send it to the relevant state or territory government office. In most states and territories, this office is called the Registry of Births, Deaths and Marriages. A copy of the Death Certificate for the next of kin is usually arranged by the funeral director, and this may take several weeks. If a funeral director is not involved with funeral arrangements, the person who manages the final arrangements for the deceased is responsible for registering the death.

Organising the funeral
A funeral director can organise the funeral for you. They will arrange for the deceased to be removed from the place of death and provide the certificates for the burial or cremation service. The funeral director may also assist with things such as newspaper notices, flowers and religious services. If you do not know who to contact, the Funeral Directors Association in your state or territory can assist.

Funeral plans and funeral bonds
Some people pay for their funerals in advance. Funeral plans involve paying in advance for an agreed funeral service. Funeral bonds represent money the person has put aside to cover their funeral costs.

If you think there was a prepaid funeral or funeral bonds, but cannot find the relevant papers, the papers may have been left with someone responsible such as:

- next of kin
- a solicitor
- the Public Trustee
- a trusted friend, or
- the executor of the will.

You can also phone local funeral directors who may have their own lists you can check.

Prepaid funerals, pre-purchased cemetery plots and certain funeral bonds are exempt from the assets test for Centrelink payments.

For more information see the Funeral expenses—preparations you can make factsheet. This is available by calling 132 300 or asking at a service centre.

The will
A will is a legal document that states how the deceased's belongings are to be distributed after their death. It may take into account:

- the likely value of their estate
- special funeral arrangements
- prepaid cemetery plots
- beneficiaries and special gifts
- organ donation
- appointing an executor.

The executor of the will is responsible for distributing the person's assets to the people named in the will as beneficiaries. This happens after any debts are paid.

Depending on the state or territory, there may be a 'grant of probate' if the estate is more than $10,000. This process includes a court order that says the will is the final and valid will of the person who has died.

If the person has not left a will, the estate is shared under a formula set by law. The formula cannot take account of the person’s wishes. If there are no close relatives, there is a chance the estate could be paid to a state or territory government.

Insurance policies
Sometimes private health, sickness, accident or life insurance policies may help to pay funeral and other expenses. For example, some private health insurance companies may contribute an amount towards the cost of a funeral. The contribution depends on the level of cover and certain conditions, which may include:

- your relationship to the person who has died
- the length of time the person who died had the cover, or
- whether a health condition that contributed to the death had existed before taking up the cover.

If you find that the person who died had insurance call the company and ask if there is any payment available.
The administration of the estate may be more difficult and expensive if there is no will. The State Trustee, Public Trustee or a solicitor can give you advice on what to do in these circumstances.

**Who to notify after someone has died**

When someone dies, a number of people and organisations need to be told. This helps to finalise the person’s affairs and makes sure you can receive the assistance you need.

Before you start contacting the individuals or organisations, it is worth checking to see if the person who died had a filing cabinet, folder or document case that may contain personal records and documents. These records could contain important reference numbers such as a Centrelink Customer Reference Number, Medicare number or health fund membership number.

Important documents to look for include:

- a will
- birth and marriage certificates
- property deeds and mortgage papers
- home loan details
- lease (setting out legal entitlements for a rented property)
- tax records (with details of income and assets)
- insurance policies (for example, home, contents and car)
- life insurance and superannuation policies
- savings account details
- any documents about funeral bonds, prepaid funeral arrangements or burial plots.

Most organisations will require a copy of the death certificate before they will act on your advice.

Refer to page 25 for a list of people and organisations you may need to contact.

**Removing someone’s name from mailing lists**

If you want to have the name and phone number of the deceased removed from mailing lists, you can ask the Australian Direct Marketing Association to do this for you.

To register the details, write to:

**ADMA—Do Not Contact service**  
Reply Paid 4054  
Sydney NSW 2001

You can also register the details on the association’s website at [adma.com.au](http://adma.com.au)

“When someone dies, a number of people and organisations need to be told. This helps to finalise the person’s affairs and makes sure you receive the assistance you need”
Planning ahead

Planning for death is not something most of us do. People are often not aware of the impact that lack of planning can have on their loved ones following their death. Making a will or prearranging a funeral can reduce the impact on loved ones substantially.

