

- C. All **unmarried orphans** who were dependent on the deceased insured person at the time of his/her death, are entitled to Survivors' Benefit, if:
- i) they were children of the deceased, whether legitimate, illegitimate, adopted or stepchildren; and
 - ii) they are younger than age 16 years, or age 21 years if receiving full-time education or training for which they are not being paid; and
 - iii) they were either living with, or were maintained by the deceased at the time of his/her death.

The payment is \$125 per month.

- D. **Parents** of a deceased insured person would be entitled to Survivors' Benefit, if:
- i) he, she or they were maintained by the deceased; and
 - ii) there are no other survivors, i.e., widow/widower, dependent children or orphans, who qualify for the benefit; and
 - iii) he, she or they are invalids or, being older than 40 years, are not able to be economically employed other than carrying out domestic duties in the home.

The rate of payment for parents is 50 percent for each parent. Both may receive the benefit if each qualifies for it. The minimum payment is \$270 per month.

WHEN AND HOW TO CLAIM

A claim for Survivors' Benefit must be made within six months of the date of death of the insured person in

respect of whom the claim is being made. Claim forms are available from all NIB's Local Offices. You will be required to produce certain supporting documents, for example death certificate, the child (ren)'s birth certificate(s), and marriage certificate.

CONTINUING ELIGIBILITY

The law requires that every person receiving Survivors' Benefit be verified at least twice each year.

Further Information

This leaflet gives basic information on Survivors' Benefit; for further details on Survivors' Benefit and any other provision of the country's Social Security Programme, please refer to the National Insurance Act & Regulations (Chapter 350) Statute Laws of The Bahamas.



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Survivors' Benefit



*"For The Loved Ones
Left Behind"*

Survivors' Benefit is a payment made to the dependent survivors of a deceased insured person. "*Survivors*" must have been dependent on the deceased at the time of his/her death.

CONTRIBUTION CONDITION

Survivors' Benefit is payable where the **deceased insured person** had **paid at least 150 contributions** into National Insurance since the programme began.

WHO QUALIFIES?

Survivors' Benefit is paid to the surviving dependents in the following priority order:

- i) **widow/widower**;
- ii) **dependent children** under age 16, or under age 21 if still in school;
- iii) **unmarried children who are not children of the deceased person**, but who were dependent upon him/her, under age 16, or under age 21 if still in school; or are **invalids**;
- iv) **unmarried orphans** under age 16, or under age 21 if still in school; and
- v) **the parents**.

WHAT IS THE PAYMENT?

A. The **widow/widower** of a deceased insured person would receive 50 percent of the Survivors' Benefit, if he/she satisfies at least two conditions - that he/she:

- Was dependent on (supported by) the deceased spouse; and
- Was either:

- i) married to the deceased for at least one year, and is either an invalid or, is older than 40 years of age and earning no more than \$200 per week/\$866.66 per month; or
- ii) (in the case of the widow) was pregnant by her late husband at the time of his death; or that he/she
- iii) has the care of a child of his/hers/theirs who is:
 - a. younger than age 16 years; or
 - b. older than age 16 years but younger than age 21 years, and receiving full-time education or training for which he/she is not being paid; or
 - c. an invalid.

The minimum payment for a widow/widower is \$270 per month.

After the benefit has been awarded, one of the above-mentioned conditions must continue to exist for payment to continue. The exception is in the case of a widow/widower, who is 40 years or older when the last dependent child ceases to qualify.

Survivors' Benefit is not awarded to a widow/widower if the marriage to the deceased took place after she/he was awarded Retirement or Invalidity Benefit.

Payment of Survivors' Benefit to a widow/widower ceases if she/he remarries or co-habits.

B. The **dependent children of the deceased insured person** are entitled to Survivors' Benefit, provided

that they are unmarried and are:

- i) younger than age 16 years; or
- ii) older than age 16 years but younger than age 21 years, and receiving full-time education or training for which they are not being paid; or
- iii) invalids.

The minimum payment for dependent children is \$110 per month.

Where the total benefit entitlement is not taken up in any combination of claimants mentioned above, the available benefit may be paid to unmarried children who, though not biological or adopted children of the deceased, were either living with the deceased at the time of his/her death, or were being wholly or maintained by him/her.

* These **unmarried children** must also be:

- i) younger than age 16 years; or
- ii) older than age 16 years but younger than age 21 years, and receiving full-time education or training for which they are not being paid; or
- iii) invalids.

PLEASE NOTE: *Where there is a widow/widower who qualifies for benefit, **only five (5)** dependent children may qualify for payment at the same time. Where there is no widow/widower who qualifies, up to **ten (10)** dependent children may receive benefit at the same time. If there are more dependent children, they may become eligible for receipt of benefit as older children attain age 16 years, or 21 years, as the case may be, and their benefits are stopped.*