A number of specialists and experts can provide you with assistance to make arrangements. For example, our Financial Information Service conducts seminars on estate planning and wills. The topics covered in these seminars include:

- the importance of writing a will
- enduring Power of Attorney
- administration, and
- making your wishes known.

The seminars may include guest speakers from law firms, Public Trustee offices or funeral directors.

Getting others to look after your affairs

Most people prefer to look after their own affairs and retain their independence for as long as possible. The way people age varies and with it the need for planning for the future. In some cases, a parent may gradually pass on more and more responsibilities to an adult, child or partner while in other cases, as with the sudden onset of an illness or accident, the change may come quickly. Some people may need assistance because of a disability, illness or problems with reading, writing or managing their affairs. Others may need to plan ahead because they are caring for someone and are uncertain whether they will be able to care for the person long-term.

Appointing a Power of Attorney may assist in planning for the future. A Power of Attorney may include the authority to make financial, personal or medical decisions, subject to any listed limitations. A standard Power of Attorney generally remains in place until revoked by the ‘donor’ or until the donor loses his or her legal capacity.

This is in contrast to an enduring Power of Attorney, which continues to remain in place after the loss of legal capacity.

If the authorised person is unable to execute a Power of Attorney, the situation may need to be referred to the relevant Guardianship and Administration Tribunal. Although the names of these tribunals vary, each state and territory in Australia now has such a tribunal.

These tribunals investigate and determine whether a person will need a guardian, administrator or manager to make personal or financial decisions on their behalf. Financial Managers are subject to ongoing scrutiny by the Public Trustee, or a similar independent body, in each state and territory. You can find contact details for your Public Trustee in your local phone directory.

Dealing with third parties

You may deal with a third party who is not a member of our staff. If you do, please remember that we have not authorised any third parties to provide information or advice to you about payments and cannot be responsible for the information these parties provide.

Getting someone to deal with us for you

Some of our customers have difficulty managing their business with us. We offer customers who are receiving a payment and/or service from us several ways for someone to deal with us on their behalf.

Person Permitted to Enquire

You can arrange to authorise a person or organisation to make enquiries to us on your behalf. This is referred to as a Person Permitted to Enquire. This is not a nominee arrangement.

Nominee arrangements

There are two types of nominee arrangements:

Correspondence nominee arrangements enable you to authorise a person or organisation to act on your behalf when dealing with us. Correspondence nominees can:

- make enquiries on your behalf
- receive copies of your mail
- notify of changes to your circumstances
- complete forms and statements on your behalf
- provide us with documents relating to your circumstances, and
- attend appointments with you or on your behalf.
The first step in claiming most payments is to register an Intent to Claim. This lets us know you will be applying for a payment soon. You or someone on your behalf may register your Intent to Claim online, in person or by phone.

For Bereavement Allowance, if a claim is lodged within four weeks of your partner’s death, payment can be made from the date of death. Otherwise, payment will start from the date the claim is lodged. A claim for Bereavement Allowance made after 14 weeks from the date of death will only be paid if a woman was pregnant when her partner died and the claim is lodged before the child is born.

If you are claiming the Pension Bonus Bereavement Payment it must be lodged within 26 weeks of your partner’s death.

When you are making a claim you need to provide us with accurate information about your circumstances. The information you need to provide is listed in the relevant claim form and claim information booklet.

A nominee is required to advise us of anything that might affect their ability to act as a nominee. Nominee arrangements are subject to review. We are not obliged to accept a nominee arrangement unless it is in the customer’s best interests. Nominees can register for Online Services to view or update information on your behalf.

If you have a nominee appointed to manage your affairs, you cannot be appointed as a nominee for someone else.

For more information visit humanservices.gov.au/nominees call 132 300 or ask at a service centre.
Your rights and responsibilities

It is your responsibility to decide if you wish to apply for a payment and to make the application, taking into consideration your particular circumstances.

You must tell us if things change

When you are granted a payment or service from us, we will send you a letter listing events and changes to your situation you must tell us about.

To tell us if things change, you can:
- update your details at humanservices.gov.au/onlineservices
- call the ‘13’ or ‘1800’ number most relevant to your circumstances
- visit a service centre.

Note: we match information with the Australian Taxation Office, Australia’s immigration authorities, government departments and other organisations, and verify income with employers. We also act on public information. If you are overpaid benefits, you will probably have to repay the money. If you have deliberately given us incorrect information you may face a range of consequences from recovery fees to criminal prosecution.

Our Service Commitments

We are committed to Our Service Commitments. It is a public statement about the standards of service that you can expect from us. It also contains information about your rights and what you can do if you are unhappy with the services that you have received and how to provide other feedback, both positive and negative.

For a copy of Our Service Commitments and related information call the ‘13’ or ‘1800’ number most relevant to your circumstances or ask at a service centre.

Reviews and appeals

If you are not happy with a decision made by us there are several things you can do. You can discuss your case with the person who made the original decision. You do not have to do this but it gives you a chance to correct misunderstandings and present new information.

You have the right to ask for a review by an Authorised Review Officer if you think a decision is wrong. You may do this without first talking to the person who made the decision, but that person may still look at your review unless you have asked for this not to happen.

You should contact us as soon as possible because time limits apply in some cases and back payments may not be paid if the decision is changed. For more information see The basics booklet.

If you believe the Authorised Review Officer’s decision is incorrect, you can then apply for review by the Social Security Appeals Tribunal. For more information, visit ssat.gov.au call Freecall™ 1800 011 140 or write to GPO Box 9943 in your nearest capital city.

Both you and the Department of Human Services may apply to the Administrative Appeals Tribunal for a review of the Social Security Appeals Tribunal decision.

Both you and the Department of Human Services may appeal a decision of the Administrative Appeals Tribunal to the Courts, but only on a question of law.

You can choose to be legally represented at any stage of the review and appeals process. People have been successful at all stages without representation.

Free advice and assistance may be obtained from welfare rights centres and legal aid services.

How to provide feedback

If you have feedback about our services you have the right to contact us. Feedback could include compliments, suggestions for improvements and complaints about our service, a decision we have made, the way that a policy is interpreted, staff behavior and attitude or any other aspects of our operations.

Feedback can be provided by:
- completing an online comment card at humanservices.gov.au/onlineservices
- talking to any Customer Service Officer
- completing a comment card at a service centre, or
- calling the Customer Relations Line on Freecall™ 1800 050 004.

If you have a hearing or speech impairment, you can contact Customer Relations staff using a TTY phone on Freecall™ 1800 000 567.

We will not discriminate against or otherwise disadvantage anyone who lodges a complaint or provides other feedback.

If you have contacted our Customer Relations staff with a concern and it has not been resolved to your satisfaction, you can take the matter further by contacting the Commonwealth Ombudsman on 1300 362 072.
Keeping your personal information private
You have a right to have the personal information that we collect about you kept private. We are bound by legislation that contains strict confidentiality provisions that limit who can look at information about you and when and to whom it can be given. We are also bound by the Privacy Act 1988.

Specific details of how your information will be used and who it may be given to can be found in the privacy notices we provide when you give us personal information. The Your right to privacy factsheet is available by asking at a service centre or calling the ‘13’ or ‘1800’ number most relevant to your circumstances.

Limited information about you may be used as part of market research undertaken by the Department of Human Services and its policy departments, or by research organisations on behalf of us or policy departments. Your privacy is protected throughout this process.

If you have a question about privacy, confidentiality or access to information, ask to speak with the Centrelink Privacy Officer in your area.

More information

Income Management
Income Management is a way to help you manage your money. It means that part of your Centrelink and/or Department of Veterans’ Affairs payments will be used to pay for things you and your family need. It applies only in selected locations.

Under Income Management your payments will not reduce but the way you receive them will change.

Your income managed money can be used for priority items such as food, rent, utilities and clothing. The rest of your regular fortnightly payments will be paid to you in the usual way.

You can spend your income managed money by using the BasicsCard, or we can organise direct payments to organisations such as stores, landlords or utility providers.

When we get notice of a customer’s death, we will stop any Income Management and Centrepay deductions that were being paid on their behalf.

Voluntary Income Management
If you are on a relevant Centrelink and/or Department of Veterans’ Affairs payment and live in a selected location, you can choose to have your payments income managed.

To find out if your payments can be income managed you will need to talk to us. Once you sign up you will have to stay on it for at least 13 weeks. After that you can stop whenever you like.

For more information about Income Management visit humanservices.gov.au/incomemanagement call the Income Management Line on 132 594 or ask at a service centre.

“You have a right to have the personal information that we collect about you to be kept private.”
Centrepay
Centrepay can make it easier for you to pay your bills. Centrepay is a free bill paying service offered to customers receiving regular payments from us. Through Centrepay you can choose to pay bills by having a regular amount deducted from your Centrelink payment.

These deductions are forwarded directly to participating organisations as full or part payment for services. Participation is entirely voluntary and you can choose to start, stop or change your Centrepay deductions at any time.

Centrepay can help you pay regular bills and expenses like:
- rent
- telephone
- electricity, gas, water
- medical services and equipment
- food
- child care
- council rates
- ambulance costs
- home care services
- Indigenous Business Australia loan repayments
- rental of household goods
- no-interest loans
- court fines or infringements, and
- school fees.

Centrepay has thousands of participating organisations. To find out if an organisation is registered with Centrepay contact us or speak to the organisation you would like to pay.

Any deductions being made on behalf of a deceased person stop with their final Centrelink payment. You may need to contact the organisation(s) that were receiving the payments to let them know that the payments have stopped.

For more information about Centrepay see the Manage your bills for free—Centrepay brochure. This is available by visiting humanservices.gov.au/centrepay or asking at a service centre.

Rent Deduction Scheme
If you pay rent to a state or territory housing authority you can choose to have your rent paid automatically from your Centrelink payment directly to your housing authority.

The Rent Deduction Scheme is a service provided by us in partnership with state and territory housing authorities.

This service is free of charge and you can apply to join or withdraw from the service at any time. To join the Rent Deduction Scheme you need to contact your local housing authority and ask for a deduction form. To withdraw from the Scheme you need to contact your local housing authority or us.

Any deductions being made on behalf of a deceased person will stop with their final Centrelink payment.

For more information visit humanservices.gov.au/rentreduction or ask at a service centre.
Specialist staff
We have specialist staff to assist you in difficult times. A comprehensive list can be found in The basics booklet.
For more information ask at your nearest service centre or contact the relevant ‘13’ or ‘1800’ number listed below.

How to contact us
Visit humanservices.gov.au for more information about payments and services or contact us in any of the following ways.

By phone
Older Australians 132 300
Seniors
Needing help after someone has died
About to retire or in retirement
Disability and carers 132 717
Illness and injury
Caring for someone
Employment Services 132 850
Looking for work (21 and over)
Farmer, self-employed or rural Australian
Needing help in a crisis
Recently moved to Australia
Families and parents 136 150
Guardian
Youth and Students 132 490
Looking for work (under 21)
Youth Allowance
Austudy
Pensioner Education Supplement
ABSTUDY 132 317
Assistance for Isolated Children 132 318
Australian Government Services Fraud Tip-off Line 131 524
BasicsCard Balance Check Freecall™ 1800 057 111
Business Hotline 131 158
International Services 131 673
Outside of Australia +61 3 6222 3455
For information about claiming a payment from a country other than Australia and about claiming or receiving an Australian payment while outside Australia.

Country calling from Free call phone number
Austria 0800 295 165
Canada 1888 2557 493
China – North* 10 800 6100 427
China – South 10 800 2611 309
Denmark 8088 3556
Germany 0800 1802 482
Greece 0080 0611 26209
India 000 800 61 01098
Indonesia 001 803 61 035
Italy 800 781 977
Republic of Korea 003 081 32326
The Netherlands 0800 0224 364
New Zealand 0800 441 248
Philippines 1800 1611 0046
Poland 00 800 6111 220
Portugal 800 861 122
Singapore 800 6167 015
Spain 900 951 547
Thailand 001 800 611 4136
Turkey 00 800 6190 5703
United Arab Emirates 800 061 04319
United Kingdom 0800 1695 865
The United States of America 1866 3433 086

*China (North) includes the provinces of Beijing, Tianjin, Hebei, Shanxi, Inner Mongolia, Heilongjiang, Liaoning, Jilin, Shandong and Henan. All other provinces are considered to be China (South) for this purpose. This free call may not be available from every location within the country, and may not be free from mobile phones or public phones.

Customer Relations Freecall™ 1800 050 004
Suggestions, complaints or compliments
Drought Assistance 132 316
Financial Information Service seminar bookings 136 357
Other organisations and useful information

Please see your phone book for details of these organisations in your state or territory.

Australian Centre for Grief and Bereavement—provides a bereavement counselling and support service for individuals, couples, families, children and adolescents, as well as support groups. Located in Melbourne, an appointment can be made by calling 1800 642 066 or visit grief.org.au

Australian Funeral Directors Association (AFDA)—provides practical information about what to do when someone dies as well as a list of AFDA members in each state and territory. Contact the organisation in your state or territory or visit afda.org.au

Beyondblue—provides information about depression, anxiety and related substance misuse disorders. Visit beyondblue.org.au

Carers Australia—the national peak body for carers, representing the needs and interests of carers at the national level. The members of Carers Australia comprise the eight state and territory Carers Associations. Visit carersaustralia.com.au or call Freecall™ 1800 242 636.

Child Support—ensures the children of separated parents receive financial support from both parents. Visit csa.gov.au or call 131 272.

Commonwealth Respite and Carelink Centres—assist carers to access respite or to take a break and provide information about community and other aged care services. They can provide information and advice about respite options and help with organising planned or emergency respite. Visit commcarelink.health.gov.au or call Freecall™ 1800 200 422.

Department of Education, Employment and Workplace Relations—providing national leadership in education and workplace training, transition to work and conditions and values in the workplace. Visit deewr.gov.au

Department of Families, Housing, Community Services and Indigenous Affairs—looks after a broad range of issues affecting the living standards of Australian families, communities and individuals. Visit fahcsia.gov.au

Foreign Income Exchange Line Freecall™ 1800 050 041
If you get income from a country other than Australia and want to know the exchange rate that has been applied to that income.

Income Management Line 132 594
Indigenous Call Centre 136 380
Australian Apprentices 133 633
To speak to us in languages other than English 131 202

TTY* Customer Relations Freecall™ 1800 000 567
TTY* Enquiries Freecall™ 1800 810 586
*TTY is only for people who are deaf or have a hearing or speech impairment. A TTY phone is required to use this service.

Note: calls from your home phone to ‘13’ numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to ‘1800’ numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

Medicare program—delivers health payments, services and information.
- Visit humanservices.gov.au/medicare
- Call 132 011.
- Pharmaceutical Benefits Scheme: call Freecall™ 1800 020 613.
- Australian Organ Donor Register: call Freecall™ 1800 777 203.
- Australian Childhood Immunisation Register: call Freecall™ 1800 653 809.
Department of Veterans’ Affairs—can provide assistance in times of bereavement. Visit dva.gov.au

depressioNet—provides a comprehensive resource for Australians with depression and their families and friends to come to for information, assistance and support. DepressioNet offers online care 24 hours a day, 7 days a week. Visit depressio.com.au

Family Relationships Centres/Family Relationship Advice Line—provide information, advice and dispute resolution to help parents and carers focus on the needs of the children and develop workable arrangements without going to court. Visit familyrelationships.gov.au or call Freecall™ 1800 050 321.

KidsHelp Line—provides free, confidential 24 hour telephone and online counselling for children and young people aged between 5 and 25 years. Visit kidshelp.com.au or call 1800 55 1800.

Lifeline—provides a range of services including a free counselling service. Visit lifeline.org.au or call 131 114.

National Association of Loss and Grief—an organisation that focuses on issues related to loss and grief. For more information contact the association in your state.

Palliative Care Australia—provides information on relieving the pain and suffering of people with a terminal illness and the type of care they need. Visit pallcare.org.au

Sids and Kids online—provides information about ways to reduce the risk of Sudden Infant Death Syndrome (SIDS) and assistance if you or someone you know is affected by SIDS. Visit sidsandkids.org

Solace Association—provides support for people who have lost their partner. Visit solace.org.au

The Compassionate Friends (TCF)—an international organisation offering friendship and understanding to bereaved parents, siblings and grandparents where a son or daughter has died at any age, from any cause. There is a network of support groups throughout Australia. TCF provides 24 hour phone support, grief support groups, literature on parental and sibling grief. Contact TCF in your state or territory or visit the compassionatefriends.org.au/TCFAustralia.htm

Disclaimer

The information contained in this publication is intended only as a guide to payments and services. It is your responsibility to decide if you wish to apply for a payment and to make an application, with regard to your particular circumstances.

This information is accurate as at March 2012. If you use this publication after that date, please check with us that the details are current.
The following table lists the people and organisations you may need to contact.

<table>
<thead>
<tr>
<th>Person or organisation to be contacted</th>
<th>Contact person, phone number and address (if needed)</th>
<th>Details of person who died (for example, account number, Medicare number)</th>
<th>Notified of death (Yes/No)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian Taxation Office</td>
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<tr>
<td>Banks, credit unions</td>
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<tr>
<td>Centrelink payments</td>
<td>132 300</td>
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<tr>
<td>Child Support</td>
<td>131 272</td>
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<tr>
<td>Clubs (e.g. the Returned and Services League)</td>
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<tr>
<td>Credit card/hire purchase</td>
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<tr>
<td>Department of Veterans’ Affairs</td>
<td>133 254</td>
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<td>Australian Electoral Commission</td>
<td>132 326</td>
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<td>Employers</td>
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<td>Executor of will</td>
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<td>Family and friends</td>
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<tr>
<td>Foreign pension authority (if authority’s details are unknown contact International Services)</td>
<td>131 673</td>
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<tr>
<td>Funeral bond</td>
<td>Yes/No</td>
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<tr>
<td>Funeral insurance</td>
<td>Yes/No</td>
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<tr>
<td>Health benefits fund</td>
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<tr>
<td>Health professionals</td>
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<tr>
<td>Health professionals (e.g. doctor, physiotherapist, dentist, podiatrist, optometrist)</td>
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<tr>
<td>Hearing centre</td>
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<tr>
<td>Hospital</td>
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<tr>
<td>Insurance companies</td>
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<tr>
<td>Landlord, tenants</td>
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<td>Local council</td>
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<td>Medicare enquiries</td>
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<td>Local post office</td>
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<td>Preferred funeral director</td>
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<td>Prepaid funeral</td>
<td>Yes/No</td>
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<td>Professional bodies (e.g. solicitor, accountant)</td>
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<tr>
<td>Public services (e.g. library)</td>
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<tr>
<td>Public Trustee</td>
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<tr>
<td>Person or organisation to be contacted</td>
<td>Contact person, phone number and address (if needed)</td>
<td>Details of person who died (for example, account number, Medicare number)</td>
<td>Notified of death (Yes/No)</td>
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<tr>
<td>Religious advisor</td>
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<td>Social worker</td>
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<tr>
<td>Superannuation fund</td>
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<tr>
<td>Telecommunication providers (e.g. phones, internet)</td>
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<tr>
<td>Utilities (e.g. gas, electricity and phone companies)</td>
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<tr>
<td>Vehicle registration and licensing authorities</td>
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</tbody>
</table>

It might be easier for you to notify some of these people and organisations in writing. The example letter below shows the type of information you may need to include.

TO WHOM IT MAY CONCERN
I wish to notify you of the death of:

Mr/Mrs/Miss/Ms
Surname
Given names
Date of birth
Street name and number
Suburb
State Postcode
Date of death

I understand the above had dealings with your organisation.
The reference number/membership/client number for your organisation was
Please amend your records.
If you need to contact me for further information,

my name is
and my phone number is
Signature
Name and address
Relationship to the deceased
Date
Giving you options

The Department of Human Services delivers payments and services on behalf of a number of government departments, including:

- the Department of Agriculture, Fisheries and Forestry
- the Department of Education, Employment and Workplace Relations
- the Department of Families, Housing, Community Services and Indigenous Affairs, and
- the Department of Health and Ageing.

On 1 July 2011 Centrelink, Medicare Australia, Child Support Agency and CRS Australia became the Australian Government Department of Human Services. The department is now responsible for their payments and services. You may notice changes to our signage, websites, phone messages and logos on our correspondence as we bring together information about our services and payments for you. Learn more at humanservices.gov.au